

# RESOURCE GUIDE

FOR GRADUATING  
STUDENTS 2010

**THE NEW SCHOOL**  
[www.newschool.edu](http://www.newschool.edu)

# CONGRATULATIONS CLASS OF 2010!

## Dear Graduating Student,

Congratulations! You have petitioned to graduate this May. I hope your overall experience at The New School has surpassed your expectations and that your relationship with us continues long after you receive your degree.

As you continue to pursue your educational and professional goals, remember that Student Services still offers resources for you. The following offices provide support for alumni:

- Career Services
- International Student Services
- Student Financial Services
- Student Health Services
- Student Housing and Residence Life
- Office of the Registrar

The Office of Alumni Relations also extends an invitation for membership in The New School's alumni community.

I encourage you to take advantage of our services and wish you great success in the future.



**Linda Abrams Reimer**

Senior Vice President for Student Services

# CAREER SERVICES

## Services provided include

- career counseling
- résumé and cover letter assistance
- job search advice
- workshops and other events

Contact your school's career services office for more details.

## THE NEW SCHOOL FOR SOCIAL RESEARCH

Career Services  
Beatrice Kraemer, Director  
6 East 16th Street, 10th floor, room 1007C  
212.229.3790  
kraember@newschool.edu  
[www.newschool.edu/nssr/subpage.aspx?id=9282](http://www.newschool.edu/nssr/subpage.aspx?id=9282)

## PARSONS THE NEW SCHOOL FOR DESIGN

Career Services  
Angie Wojak, Director  
2 West 13th Street, room 511  
212.229.8940  
parsonscareers@newschool.edu  
Website: [www.newschool.edu/parsons/alumni-friends](http://www.newschool.edu/parsons/alumni-friends)  
Blog: [www.parsonscareerservices.blogspot.com/](http://www.parsonscareerservices.blogspot.com/)

## THE NEW SCHOOL FOR DRAMA

Robert Hoyt, Director of Professional Development  
151 Bank Street  
212.229.5859 x2630  
hoytr@newschool.edu

## MILANO THE NEW SCHOOL FOR MANAGEMENT AND URBAN POLICY

Career Development and Placement  
Carol R. Anderson, Director  
72 Fifth Avenue, 4th floor  
212.229.5400 x1205  
mgscdp@newschool.edu  
[www.newschool.edu/milano/subpage.aspx?id=19670](http://www.newschool.edu/milano/subpage.aspx?id=19670)

## THE NEW SCHOOL FOR GENERAL STUDIES EUGENE LANG COLLEGE THE NEW SCHOOL FOR LIBERAL ARTS THE NEW SCHOOL FOR JAZZ AND CONTEMPORARY MUSIC MANNES COLLEGE THE NEW SCHOOL FOR MUSIC

Office of Career Development  
Rosanne Sonatore, Director  
79 Fifth Avenue, 5th floor  
212.229.1324  
careers@newschool.edu  
[www.newschool.edu/student-services/careers/](http://www.newschool.edu/student-services/careers/)  
Blog: [www.newschoolcareers.blogspot.com/](http://www.newschoolcareers.blogspot.com/)

## MANNES COLLEGE THE NEW SCHOOL FOR MUSIC

Office of the Dean  
Heather Campanelli, Assistant to the Dean  
150 West 85th Street  
212.580.0210 x4801  
campaneh@newschool.edu  
Blog: [www.mannescareerservices.blogspot.com/](http://www.mannescareerservices.blogspot.com/)

# INTERNATIONAL STUDENT SERVICES

## RETURNING HOME: IMPORTANT INFORMATION FOR INTERNATIONAL STUDENTS COMPLETING A PROGRAM OF STUDY

Congratulations! In the last few weeks you have worked hard to complete all the requirements for graduation. What's next? If you are planning to return home either now or after Optional Practical Training (OPT) or Academic Training (AT), here is a list of things to consider as you prepare.

### TRAVEL

Providing that you have maintained your status and your I-20 or DS-2019 has not expired: F-1 students have a 60-day grace period following the completion of studies; J-1 exchange visitors have a 30-day grace period. The grace period begins the day that you complete your program of study.

Tickets for travel should be purchased as early as possible for the cheapest fares. It is important to ensure that you have completed all your academic requirements.

### STAYING IN TOUCH

Have you thought about how you will stay in touch with the friends you have made at The New School? Before returning home, you should gather their contact information; it's far easier to do now. Make sure to find out how to contact your favorite professors as well, in case you need recommendations or references. Also, be sure to join other graduating students to celebrate your achievements at the international student graduation reception.

