



HOST FAMILY GUIDE

*Host a Student.
Change a Life!*

A COMPREHENSIVE GUIDE FOR TWINN PALMS HOST FAMILIES





Hosting a student is an exciting and rewarding experience. When you choose to become a Homestay Family with Twinn Palms Homestay Services, you not only welcome an international student into your home, more importantly you welcome a student into your family!



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Welcome!

Dear Friends, Welcome to Twinn Palms

We are very pleased that you have chosen to host an international student this year with Twinn Palms.

You are about to begin a life changing experience by welcoming an international student into your home. As you come to know and love your new son or daughter, your family will not only welcome an international student into your home, but more importantly you welcome a new member into your family. At the same time, you will play a part in shaping the life of a young person from abroad, providing a rich opportunity that will last for a lifetime.

Twinn Palms has developed this Host Family Guide for families who are hosting for the first time or as a refresher for those who have already experienced this joy. We hope this Guide helps you to know what to expect and to make the adjustment for your family and your student as smooth as possible.

Twinn Palms staff members, host families, Homestay Coordinators, and students, who share years of collective experience in student exchange, have all contributed suggestions to this Guide. Please take the time to read through it, and keep it within reach as a handy reference for times when you have specific questions.

We hope the year ahead will be filled with fun and learning for your entire family. Thank you for supporting our students and our program!

Sincerely,
Your Twinn Palms Family



TWINN PALMS

Host a Student. Change a Life!



Twinn Palms provides its students with safety, education, acculturation, and comfort in a family environment that nurtures the entire person. Twinn Palms administration and employees are available every moment of the day to advise, instruct, support, and problem solve so that our students and families have the guidance and backing they need to make our housing program a spectacular experience for everyone. Twinn Palms' goal is to offer a homestay placement that makes people say: "Hosting an international student was the best thing our family ever did, and we look forward to doing it again next year!"

VALUES

Consistency, Excellence, Compassion, Service and Promptness.

MISSION

- Provide a safe, comfortable family environment in a home where they become part of the family
- Provide students an opportunity to study in the US, improve their English language, discover the culture, developing skills, maturity, and help them to receive their high school diploma
- Bring the world into our Homestay communities through friendship and an American family experience

The Twinn Palms Program has been developed for students ages 13 to 19, from all parts of the world, who wish to study in the United States while living with an American family. Twinn Palms chooses carefully screened teenagers who have a demonstrated ability in the English language, a solid academic record, and positive attitude to participate in our program. While participating in the Twinn Palms program, students are anxious and excited to:

- Improve their English
- Discover American culture while representing their country
- Graduate from high school and continue their education at an American university
- Become part of your family

Twinn Palms students arrive in August for the 10-month full academic year or for the 5-month fall semester program, or in January for the 5-month spring semester program.

The Goals of the Twinn Palms Program are to:

- Increase understanding of the United States and its people, culture, and history among young people all over the world
- Encourage Americans to learn more about foreign countries, cultures, and languages
- Create opportunities for cross-cultural friendships
- Provide a solid educational experience for all participants in the program and beyond
- Make participants better citizens of their countries through exchange of ideas

- Continue to offer programs that are superior from both experiential and administrative perspectives

KEY PLAYERS

Twinn Palms has several key players that make our program successful.

Students from around the world apply to participate in the Twinn Palms program. Twinn Palms students:

- Are outstanding students between the ages of 13 and 19, have been carefully selected and academically well-prepared students, and a passing score on an English language test
- Have different reasons for joining the program, but all have a desire to improve their English, curiosity about U.S. culture and customs, and the dream to be a student at an American university after receiving their high school diploma
- Agree to adhere to the program rules
- Are fully insured and have their own spending money

Host families are people of all ages, economic strata, and ethnic backgrounds. They include rural families, urban families, couples and individuals, families with or without children, families with young or grown up children. The age of our host parents ranges from 26 to 65. Host families have the following responsibilities:

- Provide the student with a safe and suitable home for the academic year
 - Welcome the student as a member of their family and encourage him/her to participate in all aspects of family life
 - Provide the student with his/her own bedroom, desk, lamp, closet, dresser and a quiet place to study
 - Provide the student with all meals (except school lunches, if provided by the school)
 - Assist the student with school registration
 - Encourage the exchange of ideas through involvement with the student and providing for the student's exposure to the cultural and social environment of the home and community
 - Provide the love and understanding a young person needs to enjoy a successful educational experience in America
 - To be in monthly contact with their Twinn Palms' Coordinator.
- Host families should relay feedback regarding their student(s) as it relates to their students acclimation to the home, school, any behavioral concerns, code of conduct violations, etc. This information is collected through a monthly Host Family report with various questions, created and sent by Twinn Palms. These reports are also shared with the students' natural parents and reviewed by the Coordinator. Host Families are encouraged to include as much detail as possible in the monthly reports.

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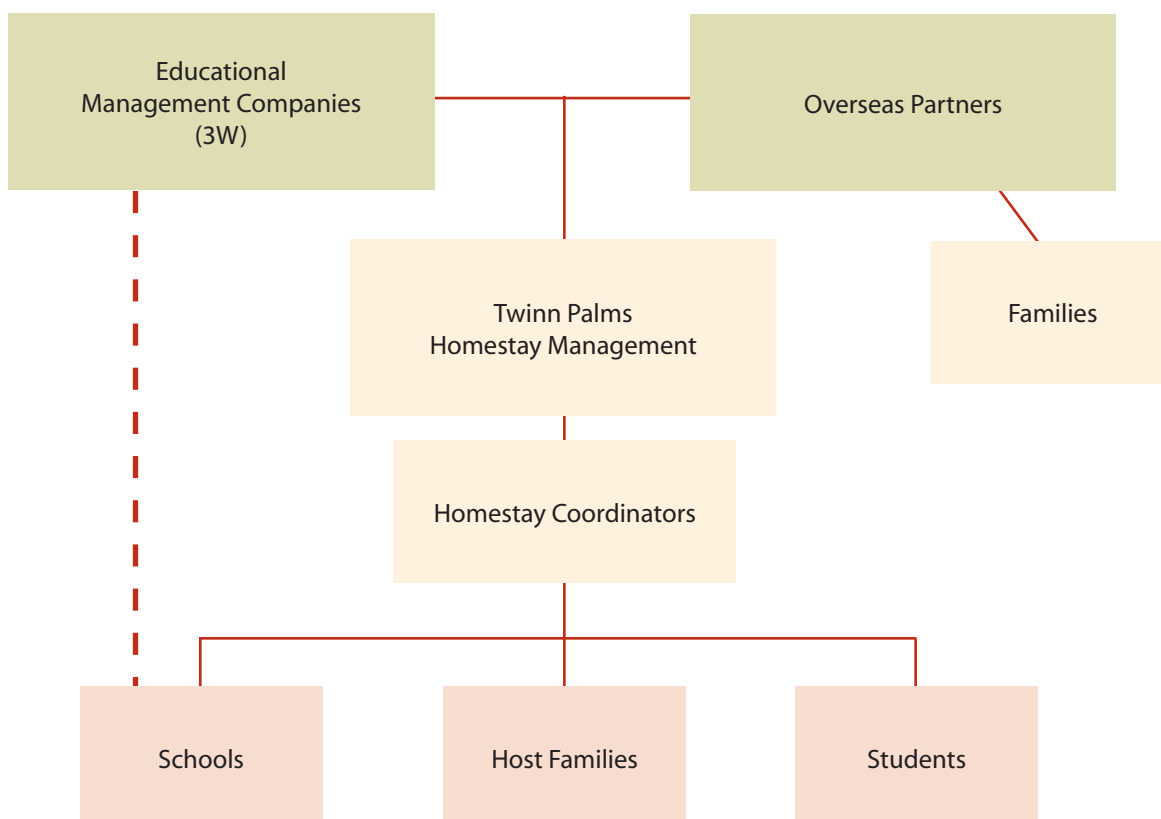
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Organizational Chart Different reasons for joining the program, but all have a





Q&A

Frequently Asked Questions



Q. WHO IS TWINN PALMS?

A. Twinn Palms is a housing and management service company dedicated to providing comprehensive services to schools, host families, students and overseas partners. We ensure a safe and efficient process when dealing with homestays. With local support and in-field personnel, we have the resources to make the process of hosting a student comfortable, safe and easy. Twinn Palms' Homestay Coordinators recruit, manage and provide support to schools, students and host families to ensure a rewarding experience for all participants.

Q. WHO CAN HOST?

A. Homestay Families provide our international students a wide range of landscapes, climates, activities, and lifestyles. Homestay Families are also flexible and open-minded, are age 26 or older, come in all sizes and represent the diversity of American culture. Our families are of varied economic, religious and racial backgrounds. The best hosts are those who enjoy meeting new people and who can spend time with their student on a daily basis.

Q. WILL A BACKGROUND CHECK BE REQUIRED?

A. Yes. By law, it is required that we perform a background check on each person over the age of 18 who resides in your home.

Q. WILL I HAVE TO PROVIDE A STATE ISSUED ID AND PROOF OF AUTO INSURANCE?

A. Yes. By law, it is required that all household members over the age of 18 provide a state issued valid driver license or identification card, as well as proof of insurance for all vehicles in the home.

