

# International Graduate Student Success Handbook

## Table of Contents

<b><i>Welcome to Ball State!</i></b> .....	<b>3</b>
<b><i>BSU Academic Culture</i></b> .....	<b>3</b>
<b><i>Course Load Expectations</i></b> .....	<b>3</b>
<b><i>Academic Expectations</i></b> .....	<b>4</b>
Grading System.....	4
Time Commitments .....	6
Seeking Support: You Are Not Alone .....	6
<b><i>Student Support Offices at Ball State University</i></b> .....	<b>7</b>
<b><i>Tuition and Fees</i></b> .....	<b>9</b>
Tuition .....	9
Fees .....	9
<b><i>Graduate Assistantships</i></b> .....	<b>9</b>
Benefits of a Graduate Assistantship .....	9
Eligibility.....	10
Taxes .....	10
Important Notes .....	11
Resources .....	11
<b><i>Estimated Living Expenses</i></b> .....	<b>11</b>
Housing.....	11
Furniture.....	12
Utilities.....	12
Groceries.....	13
Computer/Laptop .....	13

Health Insurance/Healthcare .....	13
<b><i>Healthcare and Health Insurance in the United States .....</i></b>	<b>14</b>
Mixed System .....	14
Private Insurance:.....	14
Public Programs: .....	14
High Costs and Access .....	14
Key Considerations for International Students.....	14
Where to Get Care.....	15
<b><i>Transportation in the US.....</i></b>	<b>15</b>
Indianapolis International Airport.....	15
Transportation Within Muncie .....	16
MITS .....	16
BSU Shuttles .....	16
Charlie's Charter .....	16
<b><i>On-Campus Dining .....</i></b>	<b>16</b>
Religious Dietary Needs .....	16
Food Allergies .....	17
<b><i>International Grocery Options in Indiana.....</i></b>	<b>17</b>
International grocery stores in Muncie: .....	17
Popular international grocery stores in Indianapolis: .....	17

# Welcome to Ball State!

We are so glad that you have decided to join our campus community! This handbook has been put together to help you familiarize yourself with the university campus culture, university procedures, and other resources that can be helpful for international students.

We hope that it will be a useful start as you plan for your time at our university. If you have any questions about the information within this handbook, please don't hesitate to reach out to the International Student Success Team and/or your graduate program advisor.

Chirp Chirp!!

## BSU Academic Culture

This section provides essential information to help you navigate your academic journey and thrive in your new environment. Remember, your success is our priority, and we encourage you to reach out for support whenever you need it.

## Course Load Expectations

As a graduate student at Ball State University, you are expected to maintain satisfactory academic progress towards your degree. This typically involves enrolling in a specific number of credit hours each semester.

- **Full-time Enrollment:** For most graduate programs, full-time enrollment is generally considered to be **9 credit hours** during the fall and spring semesters. Some programs may have specific requirements, so it is crucial to consult with your academic advisor and program handbook for details.
- **Note:** if you have an assistantship, you are considered full-time at 6 credit hours.
- **Part-time Enrollment:** International students on an F-1 or J-1 visa are generally required to maintain full-time enrollment. Any exceptions to this rule must be approved by International Student Services ([intlservices@bsu.edu](mailto:intlservices@bsu.edu)).
- **Summer Sessions:** Course load expectations for summer sessions may differ. Consult with your academic advisor if you plan to take courses during the summer.
- **Balancing Coursework:** Graduate-level coursework is rigorous and demanding. Carefully consider your personal circumstances and adjust your course load accordingly to ensure you can dedicate sufficient time to each course.

# Academic Expectations

Ball State University holds high academic standards, and we expect all graduate students to engage with their studies diligently and ethically.

- **Active Participation:** Active participation in class discussions, group projects, and other learning activities is highly valued. Your unique international perspectives are a valuable contribution to the classroom environment.
- **Scholarly Integrity:** Upholding academic integrity is paramount. This includes properly citing all sources, avoiding plagiarism, and adhering to the highest ethical standards in all academic work. Familiarize yourself with the university's policies on academic integrity [here](#).
- [The Ball State Writing Center](#) can be a great resource to help you with citations.
- **Meeting Deadlines:** Timely submission of assignments, projects, and examinations is crucial. Be aware of all deadlines and plan your work accordingly. If unforeseen circumstances prevent you from meeting a deadline, communicate with your professor as soon as possible. Your professors will usually have policies about this in their syllabus.
- **Communication with Faculty:** Establishing open and respectful communication with your professors is essential for your academic success. Feel free to ask questions during class, attend office hours, and seek clarification on any aspect of the course material.