### BELONGINGS

Think ahead about how you are going to handle the possessions—books, furniture, etc.—you have acquired over the years. What will you take with you to remind you of your experience?

### REENTRY SHOCK

While most students are prepared for the culture shock of coming to a new country to study, many do not anticipate the shock they can feel returning home. While you were abroad, you may have developed new attitudes, values, or perceptions that conflict with the culture of your country. At first, you may be excited, even euphoric to be back in your own country. Your friends and family may be equally delighted to have you back. Later, you may become frustrated. You may feel like an outsider—a foreigner in your own country. Ultimately you will successfully readjust to life at home. To help you readjust, ISS organizes workshops on returning to your home country.

When you return home, you will need to reacclimate to your home culture and integrate what you have learned abroad into your life. Students cope with reentry shock at various levels:

#### Family

You may find it difficult to communicate with your family and they may have difficulty adjusting to new independence and values.

*Strategies:* Share your experience with your family (photographs, stories, etc.), and let them know how much you appreciate the many opportunities they have given you.

#### Friends

You and your friends may not be as close as you were. You should be sensitive when you discuss your experience with them. You may also miss your friends from overseas.

*Strategies:* Inquire about their experiences while you were away. Show interest in local events you may have missed. Do new things together to get the relationship on a new footing.

#### School

The way you see your school may have changed, and you may need to find different ways of relating to your teachers and fellow students.

*Strategies:* Talk about your academic experience with your advisor, especially if your career goals have changed. Speak to the study abroad advisor about opportunities to volunteer with students planning to study abroad. Seek out others who have studied abroad—you are not alone!

#### Job

You may not be able to find a job in your field immediately. Your peers and family may have high expectations and may even resent your foreign qualifications.

*Strategies:* Plan ahead. Keep up with the job market. Do your own research, and check with Career Services to see if they have contacts in your field in the United States or in your home country.

#### Country

Your home culture may no longer be entirely to your liking, and you may sense that you no longer fit. In the future, you may continue to think in the context of the broader cultural perspective you have acquired.

*Strategies:* It is common to ignore the shortcomings of our home cultures when we are away and criticize them under the influence of changed perspectives when we return. Make friends who are interested in international and intercultural affairs.

You should keep up with news of your home country while you are abroad. In addition to your personal growth, there may have been political changes while you were away.

#### Physical and emotional health

You should not expect problems readjusting to the local cuisine. Some students do experience some bouts of diarrhea, colds, and other minor discomforts after returning. You should certainly seek help if you have any emotional stress or difficulty readjusting.

*Strategies:* If you do not feel well, schedule a doctor's appointment for a check-up.

The best immediate remedy for reentry shock is to talk to others with similar experiences. You can and will continue to learn from your readjustment process. Your experience will last a lifetime!

#### References

**Northern International Study Abroad Office Reentry**  
[www.niu.edu/niuabroad/reentry.htm#Physical](http://www.niu.edu/niuabroad/reentry.htm#Physical)

**Ball State University Study Abroad Reentry Shock**  
[www.bsu.edu/studyabroad/reverseshock/](http://www.bsu.edu/studyabroad/reverseshock/)

**Optimizing Health Care in International Education Exchange NAFSA**  
[www.isep.org/PDF/conference/handouts/session8\\_smith\\_reentry.pdf](http://www.isep.org/PDF/conference/handouts/session8_smith_reentry.pdf)

#### FAQ

**Q THE LAST DATE ON MY I-20 OR DS-2019 IS A LONG WAY OFF, SO IS IT OK IF I JUST HANG OUT IN THE UNITED STATES?**

**A** No. It is not OK to just hang out.

Your I-20 or DS-2019 expires when one of four things happens:

1. The program end date in I-20 Item #5 (or DS-2019 Item #3) passes.
2. You violate the terms of your I-94 status.
3. You change from the program of study as described in your I-20 or DS-2019. (If you are enrolling in another program of study next semester, come to International Student Services to get a new form *before* the next semester begins.)
4. You complete the program of study as described in your I-20 or DS-2019. Begin counting your “grace period” (see below) from the last day of classes.

For students with other non-immigrant statuses (A-1, G-4, H-4, etc.), study is not your primary purpose for being in the United States. You do not have an I-20 or DS-2019. Your identity as a student is secondary to your primary purpose as defined by your I-94 status.

**Q DO I HAVE A GRACE PERIOD BEFORE I HAVE TO LEAVE?**

**A** Yes, but *only* if you complete your program of study. F-1 students have a 60-day grace period. J-1 Exchange Visitors have a 30-day grace period. Begin counting the grace period from the day that you complete all coursework and requirements for your program of study.