Q. HOW LONG DOES A STUDENT STAY?

A. All students attend for a full academic school year, which is 10 months, generally August thru May. However, some students arrive in January for the spring semester. Most student go home during their 2-week Christmas break and all students return home for 2 months during June and July.

Q. WHAT KIND OF VISA DO THE STUDENTS RECEIVE?

A. The students receive an F-1 student visa. The school where a student will attend issues an I-20 Form (also known as the Certificate of Eligibility for Nonimmigrant Student Status-For Academic and Language Students). This is the form that states the name of the school that they will be attending and how long their stay in the U.S. will be.

Q. WHAT ARE MY PRIMARY RESPONSIBILITIES AS A HOST FAMILY?

- A.**
- Providing your host student with a safe, supportive, and loving home for the academic year
 - Welcoming your host student as a member of the family and encouraging students to participate in all aspects of family life
 - Providing your host student with his/her own private bedroom, a desk, dresser, closet, desk, chair and adequate lighting and a quiet place to study
 - Providing your host student with all meals (except school lunches, if provided by the school)
 - Providing transportation to and from school and all school-related activities
 - Provide wireless internet connection
 - English must be the primary language spoken in the home
 - Encouraging the exchange of ideas and providing students with exposure to the cultural and social environment of the home and neighborhood
 - Providing the love and understanding a young person needs to enjoy a successful academic year in America

Q. DOES THE STUDENT HAVE MEDICAL INSURANCE?

A. Yes, students have medical and accident insurance through Twinn Palms. Students and host families will receive an insurance card and a brochure detailing the policy coverage when they arrive in the U.S.

Q. WILL MY STUDENT COME WITH HIS/HER OWN SPENDING MONEY?

A. Yes, students are expected to have their own spending money for personal expenses (toiletries, extracurricular school activities not included in the tuition, clothes, entertainment).

Q. CAN I SPECIFY A PREFERRED GENDER?

A. Absolutely, your home is your personal space and comfort zone. We want both you and our guests comfortable. Hosts who are comfortable accommodating both male and female students, may enjoy much better occupancy. You can also specify this on the application so our Homestay Coordinator will take it into consideration when searching for placement of students.

Q. HOW MANY STUDENTS AM I ALLOWED TO HOST AT THE SAME TIME?

A. We do not recommend more than two students of the same gender in a home, and both students must have their own private bedroom, access to a bathroom, and a quiet place to study.

Q. DO I GET PAID TO BE A HOST FAMILY?

A. Yes, you do. A monthly stipend is paid to each family for 10 months; August/September thru May/June. Your Homestay Coordinator will let you know the amount allotted in your specific region. The bedroom must be furnished with a bed, dresser, chair, desk and lamp, and the student must have access to a bathroom. You must be responsible for providing 3 meals daily, seven days a week (except on school days, if the school provides lunch as part of their tuition package). Additionally, the stipend will include transportation upon their arrival and departure to and from the airport as well as when they leave at Christmas or spring break. Transportation to and from school daily and to all school-related activities are the responsibility of the host family. Normal shopping needs just like any member of your family, are included in your monthly stipend.

Q. HOW DO I GET PAID?

A. You will receive your monthly stipend by paper check or direct deposit through our payment provider, bill.com, on or before the 7th day of each month. The first and last month that the student is in your home, your stipend will be pro-rated.

Q. WILL TAXES BE DEDUCTED FROM MY STIPEND?

A. No. Monthly stipends are non-employment income and Twinn Palms will issue a 1099 miscellaneous income statement to all Twinn Palms host families at the end of the year. While we are not tax specialists, we recommend that you keep detailed records and receipts of all expenses associated with the care of your student so that your tax preparer can take advantage of any applicable deductions.

Q. DO I GET SOMEONE TO COME AND VISIT MY HOME?

A. Yes. Your Homestay Coordinator will do the first visit during the on-boarding and vetting process, and a Twinn Palms representative may make a second visit to your home; both at convenient times for all concerned.

**Q. WHAT IS THE ROLE OF MY SECOND VISITOR?**

A. A second visitor is a Twinn Palms representative who may

schedule a time to visit your home within 30–90 days of your student's arrival and ensure that the home environment remains the same as described in the host family interview that was conducted by your Homestay Coordinator before your student arrived. Second visits are intended and are intended to serve as a secondary layer of support for both the student and your family.

Q. HOW WILL MY STUDENT GET TO AND FROM SCHOOL?

A. You are arranging suitable transportation to and from school. Your student may take the school bus or be driven to school by a family member or a friend with a driver's license. Students who live close to school may walk or ride a bike. Some schools have school buses and, of course, students may take this form of transportation to and from school.

Q. ARE STUDENTS ALLOWED TO DRIVE?

A. Students are not permitted to drive any motor vehicle (including motorcycles, mopeds, ATVs, and cars) except during the course of school-sponsored education class. Students may enroll in a school-sponsored driver education class if their natural parents permit it. Twinn Palms does not guarantee any student that he or she will have the opportunity to get a driver's license. Host families may not permit their students to drive their car for any reason; if a student is taking a driving course, he or she must drive in the school's designated vehicle with a certified instructor. Students may need to purchase additional insurance depending on the course.

Note: *It is becoming increasingly difficult in most states for international students to obtain a driver's license. Check with the Department of Motor Vehicles in your state for the official regulations. Students will incur all cost.*

Q. WHEN CAN I EXPECT MY STUDENT TO ARRIVE?

A. Students arrive in August for fall placements and in January for spring placements. Host families and Homestay Coordinators will receive detailed flight information as soon as it is available, usually in the months of June or July, and November or December, respectively.

Q. WHEN DOES MY STUDENT HAVE TO LEAVE?

A. Students may have open-ended return tickets. They book their own flights home with guidance from their parents, host families, and/or their Homestay Coordinator. The program ends on the last day of school, and with permission from their host family, students may stay up to one week past the last day of school. Twinn Palms encourages host families and students to discuss



return flights well in advance of the end of school to ensure that the Travel Permission Form is properly filled out and approved by the natural parents and that everyone feels comfortable with the selected departure date. Student visas expire every 12 months at which time they must be renewed in their home country.

Q. WHAT DO I DO WHEN THE STUDENT ARRIVES?

A. To a student, first impression is very important; therefore, we highly recommend that you take the time out of your busy schedule to show your new student around your neighborhood. Some students would also like to open bank account at a bank branch nearby or get to know how to do their basic shopping. As host, you also need to show your student around your home and let them know how to use your kitchen equipment, laundry machines, and give them tips on how to stay safe in and outside your home and what to do in case of any emergency. Students normally get very busy later when they start school, so the first week is a great time to bond and to get to know each other.



Q. DOES THE HOST FAMILY HAVE LEGAL GUARDIANSHIP OF THE STUDENT?

A. Yes. The student's parents will assign the host family the authority and responsibility to care for their child, and to manage the child's education and living arrangements while in the U.S. This guardianship over the minor gives the host family the same rights of a parent to a child. The Custody Agreement documents will be fully signed and will be given to the host family prior to the student's arrival.

Q. WILL AN AGREEMENT BE DRAFTED BETWEEN TWINN PALMS AND THE HOST FAMILY?

A. Yes. Twinn Palms will provide each host family with a Host Family Agreement which details the relationship, expectations and responsibilities of all parties and must be signed by all family members over 18 years of age during the application process.

Q. WILL I, AS THE HOST FAMILY, BE IN CONTACT WITH MY HOMESTAY COORDINATOR THROUGHOUT THE YEAR?

A. Yes, your Homestay Coordinator is required by Twinn Palms to be in monthly contact with you and your student. Your Homestay Coordinator is also required to submit monthly reports on each student s/he is supervising. Homestay Coordinators are required to visit with your student(s) in person the first month and continue

to contact the student on a monthly basis, visiting him/her every other month in person at a minimum. Your Homestay Coordinator is also required to contact you on a monthly basis and visit your home at least once per semester after your student has arrived. Your Homestay Coordinator will help support you with any questions or adjustment issues that you may have throughout the year. Many Homestay Coordinators also set up student and host family events throughout the year in order to stay in touch. Twinn Palms encourages you to reach out to your Homestay Coordinator between monthly contacts if you have any issues, big or small. Homestay Coordinators are trained to help host families and students resolve issues and enjoy a rewarding experience!

Q. WHAT IF I CAN'T REACH MY HOMESTAY COORDINATOR?

A. If for any reason you cannot reach your Homestay Coordinator or don't feel comfortable discussing a particular concern with him or her, you can always call your Regional Manager or the Twinn Palms national office. The Twinn Palms office has a comprehensive support team in place who are available at any time to assist you with any concerns or questions you may have. Twinn Palms also will have a 24/7 emergency hotline that host families may call after business hours.

Q. WHAT HAPPENS IF THE PLACEMENT DOESN'T WORK OUT?

A. Your Homestay Coordinator will work with you and your student to resolve any adjustment issues that your family or student may be experiencing. Our experience shows that most "problems" are a result of miscommunications, unrealistic expectations, or cultural misunderstandings. The majority of the time, misunderstandings can be resolved through mediation and open communication. Your Homestay Coordinator will conduct mediation and counseling with your family and your student as soon as an issue arises. If, after mediation and counseling, it is determined that the issues cannot be resolved, your Homestay Coordinator will place the student with another host family (within the same school district whenever possible). A student may not change families without approval from their Homestay Coordinator, as any new host family must be fully screened and vetted in compliance with Twinn Palms program regulations.