## Grading System

Ball State University uses a letter grade system with corresponding quality points. Understanding the grading system will help you track your academic progress.

Letter Grade	Quality Points per Credit Hour
A	4.000
A-	3.667
B+	3.333
B	3.000
B-	2.667

C+	2.333
C	2.000
C-	1.667
D+	1.333
D	1.000
D-	0.667
F	0.000
I	
W	

- **GPA (Grade Point Average):** The US uses a 4.0 scale for your GPA, and it is calculated by dividing the total quality points earned (see table above) by the total number of credit hours attempted. You must maintain a minimum cumulative GPA of 3.0 for master's students and 3.2 for doctoral students to remain in good academic standing and to graduate.
- **Incomplete Grades (I):** An "I" grade may be assigned if you are unable to complete coursework due to extenuating circumstances. You will typically have a specified time frame to complete the missing work to have the "I" grade changed to a permanent grade. You will need to work with your professors and departments to determine if you are eligible to take an incomplete grade. Additionally, you may want to check with International Student Services ([intlservices@bsu.edu](mailto:intlservices@bsu.edu)) to make sure you are able to remain in status should you take an incomplete.
- **Withdrawal (W):** Student can add and drop courses with no grading consequences till the Sunday after the first week of classes. If you need to drop a course after the official add/drop period, a "W" grade will be recorded on your transcript. There are deadlines for withdrawing from courses, so be sure to consult with your advisor to explore your options. Additionally, you will need to speak with International Student Services ([intlservices@bsu.edu](mailto:intlservices@bsu.edu)) to determine if withdrawing from a course impacts your visa status.

## Time Commitments

Graduate studies require a significant time commitment beyond scheduled class hours. Be prepared to dedicate ample time to readings, research, writing assignments, and project work.

- **Study Time:** A general guideline is to expect to spend **2-3 hours of study time for every credit hour** you are taking. For a full-time load of 9 credit hours, this could translate to approximately 18-27 hours of study per week, in addition to your class time. Some courses, particularly those involving extensive research or writing, may require even more time.
- **Research and Projects:** Depending on your program, you will likely be involved in research projects, thesis writing, or other significant projects. These activities will require substantial time management and dedication.
- **University and Program Activities:** Consider allocating time for attending relevant seminars, workshops, and program-related events. These can enrich your academic experience and provide valuable networking opportunities.
- **Balancing Academic and Personal Life:** While your studies are a priority, it is also important to maintain a healthy balance between your academic and personal life. Make time for rest, social activities, and exploring your new surroundings.

## Seeking Support: You Are Not Alone

Adjusting to a new academic environment and culture in the United States can be challenging. **Please know that it is normal and expected for international students to need support, and Ball State University offers a range of resources to assist you.**

- **Your Program/Graduate Advisor:** Your academic advisor is your primary point of contact for questions related to your program of study, course selection, and academic progress. Don't hesitate to schedule regular meetings with them.
- **Faculty Members:** Your professors are valuable resources for understanding course material, seeking clarification on assignments, and exploring research opportunities. Attend their office hours and engage in discussions.
- **International Student Services:** International Student Services is dedicated to supporting international students with visa requirements, tax preparation, and other support needed regarding your visa status.

- **International Student Success:** The International Student Success team provides support on cultural adjustment and connecting you with campus resources. They can provide guidance on various aspects of your life in the US.
- **The Graduate School:** The Graduate School provides support and resources for all graduate students, including information on policies, procedures, and professional development opportunities.
- **The Writing Center:** If you need assistance with your academic writing, the Writing Center offers valuable support and feedback.
- **The Counseling Center:** If you are experiencing personal challenges or feeling overwhelmed, the Counseling Center provides confidential support and resources.
- **Student Organizations:** Getting involved in student organizations is a great way to connect with fellow students, build a support network, and explore your interests. You can often find those groups on [Benny Link](#).