**Q WHAT OTHER OPTIONS DO I HAVE?**

**A** Don't forget that you need to declare a primary purpose to the U.S. government and engage in a related activity while in the United States. To stay in the United States after you have finished your program of study, you will need to choose from one of the following options:

**Option #1:** If you have not already used up your limit, you can apply for F-1 Optional Practical Training (OPT) or J-1 Academic Training (AT). OPT allows F-1 students to stay in the United States for up to a year after completing their program to work and get practical training in their fields of study. Similarly, J-1 students may request AT for up to 18 months. After earning a PhD, J-1 students may extend to a total of 36 months.

We recommend that graduating students apply at least 30 days *before* their last day of classes.

Regulations prohibit ESL students from applying for OPT or AT.

**Option #2:** Enroll in a new program of study at The New School and get a new I-20 or DS-2019 that reflects all of the information pertaining to the new program, or to transfer to another U.S. institution, work with The New School International Student Services as soon as possible to begin the transfer process.

**Option #3:** Apply for a Change of Status *before* the grace period ends so that your new status reflects your new primary purpose for being in the United States.

**Q CAN I THROW OUT ALL MY OLD FORMS?**

**A** No. Keep all of your official documents from your time in the United States and at The New School. You will need them to document your activities and accomplishments.

**Q WHAT ABOUT TAXES?**

**A** Don't forget that next year you will have to file taxes for U.S. source income earned this year. Tax forms and instructions can be found at [www.irs.gov](http://www.irs.gov).

**You are always welcome to discuss these and other issues with an international student advisor.**

International Student Services  
79 5th Ave, fifth Floor  
New York, NY 10003-3034  
Phone: 212.229.5592  
Fax: 212.229.8992

**If you are experiencing an emergency at the port of entry during the time the office is closed, please call the New School Security Department at 212.229.5165.**

# STUDENT FINANCIAL SERVICES

## PERSONAL FINANCIAL MANAGEMENT FOR RECENT GRADUATES

Congratulations on your recent graduation! We hope the following information will help you to start on the road to financial well-being as you make the transition from The New School to your next endeavor.

### BUDGETING

Living within your means (spending less than you earn) is key to your financial security. It means that you won't have to draw from savings and investments or, worse, use credit cards, to meet your day-to-day living expenses. That way, your savings can be used for emergencies or to help you meet your long-term financial goals, like purchasing a home or living the retirement lifestyle you desire. Making a budget and sticking to it will help you to live within your means. It's a good idea to budget for a specific savings goal instead of just planning to save your "extra" money each month. Ask your employers if they can direct deposit a portion of your pay into your savings account instead of placing it all in your checking account, or you can arrange for your bank to automatically transfer a set amount of money each month from your checking account into your savings account. Keep track of what you spend and compare it to your budget often to make sure your actual spending matches what you've budgeted for.

#### HERE'S A SAMPLE BUDGET BASED ON AN ANNUAL INCOME OF \$35,000:

<b>Gross monthly income:</b>	\$ 2,900	
<b>Monthly expenses:</b>		
Taxes	350	\$ 4,200/yr
Rent/Mortgage	1,200	14,400/yr
Insurance	75	900/yr
Food	250	3,000/yr
Entertainment	100	1,200/yr
Clothing	0	2,400/yr
Laundry/dry cleaning	30	360/yr
Student loans and other debt	200	2,400/yr
<b>Total expenses:</b>	\$ 2,205	\$ 28,860/yr
<b>Income less expenses:</b>	\$ 695	\$ 6,140/yr

### FINANCIAL LITERACY: SOME KEY FIGURES YOU SHOULD UNDERSTAND

The following ratios can help you quickly determine whether your spending is in line with what experts recommend.

**Housing payments ratio:** Determines how much of your monthly income goes toward your housing costs. Calculate by dividing your monthly housing costs by your gross income.

*Example* (using figures from sample budget): \$1,200 divided by \$2,900 = .41 or 41%  
Recommended ratio: 28%

**Liquidity ratio:** Your ability to meet your monthly expenses in the event of a loss of income or emergency. Calculate by dividing your monthly expenses by your liquid assets (money in savings accounts, checking accounts, and other places where you can access the funds on short notice).

*Example* (using figures from sample budget): \$2,205 divided by \$5,000 = 0.441  
Recommended ratio: 0.16 to 0.33—lower is better! The idea is that you should be able to cover three to six months of expenses from your assets if you experience a financial setback.