Q. WHAT HAPPENS IF MY STUDENT HAS BEHAVIORAL OR ACADEMIC PROBLEMS DURING HIS/HER STAY IN MY HOME?

A. Students are required to sign the Twinn Palms Code of Conduct to abide by all Twinn Palms program rules before they arrive. If any problem should arise, the Homestay Coordinator will step in and work with the student and family to determine what action is necessary. If a student is not following rules or struggling academically, your Homestay Coordinator will address the issue with the student and may schedule a mediation/communication session to discuss the behavior and identify concrete ways to remedy the issue. When appropriate, the Homestay Coordinator will contact his or her Regional Manager to issue further disciplinary action, including a warning, probation, or more serious consequences. Students are well informed of Twinn Palms' disciplinary procedures and are expected to abide by the program rules at all times.

Student match

Welcoming Your Student



Once you have completed the screening process and have been matched with your student, you will receive an email from The Twin Palms compliance team letting you know that your placement has been confirmed and that you may begin contacting your student within 48 hours.

Whether you have selected your student months or just a few weeks before his/her arrival, it's never too soon to begin your relationship. Early communication can be instrumental in starting the bonding process and help ease any jitters about this exciting new experience!

Once you have received notification that you may contact your student, you may want to send him/her an email, call him/her or schedule a chat or Skype session. Your student is undoubtedly very excited to hear from you, and this first contact is much anticipated! Early communication can include the following:

- A warm welcome to your student
- A brief introduction about your family to the student's natural parents
- Additional information about your family that was not covered in the host family application
- Homestay photos, postcards, brochures, newspapers, etc.

Some host families like to call their students prior to their arrival. If your family chooses to call your student, be conscientious of the time difference. Be prepared to ask for your student by his or her native name, as a non-English-speaker may answer the phone. Remember that your student may be nervous and not expecting your call. His or

her English may be weak. Do not let this discourage your family.



PREPARING FOR YOUR STUDENT'S ARRIVAL

After communicating with your student and while awaiting his or her arrival, it is a good time to prepare a welcome package. Welcome packages can be an inexpensive but very thoughtful way to welcome your student to the family. Here are some suggestions to include:

- House keys, town map
- Welcome card
- Family photos, new photo album or scrapbook
- Address book with important addresses and numbers of family and friends
- Homestay Emergency information
- Stationery, cards, stamps
- Small gift set of American toiletries (shampoo, conditioner, deodorant, soaps, lotions, etc.)



Another step of pre-arrival preparation is the student's room. Here are things you should do to prepare the space:

- Make the student's bed with fresh linens
- Make space for the student's belongings in the closet and drawers
- Clear out boxes and stored items
- Frame photos of the student's natural family and your family to place in the room
- Place welcome package in room

PREPARING YOUR FAMILY

Hosting a student from a culture different from your own can be an exciting growth experience for your family. In order to maximize your experience, it is important to understand the ways in which cultural differences will actually have an impact on your family's life. The following exercises have been designed to assist your whole family in preparing for the hosting experience.

1. SHARE GOALS FOR THE EXPERIENCE

Individually and as a family, you'll get a lot more out of the exciting adventure you are embarking on if everyone's expectations are clear. Families sometimes focus so hard on trying to help their student have a wonderful experience that they forget to consider their own interests and wishes.

It's a good idea to think about your own values and expectations. Clarify them and share these thoughts as a family before your student arrives. Have each member of the family come up with two reasons why they want to host a student.

As a family, discuss how realistic you think these goals are and how you will feel if they are not met.

2. PLAN FOR A GREAT YEAR

What do you want to do or learn through this exchange? How do you want to grow personally and as a family? Get your family together as a group and share with each other, as specifically as you can, what you think would make this a great year for you.

Write the items down on index cards. Being able to see the goals and reflect back on them throughout this experience can help you and your family, as well as the student, focus on the important aspects of the experience, especially during times of potential conflicts. You have only 5 or 10 months to reach these goals.

Brainstorm together to come up with some specific things you can do to accomplish these goals. Choose some of these ideas and agree to try them. Decide how and when you will do this. In making your choices, try to ensure that each person will have at least one goal met.

Each family member probably has a fairly clear idea of how he or she sees the student fitting into your family life. Clarify each member's idea about how the following areas of family life will probably be affected:

- Personal space and privacy
- Communication within the family
- Family or household schedule
- Activities outside the home (Little League, clubs, etc.)
- Family "style" (how you like to do things—eat meals, relax, maintain cleanliness, share chores, etc.)

3. LEARN ABOUT YOUR STUDENT'S HOME COUNTRY

As with any new experience, there will be differences. The more you know about the country and culture your student comes from, the better prepared you'll be to appreciate the differences in attitudes and behavior you encounter.

While many of our host families often conclude that "teenagers are teenagers" and "people are people all over the world," it's also true that differences in language and environment reflect and promote differences in attitudes and behavior. Chances are your student's perspective and behavior will differ from yours in many ways because all people have been molded by different cultural influences. You must be open to understanding and respecting the differences you encounter. The amount your family will grow and gain will depend in part on how much effort you put into the discovery.

Your student will be trying to cope with many unfamiliar American customs and may find it hard to let you know when and/or what he or she does not understand. If you ask questions about your student's country and culture, you'll make it easier for your student to ask you questions. It's good to express your interest in learning something about your exchange student's native land. Start this pattern of interaction within the first several days.



It isn't always easy to think of what to ask. Here is an exercise you can do now—individually or as a family—that will help you get a head start on the process.

Focus your thoughts on the country your student is coming from. Take one minute to write down the words or phrases that come to mind. Jot down as many as you can. Look over your list. Pick two or three



things about which you are curious. Come up with as many questions as you can about them to ask your student. For example: If you are expecting a Chinese student, chopsticks might be on your list. Some questions the idea of chopsticks might trigger are: Do Chinese people ever use knives and forks—what if they go to an American- or European-style restaurant?

Do you have ethnic restaurants in China? If so, what kind?

How often does your family eat in restaurants?

Do Chinese people always use chopsticks, or do they use their fingers for some foods as Americans do?

Is the Chinese meal schedule like ours?

4. THINK ABOUT CULTURAL DIFFERENCES

Dealing with cultural differences is part of the challenge of the exchange program. Understanding them is the reward. Pick one important cultural difference. Put yourselves in your student's place. Imagine what you would find strange about life in your new home or school because of that single difference. Can your family come up with some specific ways to help your student adjust to the many cultural differences s/he will encounter?

For example: What if your student tells you prior to his/her arrival that s/he is used to being late for social engagements. Use the scenario that there is an upcoming event that is important to you, and determine, with your family, the best ways to discuss the difference in the "time" concept and make very clear the actual time you want your student to be ready. It's important to remember that situations like the above may occur more often than just once. You may need to remind him or her an hour or so before you are ready to leave to make sure there is no misunderstanding.

Prepare for arrival

Host Family Orientation



Participating in a host family orientation is an excellent opportunity to learn about the program, ask questions, and prepare for your student's arrival. Your Homestay Coordinator is responsible for providing you with a host family orientation in your community before your student arrives. In addition to attending your homestay orientation, your Coordinator may provide you with additional resources.

The Twinn Palms host family orientation will cover the following information:

- Overview of Twinn Palms and Twinn Palms students
- Responsibilities of a Twinn Palms host family
- Responsibilities of a Twinn Palms student
- Responsibilities of a Twinn Palms Homestay Coordinator
- Keeping your student safe
- Student orientation
- High school and your student
- The Twinn Palms student disciplinary process
- End of year

Note: Whether this is your first time hosting or you are an experienced repeat host family, you must participate in a host family orientation annually. This is a mandatory requirement and very important, as program regulations may change and information is refreshed each season.

HELPFUL HINTS FOR HOST FAMILIES

- Your student may be extremely nervous and overwhelmed. Give him or her a few days to adjust, settle in, and recoup from jet lag.
- Do not assume that your student is unhappy or uninterested if he or she seems quiet, tired, or introverted. Most need time to rest, sleep, and be alone after first arriving.
- Students may speak English well but are not accustomed to hearing the Homestay brand spoken. Speak slowly and clearly, and try to avoid idioms.

- Students from Asian countries may need more time to adjust to speaking the English language. It is important to remember that different education systems teach the English language in different ways. In Asia, English is taught predominantly as a written language; therefore, some Asian students need a few extra weeks to adjust to hearing and speaking the language before becoming proficient.
- Writing things down can be helpful in the first few weeks. It is important to give advance warning for upcoming events such as mealtimes, time to leave, etc.
- Students may arrive with a large sum of money. You may need to assist them with opening a personal bank account soon.
- This should never be a joint account between the family and student.
- It is important for you to show a real interest in the natural family. Get to know the names of your student's brothers and sisters and parents. Display their family pictures along with your own. Family letters to the natural family are helpful.
- School may be difficult at first. Ask each evening if your student needs help. Another student in class may be able to help. If a class is getting too challenging, give your Homestay Coordinator a call so that he or she can help.
- The happiest families are flexible enough to realize that 17 or 18 years of cultural learning and personal habits will not be changed quickly.

