

THE MFSE HANDBOOK FOR 2011-12

Section 9 – About the College-Age Program

Your responsibilities

You, the MFSE college-age program participant, shall be responsible to perform the following duties and tasks and to adhere to the following policies and responsibilities:

1. It is your responsibility to apply to and gain acceptance at an institution in the area we serve.
2. It is your responsibility to supply that institution with transcripts and any other paperwork or documentation that they might require.
3. It is your responsibility to make certain that you obtain the form I-20 and the necessary visa to attend classes at the institution you have selected.
4. It is your responsibility to make tuition payments to that institution on a timely basis and to remain enrolled throughout the duration of the program you are enrolling in with Mutual Friends.
5. It is your responsibility to fulfill your financial obligations with MFSE and any host family we provide making timely payments.
6. It is your responsibility to comply with the guidelines for participation in the Mutual Friends College Student Placement Program.

Guidelines for participation in the Mutual Friends Student Exchange, Inc. program

Participants in the Mutual Friends College Student Placement Program are expected to follow the guidelines enumerated below.

1. All Mutual Friends students are expected to obey all of the laws of the United States and the state and municipality in which they reside. Violation of the law is grounds for immediate dismissal from the Mutual Friends program with the expectation that the student would make immediate arrangements to vacate any host home we have introduced. Adult program participants are expected to be aware of what they can and cannot legally do.

It is a violation of the law and therefore of this agreement to do anything unlawful whether or not the authorities become aware of the violation.

2. Host family rules govern the host home. Mutual Friends program participants are expected to know, understand and follow house rules. The following is a quick list of questions helpful to discovering what rules your host family expects you to follow:
 - What are host parent expectations regarding how I keep my room or area?
 - Are there any chores or housework expected of me?
 - Where do I keep my personal food, if any?
 - May I have or keep any pets at the host home?
 - May I smoke at the host home? Where?
 - If I am 21, may I keep or drink alcohol at the host home?
 - How do I gain access to the house – may I have a key?
 - May I invite guests into the host home? What are the expectations?
 - May I invite guests of the opposite sex into the home? What are the expectations?
 - May I come and go as I please or are there time limits?
 - When are the quiet times? What may I, or may I not do, during these hours?
 - What is expected regarding communication of my schedule with my host family?
 - What is the policy about being home when no one else is around?
 - What areas of the house, if any, are private and off limits to me?
3. The college-age program participant must decide upon and communicate his/her role in the host family. It is important for you to think about whether you plan to join your family for meals and/or activities all of the time, some of the time or not at all. Regardless of whether or not you choose to join with the family in meals or activities, you are living in their home and are expected to do your part to take care of your area of the home.

4. Students are expected to be responsible for keeping their area clean, doing their own laundry, providing for their own meals if they are not joining the host family for meals and providing for their own transportation needs. Host families are not paid to be your servant.
5. Students are expected to have adequate spending money to cover their personal expenses during their stay in the United States. Students are expected to be responsible for their own money; host family members may not hold student money. Students are expected to open their own bank accounts; money is not to be placed in host family member's accounts. Money lending and borrowing is strictly forbidden; host family members are not to be expected to lend their student money. Student expenses include, but are not limited to:

<ul style="list-style-type: none"> • Phone plans/calls • Postage • School tuition • School supplies • Medical expenses 	<ul style="list-style-type: none"> • Clothing • Haircuts • Books • Insurance expenses • Legal expenses 	<ul style="list-style-type: none"> • Food not included in host fee • MFSE program expenses • Medical copayments • Transportation expenses • Parking expenses, if any
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6. It is highly recommended that adequate health insurance coverage remain in effect for the entire duration of your participation in the Mutual Friends program. MFSE recommends the following minimum insurance requirements:
 - Medical benefits of at least \$100,000.00 per accident or illness
 - Repatriation of remains in the amount of \$7,500.00
 - Expenses associated with medical evacuation in the amount of \$10,000.00
 - Maximum deductible of \$250.00 per accident or illness

Students who need assistance with the purchase of adequate health coverage should address this issue with a Mutual Friends representative; we are possibly able to help you obtain health insurance through a reputable carrier at a reasonable rate.

7. Disagreements and conflicts are to be directly discussed in a mature manner. This means discussing problems with the people best equipped to solve them; not gossiping among friends. Problems with host family decisions should be directly discussed with host family members, Mutual Friends staff or with your home country agent, if you have one. Students are to be committed to positive communication. If you are uncomfortable to address a grievance directly, please approach another adult who can help you communicate with the correct people. You should not ignore problems or hope situations you do not like will change.
8. Students who have or obtain a driver's license must carry adequate auto insurance in order to drive in Pennsylvania. Under no circumstance are unlicensed or uninsured students to drive on any public roadway in this state. While Mutual Friends staff and host family members are generally happy to help students acquire driving privileges; due to liability issues, under no circumstance is a licensed student to drive any car belonging to a staff member or host family member. Driving while enrolled in the Mutual Friends program requires that the student provide his/her own car and insurance.
9. Mutual Friends program participants are to respect their own personal safety as well as that of the members of their host family. No dangerous or illegal substances shall be brought into a host family's home or stored with us over vacation. Students who engage in any activity that places themselves, members of their host family or the property of their host family at risk will be asked to discontinue the activity in question or dismissed from the program.

In any situation whereby a placement fails due to the lack of a participant's adherence to our guidelines, MFSE shall have no liability to relocate the student nor shall MFSE be obligated to return any of the agency fees collected from the student.

In any situation whereby a program participant is dismissed from the Mutual Friends program, it is expected that they will make alternate housing arrangements immediately, moving all of their belongings from the host family's home at the earliest possible date. There shall be no refund of program fees to participants who are dismissed from the Mutual Friends program.