**Debt-to-income ratio:** Determines how much of your income goes toward debt payments. Lenders may use this in conjunction with your credit score to determine whether you are a good credit risk. Calculate by dividing your gross annual income into your total annual debt payments.

*Example* (using figures from sample budget): \$2,400 divided by \$35,000 = 6.8%  
Recommended ratio: 30% or less

### CREDIT

#### Free credit reports

A recent amendment to the federal Fair Credit Reporting Act requires each national credit reporting agency (Experian, Equifax, and TransUnion) to provide you with a free copy of our credit report at your request every 12 months.

The information on each credit report can vary since not all creditors report to every credit reporting agency, so it is important to check each credit report, not just one. You can check them all at once, or you can stagger your requests over the year. Staggering can permit you to keep a more frequent eye on activity on your credit report; it could alert you to fraud or errors more quickly than if you check all three at the same time each year.

To request your free credit report, go to [www.annualcreditreport.com](http://www.annualcreditreport.com) or call 877.322.8228.

#### Repairing your credit

Even if you have damaged credit now, you can take steps to improve your credit rating. Raising your credit score will make you more eligible to borrow if you've been denied before because of poor credit. It will also help you to secure better items on consumer credit. For tips on how to repair your credit, see [www.mappingyourfuture.org/money/creditcounseling.htm](http://www.mappingyourfuture.org/money/creditcounseling.htm).

#### Identity theft

Identity theft occurs when an unauthorized individual obtains your personal information such as Social Security or driver's license numbers and uses them to commit fraud. Identity thieves may use your information to open a credit account in your name. When the bills aren't paid, negative items will appear on your credit report that can affect your eligibility for loans and other credit. It can even hurt your chances of employment at some companies. Safeguarding your personal information is essential to preventing identity theft. Some tips on protecting your identity are:

- Never carry your Social Security card or ID with your Social Security number on it in your wallet.
- Shred your mail before throwing it away.
- Only provide your Social Security number to third parties when you have confirmed that it is absolutely essential. Always ask if they can assign you an alternative identification number.
- Block your name from pre-approved credit card lists by calling 1.888.5OPT.OUT.
- Only carry credit cards you use regularly in your wallet. Keep a list of all credit cards you keep in your wallet, and report losses immediately.
- Only make online purchases from trusted retailers.

### STUDENT LOANS

#### Loan status information

The National Student Loan Data System is a U.S. Department of Education website, which holds a history of all of your federal student loans. That history includes the name of the school you were attending when you borrowed, which lender you borrowed from, a history of disbursements and status changes, and other valuable information. Visit this helpful site at [www.nslds.ed.gov](http://www.nslds.ed.gov).

#### Loan consolidation

Consolidation Loans combine several student or parent loans into one bigger loan from a single lender, which is then used to pay off the balances on the other loans. It is very similar to refinancing a mortgage. Consolidation loans are available for most federal loans, including FFELP (Stafford, PLUS and SLS), FISL, Perkins, Health Professional Student Loans, NSL, HEAL, Guaranteed Student Loans and Direct loans. Find out if consolidation is a good idea for you at [www.finaid.org/loans/consolidation.phtml](http://www.finaid.org/loans/consolidation.phtml) This site includes repayment calculators, and much more.

#### Loan cancellation and discharge

There are opportunities for federal student loans to be canceled or forgiven, such as permanent disability, joining the Peace Corps/VISTA, or employment in certain fields.

To learn more, visit [www.mappingyourfuture.org/paying/forgiveness.htm](http://www.mappingyourfuture.org/paying/forgiveness.htm).

#### Student loan ombudsman

The U.S. Department of Education has an office dedicated to resolving student loan issues between students and lenders. If you have an issue with your lender and you feel that you have exhausted all options with them, you can contact the ombudsman at [www.ombudsman.ed.gov](http://www.ombudsman.ed.gov).

### PERSONAL FINANCE RESOURCES ON THE WEB

#### Budgeting

<http://money.cnn.com/magazines/moneymag/money101/index.html>  
You will find an online budget calculator and helpful tips on investing, purchasing a home or car, retirement and taxes.

#### Interest rates (Prime, LIBOR, etc.)

[www.nfsn.com/library/prime.htm](http://www.nfsn.com/library/prime.htm)

#### Credit cards and consumer debt

<http://www.ftc.gov/bcp/menus/consumer/credit.shtm>  
Federal Trade Commission's page on credit cards and consumer loans

[www.smartcredittips.com](http://www.smartcredittips.com)

Information on how to build a credit history, choose a credit card, and understand credit card security and fraud.