Remember that many things are not right or wrong, but different. Give your student time to learn your house rules, and be patient if she/he makes a few mistakes here and there.

- On a monthly basis, think over problems or potential problems. Be honest. If there are small problems, address them before they get bigger. Open communication is very important.
- Resist the temptation to overlook minor problems or resolve them without the assistance of your Homestay Coordinator. It is very important to make sure that your Homestay Coordinator is aware of any issues big or small as soon as they occur. Your Homestay Coordinator is trained to help support you and your student. Your Homestay Coordinator is also responsible for documenting any issues in case they escalate or require intervention from the national office.
- Remember that a new relationship is bound to have a stress point or two at some time during the year.
- On the subject of chores and helping around the house, your student will feel more a part of the family if he or she is assigned regular chores or is asked from the beginning to participate in the work of the family. It may be helpful to keep chores clearly posted in a central location.
- Students will often experience homesickness and withdrawal. Engaging the student in a healthy distraction, such as going out for ice cream, helping to peel potatoes, going to the grocery store, or any activity with another person helps to heal this problem. Keeping the student busy is a great way to deter homesickness. Too many phone calls from or to home can intensify homesickness.
- If you do run into an issue, don't panic! Most issues are a result of a miscommunication, cultural differences, or unrealistic expectations on either the part of the student or host family. Be open to participating in a mediation and communication session with your Homestay Coordinator to determine the root of the issue. It's important to remain open-minded, as mediation/communication sessions successfully resolve the majority of host family/student conflicts.
- Students should use their own cell phones or their own pre-paid phone card for any long distance calls.

TIPS FOR A SUCCESSFUL START

DO'S AND DON'TS

Don't plan a big party to welcome your student immediately after arrival. Students are tired, timid, and overwhelmed. It's hard to speak English all the time at first. A family party or get-together with neighbors is much more successful later on during your student's stay.

Do plan a relaxed, casual day together. Give your student a tour of your neighborhood, your town, and the high school. Explain where things are in your house and how everything works. Visit the post office, the library, the drugstore, and other places of importance. It may be best to spread these activities out over the course of a few days to avoid overwhelming your student upon his/her arrival.

Do treat your student like one of your own family members, even on the first day. If clothes have been left where they shouldn't, explain your rules. If you prefer the radio played softer, explain this. Reminders of forgotten chores and patient interpretations build future trust and honest, open communication. Consistency is important, and bestowing the same responsibilities on your student as you would on members of your family will help with the adjustment process for you and your student.

Do remember that everything you say may be in a language your student never uses or hears outside of a classroom. Repeat things slowly and often. Louder voices are not any more understandable than lower voices. Both the language and the information are new, so speak slowly and use simple words.



Do remember that your student's mental picture of America probably comes from American TV shows and Hollywood movies. No matter what has been told at orientation, there are expectations that can never be fulfilled. It will be a while before there is understanding and appreciation of the real America, your America!

Do remember that you have your own expectations of your student or the hosting experience that may not be met. It's important to review and readjust expectations after meeting and getting to know your student. No experience will ever meet preconceived expectations, but successful host families can often exceed their own expectations by being flexible and refining those expectations as they go!

Don't treat your student like a guest. Don't accustom your student to special treatment by preparing special foods, planning elaborate outings, or giving your student leeway you would not give your own family members at the beginning of your student's stay. Special arrangements at the beginning of his/her stay can confuse expectations.

Don't assume your student understands because you are receiving smiles and nods in response. Smiling and nodding in agreement are non-verbal ways of pleasing you, but they do not automatically imply that you have been understood.

Don't expect your student to think that everything you have, all that you are most proud of, is wonderful. Don't expect your student to rave about everything you share with or show him/her.

Host Family / Student Expectations

Host family



Student

House Rules

- Clarify your expectations early on.
- If you have some specific rules (for example, no television after 10pm or no visitors after 7pm) then consider putting these rules in writing.
- Be sure students understand any specific rules or preferences, or normally “unspoken” rules in your home. (For example, if a certain chair is reserved for a certain family member.)
- If possible, explain rationale for rules.

Food / Meals

- Tell student what time you expect them for meals.
- Provide breakfast, lunch, dinner, and snacks.
- Provide a variety of foods including adequate proteins, fruits and vegetables.
- Ask if the student has serious dislikes or preferences.
- Be prepared to spend a minimum of 50% of monthly fees on food.
- If you elect to eat one of the three meals in a restaurant, you should pay for the student’s meal.

Respect

- Respect cultural or religious differences.
- Respect student’s privacy in their room.
- Listen to and ask about additional needs.
- Be truthful. Express concerns or rules in a respectful way.

Family Life

- Treat the student as a member of the family, not as a guest.
- Treat them as you would wish your own children to be treated in another country.
- Include the student in family activities where you would ordinarily include your own children.

Twinn Palms Reports

- Families are expected to be in monthly contact with their Coordinator and to complete monthly reports as it relates to the student, which in turn are shared with the student’s natural parents and are reviewed by your assigned Coordinator

House Rules

- Each family may have different house rules. Your family should explain these to you.
- You should talk about the house rules with your host family.
- Be sure to understand and respect their expectations.
- If you are not sure what to do, ask questions.

Food / Meals

- Be on time for family meals.
- If you will be late or absent, phone your family in advance.
- If you have allergies or serious dislikes, tell your family.
- Offer to help with small tasks such as setting the table or clean up.

Respect

- Respect the house rules.
- Respect cultural or religious differences.
- Be truthful. Express concerns or needs in a respectful way.

Family Life

- You are expected to behave as a member of the family, not as a guest.
- Try to participate in family activities, both work and play.
- Talk to your family about problems or needs.

Twinn Palms Reports

- Students are expected to be in monthly contact with their Coordinator through whichever means the coordinator collects monthly updates, video calls, phone calls, written format, etc.

Host family



Student

Bedroom

- Provide a comfortable, private room with a bed (sheets, blankets, and pillow), closet, dresser / shelves, desk, chair, lamp.
- Respect the privacy of the student's bedroom.
- Unless there is an emergency, permission to enter a student's should be requested.

Bedroom

- Students should keep their bedroom clean and wash bedding as needed.
- Your host parents are not expected to clean your bedroom.

Household Chores

- As a member of the family, students should be expected to help with light household chores such as setting or clearing the table.
- If students are interested, they may be encouraged to help with other light chores.
- Students should not be expected to babysit for or engage in heavy cleaning or housework.

Household Chores

- As a member of the family, you should help with the general household work such as you can offer to clear or set the table
- If you are interested, you could help with meal preparation, taking out the garbage or sweeping the floor.
- You may help with the children by reading to them or playing with them; however, you should not be expected to babysit.

Language Practice

- The purpose of placing international students in American homes is for them to practice English.
- Host families can help by conversing with students on a number of topics and helping them build their vocabulary, or by explaining movies, television or other contexts.
- Be patient and try to remember that lower level English students may need time and assistance to learn basic words and structures.

Language Practice

- In order to improve your English, you must practice.
- Your homestay is an excellent place to practice English.
- Your host family can help you understand how English is spoken in everyday situations and can explain things you don't understand.

Cultural Exchange

- As a host family you are the first representative of American culture.
- Students will perceive American customs through your examples.
- As you share your family customs, you may also want to explain other traditions you are aware of.
- It is also useful to ask students how things are done in their culture in order to allow them to express their experience with cultural difference.

Cultural Exchange

- Many host families choose to host international students as a way to exchange culture.
- They want to learn about your country and culture.
- When you experience real differences between American culture and your own, it may be interesting to share those differences with your American hosts.
- Sharing differences may also help them understand what you are experiencing in America.

Who Pays for What?

Host family



Student

- Three meals every day. (Excluding lunch during school days, if provided by the school.)
- Snacks. (Including snacks that you allow them to buy from the Asian market.)
- Dinner out if the family is going out.
- Activities, if it is a family activity. (i.e. a baseball game or trip to the movies).
- Toiletries. (Buy what you normally buy for your family. If the student wants something special they can buy it for themselves. Use common sense if they want Crest instead of Colgate and the cost is about the same get what they want. If the cost is greatly different they buy their own.)
- All fuel to get to and from academic school activities. Host families should make effort to accommodate or work with the student to come to a ride solution.
- All costs related to laundry. The student should not pay to have laundry done.
- Costs to pick up student at the airport or to return them to the airport.
- Reasonable Christmas gift if the student stays for the holidays.
- All clothing needed/wanted but their uniform.
- Any school supply needs above the allotted limit for books and supplies.
- Any meal they choose to go out for with friends when a meal is available at home.
- Any activity they choose to do outside of a family activity.
- All travel expenses related to trips home to China or if they are visiting another part of the country without the host family.
- Any specialty item they request if it is significantly more expensive than what the family normally buys. (i.e. She/he wants Neutrogena shampoo instead of Pantene.)
- Their own phone and phone charges.
- Any extra books they want to buy. (i.e. Hamlet in Chinese.)
- Any extra study books they want to purchase. (i.e. SAT Prep or TOEFL Prep.)
- If the family is taking a big trip that will involve hotel rooms, planes, and high ticket admission (Disney). The student should pay the main costs: including plane hotel, and admission. The student should be given the option to participate. If he/she declines, other supervision should be arranged with the Homestay Coordinator. Sometimes it is better to ask



Treat them like one of your own.
If they want 6 cans of soda each day.
Please don't buy it! Say, "NO".
If they want a ton of junk food... say "NO."