**Never hesitate to reach out for help. Asking questions and seeking support is a sign of strength and will contribute to your success at Ball State University.** We are here to support you every step of the way.

## Student Support Offices at Ball State University

Navigating a new country and university can present unique challenges. Ball State University offers a variety of support services to help international students thrive. Here are a few key offices:

### [International Student Services](#)

International Student Services provides comprehensive support on matters regarding visa regulations, curricular practical training (CPT), and optional practical training (OPT).

### [International Student Success](#)

International Student Success offers support for students experiencing culture shock, who have questions about US culture, who need some guidance understanding class requirements, who want to discuss their future career plans, and for those who have financial concerns. Additionally, they organize social events and cultural programs to help international students connect with the campus community

### [The Writing Center](#)

The Writing Center offers free feedback, planning, and accountability sessions for students and for faculty and staff. Their staff is trained to respond to texts in various stages, various genres, various disciplines, and various modes. This can be a great resource as you adjust to academic writing standards in the U.S., which can be quite different than the standards in your home country.

### [Counseling Center](#)

The Counseling Center offers support to students in a variety of ways including many self-help resources. This includes helping students with anxiety, depression, culture shock, and more.

### [Multicultural Center](#)

The Multicultural Center offers programs and events throughout the year that educate the Ball State community, support students of color, and celebrate faculty, staff, and students' achievements.

### [Health Center](#)

The Health Center provides acute healthcare, preventative screenings and patient education. They are not meant to replace a primary care physician.

**Note:** while F-1 students are not required to purchase health insurance, it is strongly recommended that students consider doing so. Healthcare is expensive in the US. The Health Center can provide some services at a reasonable cost, but there may be instances where students will need to seek medical attention from a non-BSU provider, which could be expensive.

### [Office of Disability Services](#)

The Office of Disability Services provides support and accommodations for students with disabilities. Services may include academic accommodations, assistive technology, and accessibility support. This can also include for temporary needs (e.g. a broken wrist).

### [Career Center](#)

The Career Center assists students with career exploration, job searching, resume and cover letter writing, and interview preparation. These services can be particularly helpful for international students seeking employment opportunities (OPT or CPT) in the U.S.

### Tuition, Fees, and Graduate Assistantships at Ball State University

This information is for guidance and subject to change. Please refer to [the official Ball State University website](#) for the most up-to-date and accurate information on tuition and fees.



## Tuition and Fees

Visit [this page](#) to read up on current tuition and fee rates. We have provided a few important notes about tuition and fees below.

### Tuition

- International students generally pay higher tuition rates compared to resident students.
- Tuition rates vary depending on the program of study, the number of credit hours taken, and whether the courses are taken on-campus or online.

### Fees

- In addition to tuition, international students are typically responsible for various fees. All students pay the following fees:
  - Technology Fee
  - Health Fee
  - Transportation Fee
  - Recreation Fee
  - Student Services Fee
- There may be fees related to specific courses or programs. Please contact [Cardinal Central](#) or [the International Student Success team](#) for more information about fees in your e-bill.

## Graduate Assistantships

A graduate assistantship is a form of financial aid that provides both financial support and valuable work experience. Full-time graduate assistants work 20 hours a week, and part-time graduate assistants work 10 hours a week. In return, they receive tuition remission and a living stipend. Additionally, non-resident tuition is waived for graduate assistants. Please refer to your contract for specific information on your living stipend.

### Benefits of a Graduate Assistantship

- **Financial Support:** Provides a significant portion of the cost of attendance.

- Full-time assistantships provide full tuition remission for up to 15 credit hours per semester (Fall and Spring); however, students are still responsible for paying the technology fee, health fee, transportation fee, recreation fee, student services fee, and other course or program related fees. This averages to about \$1,127 per semester.
- Part-time assistantships will only cover 50% of the basic graduate tuition for up to 15 credit hours per semester (Fall and Spring). Non-resident tuition is still waived 100%.
- **Work Experience:** Offers valuable professional experience in your field of study.
- **Networking Opportunities:** Allows you to connect with faculty, staff, and other graduate students.