[www.truthaboutcredit.org](http://www.truthaboutcredit.org)

#### Identity Theft

[www.idtheftcenter.org](http://www.idtheftcenter.org)  
Identity Theft Resource Center

Student Financial Services  
72 Fifth Avenue, lower level  
New York, NY 10003  
Tel: 212.229.8930  
Fax: 212.229.5919  
[sfs@newschool.edu](mailto:sfs@newschool.edu)

# STUDENT HEALTH SERVICES

Graduation is an ending and a beginning. With any change there is excitement and the possibility for stress.

If you are overwhelmed, remember that you have many resources at your disposal. Furthermore, the staff at Student Health Services is available to you throughout the summer. We will be happy to offer support as you make the transition—be it to a new job, graduate school, time off, whatever!

## STUDENT HEALTH SERVICES

### Medical Services

135 East 12th Street, ground floor  
212.229.1671, option 2

### Counseling Services

135 East 12th Street, 2nd floor  
212.229.1671, option 1

### Health Insurance

135 East 12th Street, 2nd floor  
212.229.1671, option 3

### Health Education—Eastside

135 East 12th Street, 2nd floor  
212.229.1671, option 4

### Health Education—Westside

55 West 13th Street, suite 102  
212.229.1671 x4605

## A TRANSITION CHECKLIST FOR THE GRADUATING STUDENT

- Learn more about health insurance and be sure that you are covered! For many students, their insurance coverage changes upon graduation.
- Get up-to-date on all annual health care appointments and renew all prescriptions.
- Ask friends, colleagues family, and alumni for referrals to health care providers.
- Seek out a new provider before you become ill. Many providers require that you establish a relationship before you can be treated.
- Develop a transition plan with your current medical and/or mental health-care providers to ensure ongoing treatment. An appointment with a staff person at Student Health Services prior to graduation can help you plan this transition.
- Request and transfer copies of your health records.
- Keep in touch with friends and alumni. Social support, even from a distance, can help you get through rough times in the transition.
- Meet people through activities that help keep you healthy: sports, dance, volunteering, hiking, etc.
- Avoid alcohol or limit your intake when you are in new areas or with new people.
- Keep perspective. Transitions are hard. It can take time to adjust to a new environment, find a job, and establish your new social network.
- Surround yourself with your favorite quotes, photographs, mementos.
- Create new memories!

## GENERAL TIPS FOR TRANSITIONS

If you are moving on to further study, your schedule may remain much as it is now. You may even find that you have more free time and independence. However, if you are moving into the working world full-time, you may appreciate these general tips about making the transitions from college to career:

### Reflection

Reflect on the meaning of your college experience. What have you learned both inside and outside of the classroom? Who has influenced you most?

### Closure

Don't avoid saying goodbye to friends, faculty, and administrators. Spend time bringing closure to your college experience. Visit places you've always wanted to see but didn't have enough time.

### Transitions

*The Real Work Schedule:* You may have had classes three days a week and only in the afternoons. The traditional work week is Monday through Friday from as early as 6:00 or 7:00 in the morning to as late as 6:00 or 7:00 in the evening. This is not like your 8:00 a.m. class to which you showed up late in your PJs.

*Free Time and Vacation:* No Friday classes usually meant long weekends. The long winter break gave you plenty of time to recharge your batteries. Spring break was a stress relief week. Unfortunately, most employers are not as generous with vacation time. You will likely get two weeks of annual vacation with your first job.

*Time Management:* You may have thought it was tough to manage projects and tests, but it will be even more of a struggle to manage your time once you are working. You will have to balance a 40-plus-hour work week and your personal life on the side.

*No Homework:* Some jobs may require you to take work home, but many won't. That means that once you leave the office or worksite, your time is your own. You can exercise, cook dinner, relax, take a walk, spend time with friends and loved ones, get a pet—the opportunities are endless. You could even take a class for fun!

## TIPS FOR MAINTAINING YOUR HEALTH CARE WITHOUT INSURANCE

Health care may be inaccessible to you for a period due to cost, unemployment, or a lack of benefits at your job. With pre-planning and creativity, you can maintain access to basic health care.

- Investigate free and low-cost health-care options in your area. Some clinics have a sliding fee scale. Depending on where you live, you may be eligible for state-sponsored health insurance.
- Make as many appointments with health-care providers as possible before your insurance expires. Also, pre-fill as many prescriptions as possible.
- Consider taking a part-time job with benefits.
- Be mindful of your general health. Get plenty of sleep, eat right, exercise, wear your seat belt or helmet, etc.
- It is important to seek treatment in an emergency, even if you are uninsured. Many hospitals have programs for the uninsured or those who cannot afford to pay for care.
- Contact Student Health Services for the low fee and free clinic listing updated annually.