Student arrival

Student Orientation



All Twinn Palms students receive a pre-departure orientation in their home country from the Twinn Palms partner abroad. Twinn Palms provides a comprehensive Pre-Departure Guide. This information advises program participants about culture shock and about their responsibilities as exchange student ambassadors from their home countries. It also encourages them to adopt realistic expectations about their year in the U.S. and to set personal goals for this unique learning opportunity. Arrival orientation is conducted either at a group welcome program provided by Twinn Palms or at a local orientation conducted by your supervising Homestay Coordinator within two weeks of the student's arrival to the host community.

Information covered in arrival orientations includes Twinn Palms rules, problem solving, lines of communication, the role of the Homestay Coordinator, the American family, and the American high school. The Student Handbook also explains all of these topics.

ARRIVAL DAY

Your student's travel, both the international flight and the domestic flight, is arranged by an Twinn Palms partner organization abroad. Every effort is made to notify families of arrival times well in advance of the date. Plans cannot be finalized until a student's placement is confirmed. Twinn Palms understands that host families are eager for arrival information and tries to accommodate as quickly as possible.

Students are generally flown to the nearest major airport. Occasionally, a host family may be asked to drive as far as 150 miles to pick up their student. This is because the expense, confusion, and delay of getting students and all of their luggage onto small connecting flights to a closer airport is often too difficult. A host family with a long drive to pick up a student should know that Twinn Palms appreciates this kindness—and that they are making this trip for a very special reason.

Host families are responsible for meeting their students at the airport.

TRAVEL DELAYS

Whether your student is flying directly to your community from their home country or from another location in the U.S., he or she has been given travel instructions on how to proceed if she or he misses a connecting flight, or if a flight is delayed or cancelled for any reason. Students are given clear instructions on how to rebook a flight and are told to call Twinn Palms's emergency travel number to let Twinn Palms know that their itinerary has changed. A Twinn Palms representative will do whatever s/he can to assist the student through the rebooking process. Students are also encouraged to call their host family or Homestay Coordinator to let them know about the delay. Twinn Palms

will contact you and/or your Homestay Coordinator as soon as we know that the flight has been delayed and update you as new flight information becomes available. On rare occasions, a student with a late flight may be required to spend the night at an airport hotel or at the airport. While this is not ideal, it can happen, and all students and natural parents are made aware of this possibility. Many airports have special rooms just for minors where they can sleep and spend the night.



GREETING YOUR STUDENT AT THE AIRPORT

Both your family and your student will be excited and maybe nervous. Your student may feel overwhelmed. Here are some suggestions on how to make the first day go smoothly:

- Your homestay coordinator will provide you with instructions on student arrival
- Take flowers, balloons, a welcome sign or a small American flag for your student
- Greet your student with a smile
- Take cues from him or her on whether to shake hands, hug, or simply say welcome
- Take photos of the special day to reflect on later
- Retrieve the student's luggage
- Take the time to sit for a moment to discuss what everyone wants to be called



Discuss how your student is feeling and what he or she may need, such as a restroom, water, or a snack; students may be embarrassed or unsure of how to ask about these basic needs and will count on you for direction and guidance.



Tell your student that you understand how tired s/he must feel and that you encourage him/her to take it easy the first couple of days and to rest up for any family activities you may have planned.

ARRIVAL NOTIFICATION TO PARENTS

Your student's natural parents will be eager to know that the student has arrived safely in your home. Make sure that your student calls home or sends an email within the first 24 hours to assure his/her parents s/he has arrived.

THE FIRST FEW DAYS

Imagine yourself in your student's place: arriving in a foreign country after a long trip, tired and apprehensive, expected to speak a language you've never spoken outside the classroom. Keep these things in mind as you plan your welcome.

Just be yourselves. Keep your hospitality simple and spontaneous. Don't plan anything too ambitious for the first few days. You might even give your student several days of leisure to rest from the trip and settle into your home. Your student may appear quiet and withdrawn at first due to feelings of homesickness and being overwhelmed by everything new. The ever-present need to speak English is tiring, if not frightening, in the beginning.

Be patient. Just do what you can to make the student feel like a member of your family. Make time in the first few days for quiet conversations where you can begin to get to know one another. Explain things in simple terms. Be explicit. Show by demonstrating, and check to see if your student really does understand.

It's important to remember that when language serves as a minor barrier in communication, body language and tone can take precedence during a conversation. Do not be alarmed if your student's body language is not what you are accustomed to. At first, students may not exhibit the appropriate body language during a particular conversation or situation due to cultural differences. This is learned through time, communication, and experience. Likewise, your body language, tone, or even direct eye contact may be off-putting to your student and send the wrong message. It is important to be clear about your intent, and communicate with words, written or spoken, about your intent.



Things you should know



CULTURE SHOCK

Culture shock is the reaction of the mind and the body to overwhelming change. It is never through one event or happening, but through a continuous succession of events, where definite patterns of behavior are disrupted and the individual feels a loss of control of the known and the familiar. The symptoms vary greatly, but usually include:

- Apparent (and often real) exhaustion
- Either insomnia or too much sleep
- Anxiety
- Depression
- Anger (particularly at everything foreign)
- Withdrawal
- Homesickness
- Idealization of everything at home; critical of all things foreign
- Change in eating patterns; either weight loss or gain

By anticipating some of these symptoms and expecting these reactions, you can help your student realize that they are normal and usually temporary. Deal quickly with these symptoms before they fester and become unsolvable. Culture shock can set in at any time and often appears after the “newness” has worn off and around holidays, when the student is feeling far away from the familiar customs and traditions of home.

THE UPS AND DOWNS

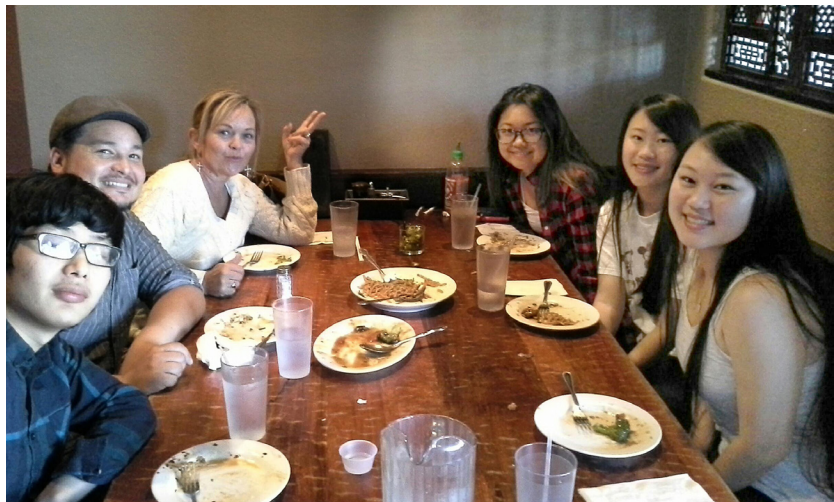
It is important to understand the symptoms that culture shock may present and also be aware that while many of our students experience similar patterns of culture shock, it can set in at any time during the program year.

Some students may experience more intense culture shock, lasting longer than others, but in general, expect the year to go like this:

Initially, students are the center of attention, and everything is new. Excitement runs high. There aren't enough hours in

the day to explore things. Once the thrill is over, routine sets in. During the second to fourth months, your student may feel like another member of the family. S/he is adjusting better and more quickly to family life in the United States, and you may find that s/he is communicating more openly and frequently with you. With this wonderful level of comfort may also arise challenges. You may notice that your student is testing the boundaries, rules, and expectations that have already been set in place. This is not uncommon for all teenagers to do—yet it is important to continue to remind the student of the expectations that you have all discussed and that it is important to continue to adhere by these expectations. S/he must really do what is necessary to adjust to the new situation.

Around mid-stay (the time the holidays arrive for 10-month students), there is a general malaise, homesickness, and sometimes depression, which signifies that the student is a bit worn out by it all. Students may begin to ask themselves how they were ever tough enough to leave home, where they were accustomed to a specific routine, while here, they must try hard at each new thing. These feelings can be exacerbated by the holidays. While the holidays are an exciting and new experience, it can also prove to be a stressful period for our Twinn Palms students and host families. Some of our students begin to miss their families back home, especially when you



may have so many of your family members around during holiday times.

Spring reverses most of this. Students realize their time here is limited; they want to make the most of it. Most students have now adapted, and they make friends more easily and get involved in more activities and relationships.



As the academic year nears its end, the student usually feels comfortable. Adjustment has made the strange now seem familiar, and open communication through the low points earlier in the year will help you and your student through to the end of the year. At the end of the year, some students may become more inclined to break rules, as they know that they will be returning home soon. It is important to review expectations and house rules as well as Program Rules with your student to ensure a smooth transition into the final couple of months of the program.

The same holds true for semester students, except time is condensed to five months. Remember, open communication and patience are key to a successful cultural exchange.

ATTITUDE

There may be times when you feel your student has the wrong attitude. Stereotypically, teenagers are naturally critical and may question something many times. An exchange student may be particularly critical or angry, especially when feeling homesick or experiencing culture shock. "It's better at home" and "Americans are so hard to understand" are common refrains and part of cultural adjustment.