## Eligibility

- You must be admitted to a graduate program at BSU.
- GPA Requirements:
  - **Master's students:** Minimum cumulative GPA of 2.75 on a 4-point scale on their undergraduate degree (or 3.0 in the latter half of the previous degree).
  - **Doctoral students:** Minimum cumulative undergraduate GPA of 3.0 on a 4-point scale and 3.2 on their master's degree if a master's degree is required for admissions.
- Students must maintain good academic standing with the university and enroll in at least 6 graduate credit hours per semester to maintain eligibility.

## Taxes

Every year, the US Federal Government and the Indiana State Government will require tax filing. **If you have an assistantship, you will definitely need to file taxes.** Even if you do not have an assistantship, you may still be required to file taxes.

Ball State University has arranged for you to have access to Sprintax. This is a commonly utilized system across the US to help international students meet their tax filing obligations. Sprintax will guide you through the tax preparation process, arrange the necessary documents, and help you file your taxes.

Refer to [this page](#) for more information, and reach out to International Student Services if you have any questions about how to access Sprintax.

## Important Notes

- **Visa Requirements:** Graduate assistantships may have specific visa requirements. Consult with the International Student Services Office at Ball State University for guidance, [intlservices@bsu.edu](mailto:intlservices@bsu.edu).
- **Tax Obligations:** Double check your first paystub to make sure you are being taxed appropriately. Reach out to Payroll, [humanresources@bsu.edu](mailto:humanresources@bsu.edu), if you have any questions about how you are being taxed.
- **Stipend Amounts:** Stipend amounts vary depending on the type of assistantship, the department, and the level of experience.

## Resources

Consider contacting the following offices with questions around tuition, fees, or graduate assistantships:

- **International Student Services (Lucina Hall 141):** to discuss visa requirements and other federal regulations surrounding your assistantship. [Intlservices@bsu.edu](mailto:Intlservices@bsu.edu)
- **Graduate School (West Quad 203):** to discuss eligibility requirements and questions about contracts. [gradschool@bsu.edu](mailto:gradschool@bsu.edu)
- **Cardinal Central (Student Center 120, across from Starbucks):** to discuss questions about your e-bill. [cardinalcentral@bsu.edu](mailto:cardinalcentral@bsu.edu)
- **International Student Success (Student Center 102):** to discuss questions around US work culture and explore other financial resources [rinkercenter@bsu.edu](mailto:rinkercenter@bsu.edu)
- **Financial Wellness:** to discuss how to balance your budget, build credit, and/or explore loan options. [financialwellness@bsu.edu](mailto:financialwellness@bsu.edu)

## Estimated Living Expenses

Adjusting to the cost of living in the United States can be a surprising experience for many students. There are many items to budget for as you are preparing to start your time at Ball State University.

### Housing

One of the main expenses you will likely have is your rent. Ball State University has on-campus apartments that are available for graduate students, and this can be an accessible

option for many students. You can find more about rates [here](#). Please note that the apartments on campus do not run individual leases, so you will be responsible for the full amount of the apartment should you be unable to find and maintain a roommate.

There are plenty of off-campus options in Muncie as well. The U.S. is generally not a pedestrian friendly country. Most people own cars to get around. If you live off-campus, you may want to consider locations along a [MITS bus route](#).

You may be required to purchase renter's insurance for the apartment that you move into. Even if you are not, that may be a good investment so that your belongings can be replaced with less financial burden should they be damaged or lost in a natural disaster or fire.

The average rent in Muncie as of April 2025 is around \$1,185 per month ([Rent Cafe](#)).

## Furniture

Most apartments in the US do not come furnished. However, being in a college town, there are some apartments in Muncie that do come furnished. If you do not want to purchase beds, couches, chairs, etc., you will want to consider furnished apartments.

The university apartments do have the option to be furnished, but please note that you will have to pay additional charges per month for that service.

The International Student Success team has connections to local organizations that may be able to provide some furniture for you. But there is no guarantee that there will be resources available to all students.

## Utilities

The on-campus apartments include utilities, so you will not need to budget for additional utilities should you move into them. However, if you live off-campus, you will want to consult with the apartment manager on what utilities you will need to pay.

Here are common utilities and their average prices in Indiana ([SoFi](#)):

- Electricity: \$131 per month
- Natural Gas: \$122 per month
- Cable and Internet: \$116 per month
- Water: \$37 per month

Please note that some utilities, like electricity and gas, will vary depending on how much you use them.