# STUDENT HEALTH INSURANCE

If you paid the spring 2010 Student Health Services Fee, you may continue to use the Student Health Center for counseling and medical services through August 19, 2010 without additional charge. If you have waived the Student Health Services Fee, you will be unable to use the services provided at the Student Health Center.

If you participate in the Student Health Insurance Plan, coverage under the plan will terminate at 12:01 a.m. on August 20, 2010, for the 2009–10 academic year. Please refer to the information below to find an insurance plan that best fits your health needs.

## HEALTH INSURANCE AND DISCOUNT PLANS

Opposite is a list of carriers that offer a variety of healthcare options. If none of these carriers fit your needs, you should continue to search independently for one that does. Exact premiums and costs are dictated by the carrier. The cost of your coverage will depend on a number of factors, including the plan you choose, your health, and the number of family members you wish to participate. The cost of individual insurance will vary for each person or family and can be determined only after receive a quote from the carrier. Discount plans are different from health insurance plans in that they provide reduced fees for services. Participating providers of care in a discount plan have agreed to accept a discounted fee as payment in full for each service performed. There are no claim forms to file.

The following is a list of sources you can contact to find an insurance plan or discount plan that is right for you:

NAME OF CARRIER	PHONE NO.	WEB ADDRESS	COVERAGE OFFERED
<b>Medicaid</b> (all states) New York	877.267.2323 877.472.8411	www.cms.hhs.gov/home/medicaid.asp www.health.state.ny.us/health_care/medicaid/index.htm	Medical, prescription, dental, vision
New Jersey	800.356.1561	www.state.nj.us/humanservices/dmahs/clients/medicaid/	
Connecticut	800.842.1508	www.ctdssmap.com	
<b>NYC Mayor's Office of Health Insurance Access</b>	311 (NYC)	www.nyc.gov/healthstat	Medical, prescription, dental, vision
<b>Aetna Health, Inc.</b> (insurance plans)	800.694.3258	www.aetna.com/members/individuals/index.html	Medical, prescription, dental, vision
<b>Atlantis Health Plan</b> (insurance plans)	866.747.8422	www.atlantishp.com	Medical, prescription, dental, vision
<b>BlueCross BlueShield Empire BCBS</b> (New York) <b>Horizon BCBS</b> (New Jersey) (insurance plans)	877.476.7111 800.682.7694	www.bcbs.com www.empireblue.com www.horizon-bcbsnj.com	Medical, prescription
<b>Cigna</b> (insurance plans)	800.244.6224	www.cigna.com	Medical, prescription, dental, vision
<b>Fractured Atlas</b> (insurance plans for artists)	212.277.8020	www.fracturedatlas.org/healthcare	Medical, prescription
<b>GHI</b> (insurance plans—New York State only)	800.444.2333	www.ghi.com	Medical, prescription
<b>United Healthcare</b> (insurance plans)	800.223.5802	www.unitedhealthcare.com	Medical, short-term medical, dental
<b>The Insurance Store</b> (short- and long-term insurance)	800.494.8463	www.nationalinsurancestore.com	Medical, prescription, dental, vision
<b>Insurance Bargains</b> (multiple insurance quotes)	800.467.8736	www.insureme.com	Medical, prescription, dental, vision
<b>4 Health Insurance</b> (multiple insurance quotes)	877.793.1771	www.4healthinsurancequotes.com	Medical, prescription, dental, vision
<b>eHealth</b> (discount programs)	800.977.8860	www.ehealthinsurance.com	Medical, prescription, dental, vision
<b>Value Services, Inc.</b> (discount programs)	877.257.8423	www.usadentalbenefits.com/jdh	Medical, prescription, dental, vision
<b>Discount Dental Plans</b> (discount programs)	888.632.5353	www.dentalplans.com	Dental
<b>HealthPlex</b> (NY & NJ only) (dental plans)	800.468.0608	www.healthplex.com	Dental
<b>Insurance Company.com</b> (insurance and discount plans)	310.534.3444	www.insurancecompany.com	Dental
<b>Stu*Dent</b> (discount program)	212.998.9800	www.nyu.edu/dental	Dental
<b>RxDrugCard.com</b> (discount program)	888.216.2461	www.rxdrugcard.com	Prescription
<b>PPA Partnership for Rx Assistance</b>	888.477.2669	www.pparx.org/intro.php	Prescription

## TYPES OF INSURANCE PLANS

(features of each plan type vary with each carrier)

**PPO (Preferred Provider Organization):** A network of physicians and hospitals that have agreed by contract to discount their rates. Members are usually free to seek care within the preferred-contracted providers or non-contracted providers network. Seeking care from non-contracted providers results in a larger out-of-pocket expense for the patient/insured.