Remind your student that the purpose of this exchange is to experience another culture and that you will do your best to help. By keeping an open mind, your student can expect to adapt to new ways and recognize the value of the exchange experience. Give your student the space to make mistakes and do things incorrectly. It will take time to adjust to the American way of life. Be patient!

FOOD

Your responsibility as host parents is to provide an adequate, balanced diet. Keep that in mind, and perhaps the preparation

of snacks can be shared with your student. Explain when meals are usually served. It is the host family's responsibility to provide all meals for the student except school lunches, if the school provides it as part of their tuition. If not, then the host family is required to provide school lunch. Additionally, this includes dining out as a family.

Your student may be accustomed to different food at home, which means s/he may take some time to adjust to your family's diet and American food altogether. S/he may grow to love some foods that first intimidated him/her, while other foods, s/he may never like. Find out in the first few days if there are foods that your student cannot eat due to specific dietary restrictions, allergies, or religious reasons. Beyond this, however, you should just prepare your usual meals. Be patient with your student and encourage him or her to try new things.

Host families, especially those in which there are no teenagers, are sometimes amazed by the quantity of food exchange students consume. It's important to remember that growing teens of any culture require a lot of nourishment and sustenance to maintain their energy levels. Ensure that your student has had enough to eat, and be sure to discuss the protocol for asking for more food, snacking between meals, and eating after dinner.

It's also important to be aware that eating habits can change or fluctuate as a result of culture shock or homesickness; students may eat more or less than usual during these times. If you suspect this is the case, talk about it with your student; talking is a great way to address adjustment issues and open a dialogue about healthy eating habits. Some students may be concerned that they are going to gain weight in the U.S., which may influence some of their dietary choices. It's important to remind your student that maintaining a balance of a healthy diet and exercise is the best way to stay healthy, while still enjoying food and trying new things. If you feel that your student's eating habits are affecting his/her overall health, it is important that you contact your Homestay Coordinator right away so that he or she can work with you and the national office to ensure that your student remains healthy on the program.





HIGH SCHOOL

Successful participation at an American high school is every bit as important as being part of an American family. Your student will find that the high school experience is an exciting part of the exchange year as well.

Our students and their natural parents are made aware that Twinn Palms does not guarantee grade assignment, a receipt of a diploma or participation in graduation ceremonies, or participation in sports to any of its students. Students or host families should not pressure a school to place a Twinn Palms student in a particular grade or to allow them to graduate. Students can be issued a warning or be placed on probation if they continually ask school personnel to allow them to graduate.

It is important to encourage your student to take school seriously. This year may not count for academic credit at home, but the benefits will be far greater if there is an effort made to do well at school. Twinn Palms insists that each student achieve at least a "C" average in every class (we allow the first quarter for settling in) and demonstrate a positive attitude in school.

Going to a new school is difficult for any teenager. Attending a new school in a foreign country, communicating all day in a foreign language, and experiencing a dozen different ways of doing things can be overwhelming. Spend a few hours with your student visiting school before it opens, if possible. Introduce your student to the principal and to the appointed guidance counselor. Explain the role of the guidance counselor, since this may be a support person not known in a school abroad. Ask the counselor if he or she could assign a student in the school to your student for a couple of days if you do not have any teens in your family.

Every student has a different learning curve, and some students may take more time than others to get adjusted to their new school. Remember, your student will now have the unique and challenging experience of having all of their classes taught in English without a lifeline to their native language. Depending on what type of English language instruction they have received, some students may adjust more quickly than others.

For example, German students who have spent a lot of time speaking and hearing the English language may be more comfortable in the first weeks of school. On the other hand, students from China or Thailand, who have been studying English as a written language, may struggle with hearing it instead of reading it for the first few weeks. It typically takes 8-12 weeks for a student to start to feel comfortable. Students who continue to struggle after the adjustment period will be counseled appropriately; Twinn Palms may suggest private tutoring for those who need it. Students are responsible for all costs associated with private tutoring. If a Twinn Palms student is not taking advantage of academic outlets intended to him/her them improve, the appropriate guidance measures will be taken to emphasize the importance of academics while on this program and the potential disciplinary consequences of consistent poor academic performance, effort, and attitude.

If a student is expelled from school, s/he will be disqualified from the Twinn Palms program. If s/he receives a suspension, Twinn Palms will evaluate the situation and take appropriate disciplinary action. Please contact your Homestay Coordinator if your student is experiencing any problems at school.



AFTER-SCHOOL ACTIVITIES & SPORTS

Twinn Palms encourages all students to become an active member of the student body, either through sports, clubs, or extracurricular activities. Twinn Palms does not guarantee that all students will be eligible to play sports at their local high school; eligibility is based on each high school's individual policy on foreign exchange students and athletic participation. Some districts prohibit exchange students from

participating in sports, and some schools require physicals performed by a doctor in America to be conducted prior to agreeing to allow students to participate in sports. Students are responsible for covering the cost of any required physicals. For students who cannot play sports, Twinn Palms encourages them to find other local athletic intramural teams or join other clubs and activities. School activities are an excellent way for students to make friends with American peers who share common interests. It is important that host families encourage students to become involved, as it will help them grow, socialize, and round out their experience in the U.S.

TRANSPORTATION TO AND FROM ACTIVITIES

Keeping up with a busy teenager can be challenging! Twinn Palms understands that each host family has its own busy schedule and since Twinn Palms students are not allowed to drive in the U.S., adding another person to the transportation schedule may be challenging. It is important that you set expectations about transportation and how rides will be provided as soon as your student arrives. Let your student know what your schedule is and what your availability is to provide transportation. You may need to work with your student to identify a carpool or other sources of transportation. Make sure that you let your student know how far in advance you need to be notified of the need for a ride; it may help to create a weekly or monthly family schedule so that there are no surprises! It is not your responsibility to provide rides to all of your student's social activities; talk with your Homestay Coordinator if you need assistance with planning alternative arrangements.



COMPUTER USAGE AND SOCIAL MEDIA

Email, texting, and social networking sites are very common means of communication for teenagers (and adults!) these days. It's important for you to understand that this type of communication is a universal part of teen culture and work with your student on how to achieve a happy balance of internet use and family time.

While video chatting, instant messaging, and emailing are excellent ways for your student to keep in touch with

family and friends back home, communications abroad should be limited to a reasonable amount. A student gains most by interacting with his/her host family and local friends. Experience has shown that limited contact with the student's home country will minimize homesickness and maximize his/her exchange experience. You should set rules about how much time is allotted, what sites are acceptable to view, when or if the student is allowed to download online content, and any other specific computer guidelines you wish your student to follow.

While it is up to your family to determine guidelines for computer or phone usage, it is important to also pay attention to your student and how s/he is adjusting when setting these boundaries; you may choose to readjust them. If a student is able to communicate frequently with family and friends back home while still maintaining healthy relationships with your host family, doing well in school, and being active and engaged in his or her experience, there is no reason to limit his/her computer usage. Conversely, if you notice that your student's frequent communication with friends and family back home is hindering their adjustment and causing him/her to become more withdrawn or homesick, it may be time to set firm boundaries and limits on communication to help him/her with adjustment. Call your Homestay Coordinator, or Twinn Palms Regional Director if you need guidance or suggestions on how to proceed with setting guidelines for communication.

Remember, all students must have reasonable access at all times to phone and/or internet to get in touch with their natural parents, their Homestay Coordinator, or the Twinn Palms office.

FRIENDS

Making friends is an important part of this experience for many students. However, it can be intimidating to enter a new school and community with the expectation that they will become best friends with everyone. Adjusting expectations for friendships while on this program is a great start to helping with any feelings of nervousness or anxiety. Explain to your student that s/he may not form friendships like the ones s/he has in his/her home country—but s/he will still be able to learn from one another through group activities and outings. Remind your student that it is important for him/her to take the first step. Encourage your student to join school clubs or sports teams, which are great ways to meet different groups of people.

Your student also needs to be reminded that some American high school students might not be very informed about what's going on in other parts of the world. At first, some students may show little or no interest in different cultures due to lack of exposure. Because of this, students may be shocked by some of the questions their new friends ask. Remember, one of the reasons U.S. high schools enroll students is to enhance their own student body by exposing American students to other views, languages, and cultures. Remind your student that part of his/her role here is to



be an ambassador of his/her country – to help teach others about his/her culture just as much as s/he is here to learn about yours.

When your student starts to form friendships, be sure s/he understands your family's rules about inviting friends over, visiting friends' homes, and riding in cars with friends. You want your student to follow your family guidelines but still be able to enjoy time with friends.

SOCIAL LIFE

Students are encouraged to participate in all aspect of American life, including social activities. Twinn Palms encourages students to make new friends, attend community and school events, and act responsibly and according to host family rules at all times when socializing. Twinn Palms students are expected to abide by all U.S. laws and program rules when out with friends and are expected to communicate their whereabouts and ask permission before going out with friends.