## Groceries

The cost of groceries can be quite high in the U.S., especially for fresh fruits, vegetables, and meats. The average cost of groceries in Indiana is \$336.08 per person per month ([SoFi](#)).

If you find yourself struggling to purchase groceries, the university does have a food bank that can help lower the cost of your groceries. [The Cardinal Kitchen](#) is a way for all BSU students to get free groceries on campus.

## Computer/Laptop

Higher education in the United States typically utilizes technology to a greater degree than you might be familiar with. You will likely find that you need a laptop or tablet in order to access the technology that you need for your courses.

The average cost of a laptop can fall between \$300-\$3,000 ([Superprof](#)).

The University Libraries do have laptop rentals for students; however, you cannot keep the laptop for more than four days. This can be inconvenient for many students.

The other option for students is to plan to spend a great deal of time in the libraries completing their work on the free desktop computers.

## Health Insurance/Healthcare

Another major shock to students is the high cost for accessing healthcare in the U.S. We do not have a national healthcare system, and we rely largely on private insurance to manage our healthcare costs.

If you are studying on an F-1 visa, health insurance is optional for you. However, we strongly recommend that you consider purchasing health insurance to save you from high costs should you have a medical emergency. J-1 visa holders are required to have health insurance; you can speak with International Student Services ([intlservices@bsu.edu](mailto:intlservices@bsu.edu)) for more information about those requirements.

Below are some common healthcare expenses in the U.S. ([International Citizens Insurance](#)):

1. Ambulance: \$400-\$1,200+
2. Emergency room visit: \$700-\$3,400+
3. Having a baby: \$6,000-\$16,700+

4. Doctor's visit: \$100-\$200+

5. Asthma inhaler: \$25-\$40+

To keep costs lower for you, consider utilizing [the health center](#) on campus for acute illnesses, and only go to the emergency room at the hospital if you are having a true medical emergency.

## Healthcare and Health Insurance in the United States

The United States has a complex healthcare system. This serves as a brief overview of the healthcare system and health insurance.

This is a very brief overview. Healthcare in the US is a complex topic. Please consult with a healthcare professional or a qualified immigration advisor ([intlservices@bsu.edu](mailto:intlservices@bsu.edu)) for personalized guidance.

This information is for general knowledge and guidance only and does not constitute medical or legal advice.

### Mixed System

The US healthcare system is a mix of public and private options.

#### Private Insurance:

Many Americans obtain health insurance through their employers, while others purchase individual plans. Most international students will need to purchase a private insurance plan to have health coverage.

#### Public Programs:

There are public programs that exist for U.S. citizens and are generally not open to non-U.S. residents.

### High Costs and Access

Healthcare costs in the US are among the highest in the world, and access to quality healthcare can be challenging for some, particularly those without insurance or with limited income.

### Key Considerations for International Students

While BSU does not require that F-1 students purchase healthcare, it is strongly recommended that you consider it. You may find that you don't utilize it, but in instances

where you have an emergency medical need, you will be thankful that you have it. A medical cost can make the difference between being able to afford to finish your program and not being able to afford to do so.

Health insurance can help to ease the burden of large medical costs making it easier for students to rebound financially and complete their programs.

## Where to Get Care

**For true medical emergencies**, go to the hospital emergency room; call 911 to get an ambulance. This is the most expensive health care option and should be reserved for true medical emergencies.

**For illnesses**, go to an urgent care or to the [Ball State Health Center](#). They can help determine what is causing the illness and prescribe medication if needed. This will be far less expensive than an emergency room or hospital visit.

**For routine care**, go to a primary care physician or specialist if you have one.

**For mental health**, go to the [BSU Counseling Center](#) or some other licensed mental health provider.

## Transportation in the US

The U.S. is typically not a pedestrian friendly country. Nor do we have a robust public transportation system. For these reasons, learning to get around Indiana, Muncie, and our campus can be an adjustment.