**HMO (Health Maintenance Organization):** A network of physicians and hospitals that provide a wide range of benefits (usually including preventive care) at low out-of-pocket expense. There is typically no coverage for care for doctors/hospitals outside the HMO.

**Indemnity (also known as fee-for-service insurance):** Under this plan you can use any doctor or hospital you want, but at a higher out-of-pocket expense than other plans. Indemnity plans cover a percentage of the total cost of care while you pay the remaining.

**POS (Point of Service):** A combination of PPO, HMO, and/or indemnity features. You usually choose a primary care physician to coordinate all your care. Coordination may include authorization for certain services and referrals to specialists or other providers.

## TIPS TO REMEMBER WHEN SEARCHING FOR HEALTH CARE

**Pre-Existing Conditions:** This is a physical or mental condition (regardless of cause of the condition) that has been recognized, diagnosed, and/or treated within six months immediately prior to entering a new plan. If you go more than approximately 63 days without health insurance coverage, an insurance company may not pay for that health-related condition for a certain length of time. If you make a claim during the first year of coverage, the plan may “look back” to see whether it was for such a condition. If so, the carrier may try to exclude coverage for services related to that condition. Each carrier has their own policies and procedure for pre-existing conditions. You will need to inquire when contacting the company for coverage.

**HIPAA, Title II (Health Insurance Portability and Accountability Act of 1996),** determined that there are certain conditions health insurance carriers may and may not cover when determining pre-existing conditions. For more information, visit [www.cms.hhs.gov/HIPAAGenInfo](http://www.cms.hhs.gov/HIPAAGenInfo).

**Limited or Excluded Services:** Excluded Services are medical conditions or treatments that are not covered by the insurance carrier. Limited Services are conditions or treatments that provide limited coverage. Review the policy to make sure it will cover services that best fit your needs. Many people make the incorrect assumption that every healthcare service is fully covered.

**What is the cost:** When purchasing a health plan, consider the amount of money you expect to spend. Evaluate the cost of the policy in relation to your healthcare needs. Some things to carefully consider are premium payment, deductible, co-pay, co-insurance, covered medical expenses, exclusions, and pre-existing policies and procedures.

**What health-care providers are covered:** Investigate which doctors, hospitals, and other healthcare providers are covered under the plan. Make sure that the types of providers you need are in your area and the steps you need to take before going to the hospital or getting specialty care. Find out if the plan covers medical care when traveling away from your home or coverage area.

**When seeking enrollment with any type of insurance carrier:** Ask to review the full benefit package prior to making a commitment. Fully understanding your policy is your responsibility. Make sure the plan offers coverage for your immediate and anticipated healthcare needs. Verify that coverage is provided for chronic health conditions or disabilities you or a family member may have.

## OTHER PLACES TO FIND IMPORTANT INFORMATION

**www.healthinsuranceinfo.net**

Consumer guide to getting and keeping health insurance.

**www.foreignborn.com/self-help/health\_insurance**

Information for internationals about purchasing health insurance, understanding health insurance terminology, and accessing care in the United States.

**www.WebMD.com**

Variety of information about healthcare, including health insurance, diseases, conditions, health, wellness, and more.

**www.ahrq.gov** (Agency for Healthcare Research and Quality)  
Information about healthcare including health plans, choosing and using a health plan, prescriptions, tips on choosing a doctor, and quality of care.

**www.hhs.gov** (United States Department of Health and Human Services) Provides information on diseases, conditions, health insurance, childcare, vaccines, safety, wellness, drug and food information, and more.

**Please Note: It is your responsibility to fully investigate any plan or program prior to enrolling in or making any decisions about your health insurance. The New School is not liable for any loss or risk incurred as a consequence of the use of this information.**

# STUDENT HOUSING AND RESIDENCE LIFE

## THINGS TO CONSIDER WHEN SEARCHING FOR AN APARTMENT

### LOCATION

- Is the apartment accessible from your place of employment?
- How far is it from subway, bus route, or other public transportation?
- How close are stores for shopping?

### LAYOUT

- Are the fixtures and appliances in the kitchen and bathroom up to date?
- Is there adequate water pressure?
- What are the dimensions of the bedroom?
- How much closet space is there?
- How many phone lines and electrical outlets are in each room?
- What is the overall cleanliness of the space?

### FACILITIES

- Are the laundry facilities in the building or close by?
- Is storage available in the building?
- Is there central air conditioning?