DATES

Students are expected to follow all host family rules regarding dating. Twinn Palms highly discourages a relationship or having a "boyfriend" or "girlfriend" while in the program. Dating is not the primary purpose of this program and has the potential to derail an otherwise positive experience by narrowing the student's focus and preventing him/her from experiencing a wide range of social activities with other friends and their host family. Twinn Palms encourages you to set expectations about dating shortly after your student arrives. Many students choose to go out in groups or participate in casual, activity based dating (going to prom, homecoming, etc.).

SEX

Engaging in sexual activity is highly discouraged and sexual intercourse is prohibited while students are on the Twinn Palms program.

CURFEW

Twinn Palms students are expected to follow the host family's curfew at all times. Keep in mind, curfew is a new principle for many international students, and they may need to be reminded about the specific time they need to return home before they leave the house.

LOSS OF INDEPENDENCE

You may find that your student is confused or frustrated by some of your household rules related to curfew, dating, or socializing with friends. Many teens from other countries come from cultures where adolescents have far more independence than American teens. In many European or Latin American countries, teens are allowed to go to clubs, drink alcohol, and stay out without restrictions.

Twinn Palms has prepared all of our students for the vast difference in the way that many American teenagers are parented and the loss of independence that they may experience. Despite being prepared for this, when first given new rules, some students might equate curfew or other restrictions with a lack of trust, which can be more difficult to accept than the actual rules themselves. It is important to explain that you do trust them, and remind them that they are in a new country and your rules are intended to keep them safe!

The other way in which students may suffer a loss of independence is their newfound dependence on rides for transportation. Many students are used to getting around their home towns on public transportation or a bicycle



without having to rely on anyone else. Getting used to asking for rides and permission to go places can be a difficult adjustment. Keep this in mind when your student starts making friends and scheduling activities, and help him/her create a schedule with transportation well in advance.

RELIGIOUS BELIEFS

As church is often an important part of family life in the U.S., students are encouraged to partake in church activities with their host family, but they must not be required to attend. You should discuss this with your student upon arrival to find out if s/he wishes to attend your church and how often, in the event you attend more than one service a week. Twinn Palms emphasizes the value of sharing the social aspect of religion with your student and reminds all host families that students should not be asked to share the same beliefs or ideologies as their host family. Students who wish to attend religious services different from your own must be provided with transportation to and from services, if necessary.

MONEY AND BANKING

Some students arrive with spending money for the year, while others receive monthly or periodic allowances. Before the student arrives, check with your local banks to determine which bank can receive international cable transfers of money from overseas banks, and the standard procedure for clearing international checks or money orders. Not all banks are equipped to provide these services, and procedures vary from bank to bank. Also confirm bank regulations for minors opening a checking account in their name only.

Soon after your student arrives, assist him/her in opening an account, making sure that your student understands the danger of carrying large sums of cash. The student's money should never be placed in the host family's account. Student and host family finances should be kept separate at all times. Help your student stay safe by reminding him/her that him/her must be the only one with access to his/her cash and/or checking account during his/her stay in America. Students should not give their P.I.N. numbers for any credit cards or money cards to anyone.



Students are not allowed to give or lend their host family money for any reason. Likewise, if you find that your student is running low on funds or not budgeting properly, you should avoid lending your student money. Instead, contact your Homestay Coordinator, who will work with the national office to ensure that the student's parents are providing the student with adequate funds to cover his/her personal expenses.



Help your student create a financial plan for the year and a monthly budget; your Homestay Coordinator can assist with this as well. Clearly discuss with your student what you expect him/her to be responsible for regarding trips and weekly entertainment. You should not pay for anything in the beginning of the year that you do not intend to continue to pay for throughout the year, as this may confuse expectations and create unnecessary tension later in the year.

Student travel—

Traveling During the Program



The primary purpose of the Twinn Palms program is for students to learn about American culture through a home stay and high school experience while sharing their own culture with others. Students will be expected to attend classes regularly and become a part of their family. Twinn Palms encourages host families to introduce students to local attractions and take them to community events, but does not expect you to plan organized trips or travel adventures for them.

Traveling is not allowed while school is in session. When the opportunity to travel does arise, Twinn Palms allows students to travel with their host family or Homestay Coordinator

without any special restrictions other than informing the Twinn Palms office of their whereabouts. However, if a student is planning a trip with someone other than his/her host parents or Homestay Coordinator, Twinn Palms will require written permission from your family as well as the student's natural family. Written requests to travel independently must be submitted at least two weeks prior to the planned trip. A school-sponsored overnight trip will also require an independent travel form. Please note that under no circumstances will the Twinn Palms office permit trips taken without any adult supervision (someone who is 25 years or older). Final approval for all independent travel is granted by Twinn Palms.

TRAVELING ABROAD

If you plan to travel outside the U.S. with your student during the school year, the student will need to submit a Student Travel Permission Form signed by his or her natural parents at least 4 weeks prior to your trip. With guidance from his/her host family or Homestay Coordinator, it's the student's responsibility to obtain the necessary information and documents before traveling. A minimum of 6 weeks to complete these requirements should be allotted. If the appropriate paperwork is not obtained in time, there is a possibility that the student may not be allowed leave or re-enter the U.S. Here are the initial steps to complete:

- Check the student's F-1 Visa inside his/her passport to insure that it will NOT expire while the student is outside of the United States.
- Contact the nearest consulate of the country to which you are traveling to find out if additional documents (i.e. visa) are required for travel.
- Submit the student's original I-20 form to the Twinn Palms Homestay Coordinator who will work with school officials to obtain the proper signature(s) at least 4 weeks prior to the intended travel date.
- Make sure that your student has his or her validated I-20 form and passport on the day of travel. Without these

documents your student will not be allowed to travel outside of the U.S.

- Make copies of all documents before turning your travel date and keep them in a safe place in your home. Give a copy of all the documents (I-20, Passport, Visa) to the Homestay Coordinator.
- Please be aware that these steps are only the basic requirements for traveling abroad. Traveling parties are responsible for determining all requirements and cost for travel. There may be times when your student is denied access to another country. This decision is solely at the discretion of each country's consulate. It should be noted that most cruise line itineraries will take you into other countries; in these cases all of the above applies, just as with any other form of travel.



Contact With Friends and Family From Home



COMMUNICATION

Students are encouraged to limit contact with natural family and friends back home to a reasonable amount. Reasonable will be defined by you and your student depending on how he or she is adjusting to your family and the international experience. Some students are able to speak with their parents or friends a few times a week while engaging actively in the international experience and bonding with their host family. For these students, it is not necessary to restrict communication. Some students, however, may struggle with adjustment, and you may find that frequent communication with family and friends back home is hindering your student's ability to engage in the program and bond with your family. In these cases, it may be prudent to limit contact to once a week until the student becomes more engaged.

VISITS FROM FRIENDS AND FAMILY

Natural family and friends are welcome to visit the student during the school year. We do, however, encourage natural parents to visit the student several months after they have arrived so that the students can get accustomed to his new host family and new surroundings. Visits from home early on can be very disruptive to a student's school year in America

and can lead to difficulties with adjusting, which can result in extreme homesickness. Twinn Palms advises students and natural families to discuss any potential visits with your family well in advance of booking travel to ensure that you are comfortable with the visit, and that the timing does not conflict with any scheduled plans your family may already have. Visitors are advised to secure accommodations at a nearby hotel.



Illness, Medical Emergencies, and Insurance



If your student becomes ill with more than a simple cold, contact your Homestay Coordinator and arrange for him or her to have medical care immediately. All Twinn Palms students are covered by insurance and will be able to receive urgent care in many hospitals and urgent care facilities. Due to the Twinn Palms Medical Release Form, you and/or your Homestay Coordinator will be able to sign off any urgent care that your student may need.

Insurance can be confusing for students; Twinn Palms suggests sitting with your student and reviewing his/her insurance plan, including co-pay and claims procedures in order to ensure that s/he is making sound decisions about medical care. Twinn Palms advises that you contact your student's insurance provider to identify in-network physicians and urgent care centers in your area whenever possible. Emergency room visits should be reserved for true emergencies only. If your student goes to a doctor or urgent care network that is not in his or her insurance network, he or she may have to pay additional charges.

In the event of a serious accident or illness, Twinn Palms will intervene and work with the student's insurance and emergency assistance company to ensure that he or she is able to receive the support and care needed to safely recover. In rare cases, students may need to return home to receive follow-up care or surgery in their home countries and in the care of their natural parents.

Host parents are not financially responsible for medical treatment. In order to keep things streamlined, please ensure that your student provides his/her natural family's name and contact information on all claims forms for collection.

YEARLY PHYSICALS

All students are required to have a yearly physical within the first thirty days of their arrival in the US by a recognized medical professional. Host families and students can find a medical provider through the student's insurance company. Some students may be apprehensive in seeing a western medicine doctor, as they may be used to Eastern medicine practices. The medical exam is required by Twinn Palms.

INSURANCE

All Twinn Palms students are covered by insurance.

The insurance policy covers: required treatment by a physician or surgeon, confinement in an infirmary or hospital services of a registered nurse, x-rays, ambulance service, or any other services and supplies or medicines prescribed by a physician.

For information on any other medical services that may be required, please contact the phone number on the back of the insurance card for clarification prior to visiting the medical facility or provider.



Your student's Twinn Palms ID card will have the policy number and contact number on the back. In case of a medical emergency, you may also call the Twinn Palms 800# and/or dial 911.

