

Housing; dmv;  
medical insurance



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For every international it is essential to understand specific terms relating to housing, DMV and the medical system. This will enable them quickly adapt and settle in the USA for their study period.

In relation to housing, International students should understand the following terms. A Lease is an agreement that expresses the legal privileges and responsibilities between a property owner and an occupant. Each U. S. State has passed its own laws that regulates and imposes standards for rented housing and interaction between a proprietor and a resident. Tenants pay a security deposit or damage deposit when they sign a tenancy agreement. This deposit covers due rent or any damage tenants do to the property. Tenants get all the deposit back when they move out in case there is no damage. Tenants have to exercise basic responsibilities with each state having its own set of responsibilities. Tenants have to keep the premises clean as the requirements of the premises permits. Tenants have to refrain from damaging and vandalizing the premises or permitting anyone else to do so. The premise has to be used as an abode for their proper use and appropriate purposes (Schwartz 148-157).

A DMV refers to Department of Motor Vehicle and it deals with registration of cars and issuance of driving licence. In most states, the DMV is Dependant of the state government. For an individual to get a driver's licence, there are several requirements. Each state has its own requirements. However, the basic nationwide requirements include, an ID card. For those who are below 18 years, they will need to get a teen drivers permit. The applicant needs to determine the type of licence that he or she wants to have. The licence class are listed as group A, B, C, D and CDL. Each group has its own requirement. The applicant will then need to get a driver's education course, though not

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mandatory in some states, but it is vital for international students. A driver's preparation course is the next step. The final step is to find a DMV office where the applicant will undertake a driver's licence test. The applicant will have to give a proof of identity, social security number, vehicle registration number and liability insurance for those who own cars. Lastly, a fee is charged as per the requirement of the state. The applicant will have to provide the vehicle for the driving test. In his application form, he has to include a photograph and thumbprint. Once one passes the exam, he or she is issued with a receipt, which serves as a provisional drivers licence. Some states allow non-citizens to use their home country Drivers Licence. Getting an international driver permit is more secure (DMV program par 8-12).

Medical insurance is a term that refers to a private or government programme that helps to pay for medical expenses. It can be a purchased insurance, social insurance or a non-insurance social welfare programme. An emergency room is a specially equipped area that helps to handle emergencies in a hospital. A person will obtain the emergency room services in cases when he or she is terribly sick, or he or she is badly hurt. Some large teaching hospitals and county hospitals have clinics that provide healthcare at a reduced rate. Rural areas will also have clinics to provide immunizations for those who cannot afford private care. Clinics are used in cases of speciality care such as cardiology and prenatal care. A doctor's scheduled appointment is used after reserving an appointment with a personal physician or group health doctors. This is vital for those who require regular checkups or have conditions that require constant monitoring. It is crucial to keep your personal and health insurance information when scheduling an appointment. Co-pay is a payment paid by an insured person in the US each

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time he or she accesses a medical service. Co-payments are used by insurance companies to share health care costs and is a percentage payment after the deductible to certain limits. A prescription is a set of instructions implemented by a physician under the health care program. The patient, caretaker, nurse or even the therapist, can do it. Over-the-counter drugs are those drugs that someone can get without a prescription. They are used for quick relieve from pain, itches and even aches. The Federal Drug Agency gives guidelines on these medicines to avoid their abuse (Medical Care in the US par 3-8).

#### Works Cited

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