### Indianapolis International Airport

Most students' first challenge will be getting from the Indianapolis International Airport to Muncie. There are two options that we recommend to students:

1. [Ball State University Airport Shuttle](#): the BSU airport shuttle runs shuttles to and from the airport immediately before and after breaks so that students have an option to get to campus from the airport. The shuttle costs \$55 one-way and must be reserved at least 48 hours in advance.
2. [Ride with Miller](#): is not affiliated with BSU, but some students find that the dates are more flexible and the cost more accessible.
  - a. You will need to select Indianapolis, IN for your departure location and Muncie, IN for your arrival location.

- b. When you select your ticket, make sure you select one that says “Indianapolis International Airport” to “Muncie (Ball State University).”

These options are also available to help you get from Ball State to the airport.

## Transportation Within Muncie

There are three main options for getting around Muncie. Luckily both are free to BSU students. Please note that the BSU shuttles and Charlie’s Charter only run during the semesters and will not run during university breaks.

### MITS

The [Muncie Indiana Transit System](#) (MITS) provides transportation across the city of Muncie. Refer to their webpage for routes. There are a couple routes that go through our campus. This may be helpful to refer to when selecting locations for housing.

### BSU Shuttles

Ball State offers [shuttle buses](#) that travel various routes through campus and the surrounding neighborhoods. There are routes that go to the University Apartments if you will be living there.

### Charlie’s Charter

[Charlie’s Charter](#) is a safe transportation option for the evening and late-night hours. You can request a ride with this service after the BSU shuttle buses and MITS buses close for the evening, which is helpful for students who may need to spend some late evenings in the library or in class.

## On-Campus Dining

The university has several dining locations across campus. Please note that these locations largely cater to the dietary needs and preferences of U.S. students. You can read more about the various locations and what they offer [here](#).

### Religious Dietary Needs

While our dining locations don’t typically have food labeled for each individual religious need, you can work with a dietary assistant to find food on campus that meets your religious requirements. [Click here to learn more](#).



## Food Allergies

The university also has two locations that are free from the top 9 most common food allergies. There you can order rice bowls, pizza, sandwiches, and stir fry. [Click here to learn more.](#)

**Note:** you are allowed to advocate for yourself. If you need a vegetarian diet, especially for religious purposes, it is ok to ask the cafeteria staff to use new gloves and clean utensils to get your food. This may feel uncomfortable, but it is common in the US for people to ask for accommodations for their food service. This is also true for food allergies.

## International Grocery Options in Indiana

Muncie does not have a lot of international grocery options. The majority of international grocery stores can be found in Indianapolis and Fort Wayne. The International Student Success Team does offer periodic trips to Indianapolis international grocery stores, so check your email for opportunities to register for a trip!

### International grocery stores in Muncie:

1. **3 Hermanos Supermarket:** this is a local Mexican grocery store. Located at 4711 N Wheeling Ave, Muncie, IN 4730.
2. **Little Snack Stop:** this is an East Asian-style convenience store complete with various instant ramen options, beverages, and snacks. The Little Snack Stop is located in the Village right next to the university. 1619 W University Ave, Muncie, IN 47303.
3. **Asian Market:** this is an East Asian grocery store located at 6210 W Kilgore Ave, Muncie, IN 47304.
2. There are some grocery stores that have “international” sections in Muncie. Meijer likely has the largest aisle for this. But it typically contains limited groceries from Mexico, East Asia, and Europe.

### Popular international grocery stores in Indianapolis:

1. **Saraga International Grocery:** a large international grocery store with food from a lot of countries all over the world. There are several locations located in Indianapolis. The closest to BSU is located at 8448 Center Run Dr, Indianapolis, IN 46250.

2. **Almadina Halal Market:** this is a good resource for finding halal meat. While Islam is an international religion, this store mostly focuses on halal food from primarily Arab countries. Located at 14029 Mundy Dr, Fishers, IN 46038.
3. **One World Japanese Market:** this is a relatively small, but popular, Japanese market. They also have a Japanese cafe with sushi and other Japanese food. Located at 8466 Castleton Corner Dr, Indianapolis, IN 46250.
4. **Viet Hua Asian Market:** this is a great market for East Asian food. Located at 6336 E 82nd St, Indianapolis, IN 46250.
5. **Patel Brothers:** this is a market for Indian and other South Asian food. Located at 6302 E 82nd St, Indianapolis, IN 46250.