### GENERAL QUESTIONS TO ASK

- Are utilities included in the rent?
- Are pets allowed?
- Is pest extermination an additional expense?
- Does the superintendent live on site?

### SAFETY AND SECURITY

- Are the building and surrounding areas well lit?
- How close is the building to well-traveled areas?
- Does the building have a doorman, buzzer, or intercom system?
- Are there sufficient working smoke and carbon monoxide detectors?
- Are there adequate escape routes in the event of a fire?
- What is the neighborhood's crime rate? This information can be obtained at the local police precinct.

### HELPFUL WEBSITES

- New York City Rent Guidelines Board: [www.housingnyc.com/html/resources/resources.html](http://www.housingnyc.com/html/resources/resources.html)
- [www.newyork.craigslist.org](http://www.newyork.craigslist.org)
- [www.villagevoice.com](http://www.villagevoice.com)
- [www.nytimes.com/pages/realestate/](http://www.nytimes.com/pages/realestate/)

# STUDENT RECORDS

## How can I access my student records after I graduate?

### ACADEMIC TRANSCRIPTS

Graduates may view and request official copies of their academic transcripts anytime at <http://my.newschool.edu>. In the Student tab, click on "Student Academic Information," and then "View Your Academic Transcript" (to view) or "Request Official Transcript" (to request official copies).

Transcripts may also be requested in writing. Go to [www.newschool.edu/registrar](http://www.newschool.edu/registrar) and click on "Forms and Services." Then download the form located at the bottom of the page. Completed forms can be faxed or mailed to the Registrar's Office (see form for fax number/address).

Note: Academic transcripts include degree conferral information. Diplomas for May graduates are mailed in late July.

### ENROLLMENT AND DEGREE VERIFICATIONS

Graduates who need written verification of their enrollment can print this anytime at <http://my.newschool.edu>. In the Student tab, click on "Student Academic Information," and then follow the link under Spring 2010 Enrollment Verification.

Graduates should refer third parties (e.g., a prospective employer) who need to confirm degree conferral to the National Student Clearinghouse at 703.742.4200 or [www.studentclearinghouse.org](http://www.studentclearinghouse.org).

### STUDENT HEALTH SERVICES

Medical and counseling charts are confidential. If you need a copy of your medical or counseling file, you will be required to fill out and sign a release form at Student Health Services. If you are away from school, you must make your request in writing for chart material to be sent.

If you want your records sent to another medical office or provider, you will also be required to sign a release or make a written request giving us permission to release your information.

Students with any questions about their confidential records should contact Student Health Services at 212.229.1671

### STUDENT DISABILITY SERVICES

Graduates who need copies of any documentation they provided to the Student Disability Services office can contact the office directly at 212.229.5626. These requests must be made in person or in writing, and materials will only be provided to the graduate.

Graduates who need additional information from Student Disability Services concerning accommodations on exams such as the GRE, GMATS, or LSAT, should contact the office directly.

### STUDENT RIGHTS AND RESPONSIBILITIES

Graduates who would like to know if they have a file on record with the Office of Student Rights and Responsibilities should contact the director at 212.229.5349.

Graduates who wish to review the contents of their file may make an appointment with the assistant director. Files must be viewed on campus and by appointment.

Graduates who need forms completed for graduate school, employment, or other purposes concerning their conduct record at the university should also contact the office for details.

# THE OFFICE OF ALUMNI RELATIONS

After graduation, you are an official member of The New School Alumni Association, joining more than 60,000 other New School graduates in all 50 states and more than 110 countries worldwide.

The Office of Alumni Relations is here to help you stay connected to the university, the division you attended, and your fellow alumni. We hope you will stay in touch and keep your contact information up to date with us so you can take advantage of alumni benefits, services, and events. As a graduate of The New School you are entitled to several benefits such as reading privileges in campus libraries, neighborhood discounts, and career services. You will also have many ways to stay connected such as reunions, alumni newsletters and magazines.

You will receive your first mailing, which will include your alumni association membership card, in the fall. If you need to obtain your membership card before this time or have any other questions about being a New School alum you can contact the Office of Alumni Relations.

The Office of Alumni Relations is located at 79 Fifth Avenue, 17th floor, New York, NY 10003 and can be reached at [alumni@newschool.edu](mailto:alumni@newschool.edu) or 212.229.5662 x3784. To learn more about alumni benefits, services, events, and more, check in frequently at [www.newschool.edu/alumni](http://www.newschool.edu/alumni).

**THE NEW SCHOOL**

Student Services

79 Fifth Avenue, New York, NY 10003

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