SUBMITTING CLAIMS

To receive reimbursement for medical expenses incurred because of illness or an accident, your student must complete and sign the Medical Claim Form which they can obtain from their Coordinator or from the insurance management company: ASRM, LLC. TOLL FREE: 1-800-359-7475 (within USA) PHONE: (856) 380-1213 (collect, from overseas) FAX: (856) 231-7995 WEB: www.helpwithmyplan.com EMAIL: admin@asrmllc.com.

Itemized bills or receipts for all amounts being claimed should also be attached to the form. If reimbursement is approved, it will be made to the provider of the service unless the receipt or bill is noted as having been paid.

If payment is to be made to the service provider, the provider's name, address, zip code, telephone number, and taxpayer identification number must be included on the bill or receipt and submitted to ASRM, LLC ATTN: CLAIMS' DEPARTMENT at 505 SOUTH LENOLA ROAD, SUITE 231 Date of Accident or Commencement of Sickness Patient's Social Security# (if applicable) MOORESTOWN, NJ 08057.

See attached insurance reference documents in the back of the Host Family Guide.



General Expectations

Communication Is Key



Most of us make assumptions based on what we've heard or read about people from another country. This is natural; however, while some of those stereotypes may be correct, many probably won't be. One thing is certain: your student and your experience will be different from what you imagine! Keep your expectations flexible, and keep your sense of humor. Don't let preconceived notions about what you thought your experience was going to be like keep you from enjoying the real person and the real experience. Culture is only one layer of an individual. Don't be surprised if you learn a lot about your own culture and family dynamic through this experience.

STUDENT EXPECTATIONS

Upon arriving to the U.S., some students may have exaggerated or unrealistic expectations about what the U.S. or your family is going to be like. Students may expect their host family to come straight off the set of an American movie; they may expect life to be a version of their favorite TV shows or movies. They may expect unrestricted freedom and opportunity in this storybook country they've heard so much about. Instead, they may find working moms and dads stretching to make ends meet, host brothers and sisters with after-school jobs, or families that take pleasure in a pizza on Friday night and a church supper on Sunday. They discover that raking leaves, taking out the trash and doing their own laundry are a regular part of American life, and that the quiet times at home with their host family are the most meaningful

moments they will experience in the U.S. They come to love it, but it's often not what they expected.

HOST FAMILY EXPECTATIONS

Host families will also have certain expectations about how their student will behave, how he or she will fit into their family, and how the year will be overall. They may expect a student to cook exotic dishes from his or her homeland; to help them become fluent in the student's native tongue; and to be endlessly fascinating, exciting, and slightly romantic. Instead, they may receive a student whose bedroom is a mess, who leaves dishes in the sink, and whose feet end up on the coffee table. Just like teenagers all over the world, your student talks on the phone and internet, sleeps late and misses the bus, feels homesick one day and overconfident the next. It's important to remember that these students, though from other countries, are still teenagers and will exhibit behaviors and attitudes common to most individuals of this age group. Host families come to love this teenager as their own, but the whole experience is not exactly what they expected.

SETTING AND ADJUSTING EXPECTATIONS

The success of the international experience depends on how quickly and how readily both student and family can adjust expectations to accept and enjoy reality. When dealing with cultural differences, remember: it's not right, it's not wrong, it's just different.



Twinn Palms has developed a comprehensive Expectations Worksheet for you to fill out with your student when he or she arrives. We encourage you to sit down together as a family, with your Homestay Coordinator (if possible), within 72 hours of your student's arrival.*

Many of the issues you may encounter will be a result of unmet expectations. Twinn Palms reminds all of our students and host families that open communication and problem-solving are the best ways to address and overcome any issues, big or small. Successful placements are not always the ones that are problem-free. The deep connection and goodwill that develop through adaptation, negotiation, and respect of cultural differences will strengthen your relationship with your student and help you to grow as an individual and as a family.

Unmet expectations for both you and your student can create frustration, which over time can create long-standing issues. By setting up clear expectations, boundaries, and guidelines and listening to each other, you and your student can reconcile these differences, if not prevent them altogether!

With this in mind, Twinn Palms has developed a comprehensive Expectations Worksheet for you to fill out with your student when he or she arrives. We encourage you to sit down together as a family, with your Homestay Coordinator (if possible), within 72 hours of

your student's arrival. Completing this worksheet together will give all parties the opportunity to clarify expectations and ask questions, and it may reveal some cultural differences early on that can be addressed immediately.

After completing the worksheet it is important that you thoroughly review it with your student and allow him or her the opportunity to process the information and ask questions. Twinn Palms suggests that you make copies of this worksheet and post it in central locations so that both you and your student can be reminded of the guidelines that you established together. Keep in mind that when you first complete this worksheet, your student will be just arriving. He or she may still need time to process the information. It is a good idea to check in with your student a few weeks after arrival and ensure that expectations are still understood and in line with your household rules.

Twinn Palms has found that families who complete this exercise early on have fewer miscommunications and are more likely to resolve issues more quickly than those who choose not to complete this exercise.

Remember, adjusting expectations is the key to success. Don't be afraid to add or amend expectations as you go—just be certain that everyone is aware of the changes! You may find it beneficial to review expectations during key points in the program year—for example, during the holidays, mid-way through, or during times of the year when events such as graduation parties and prom are a fixture. Your student may need to be reminded of household rules and what is expected of him/her as a family member when external activities become a larger part of their experience.

Host Families should be aware of and comply to our Zero Tolerance Policy found in the attached page.

- Please ask your coordinator for a copy of this worksheet.

Twin Palms

Zero Tolerance Policy



Twin Palms, Inc. maintains a zero tolerance for abuse of students, host families, clients and employees. Our first priority in all youth programs is care and safety.

We make an active and, we believe, effective effort to prevent child abuse, verbal, physical, emotional or sexual.

Allegations or suspicions of child abuse are taken very seriously by Twin Palms, Inc. and will be reported to the State and other appropriate authorities for investigation.

Twin Palms, Inc. will fully cooperate with any related investigations and will pursue the prosecution of child abusers to its full extent under the laws of this State.



Keys to Successful Adjustment



FRICTION WITHIN THE FAMILY

Incorporating a new family member into your existing dynamic is not always easy. There may be some bumps along your road to a successful placement. Successful placements and problem-free placements are not mutually exclusive; some of the strongest relationships are born through the problem-solving process, where communication, trust, and new ideas are forged and nurtured.

As discussed in the expectations section of this guide, the key to minimizing common issues is setting clear expectations. If you are experiencing difficulties with certain behaviors, those may be easily reconciled through a family meeting to review your family Expectations Worksheet and ensure that everyone understands what is expected of them.

Some issues, however, cannot be addressed through expectations; for example, a minor sibling rivalry or a teenager who is “pushing boundaries.” While both situations are typical in any home where siblings or teenagers live, they can often be resolved through an open mediation and communication session. While you may be tempted to resolve the issue privately, Twinn Palms strongly urges you to involve your Homestay Coordinator for even the most seemingly minor issues; your Homestay Coordinator is there to help both you

and your student navigate through adjustment issues and to serve as a neutral mediator, as well as to help you and your student identify key issues from an objective perspective. Having your Homestay Coordinator involved also helps to document any issues that may be pervasive or require additional intervention from the Twinn Palms national office.

Twinn Palms has found that mediation has an 85% success rate of resolving most issues. The keys to adjusting to your new host family dynamic are patience, communication, and a sense of humor!

COMMUNICATION

The only way to solve problems is to talk about them. Open communication is crucial, and your willingness to let your Homestay Coordinator and/or the Twinn Palms national office help you is critical to successful resolution. It is often difficult for visiting students to tell their host family that something is bothering them. They may be afraid they will hurt your feelings or assume that you will become angry and ask them to leave. Likewise, you may be hesitant to voice your concerns with a student as well; you may not want to hurt your student’s feelings, or perhaps you feel that the problem can’t be solved, so what’s the point in bringing it up?

However, think of how much worse you and your student will feel if these little problems, unaddressed, grow and finally escalate to the point where either you or your student feel like you cannot continue the placement any longer. The bottom line is that if you don't talk about a problem, no one knows it's there, and if no one knows it's there, you can't solve it!

Twinn Palms cannot stress enough the importance of reporting any issues big or small to your Homestay Coordinator.

THE TWINN PALMS PROCESS

Twinn Palms cannot stress enough the importance of reporting any issues big or small to your Homestay Coordinator. Many host families make the common mistake of trying to resolve small issues privately, the thought process being, "I don't need anyone's help managing my private affairs normally, so I can definitely handle these issues as I would with my own family." The big difference here is that this student is part of a program, and it is important that your Homestay Coordinator and Twinn Palms know what's going on with the student in terms of adjustment or possible behavioral or adaptation concerns. Twinn Palms has a lot of valuable experience in dealing with minor and major international student issues and can help you and your student address these issues before frustration reaches its peak. More importantly, in order to effectively counsel a student and identify a successful action plan or disciplinary process, Twinn Palms must be aware of the situation from the beginning. Documenting a student's behavior and progress is a key part of our problem-solving process. Students can react negatively for a number of reasons, and at times it may have to do with situations that are not in your control or related to the placement. In these cases, reaching out to your Homestay Coordinator or Twinn Palms staff member may shed a different light on an otherwise potentially frustrating situation.

As soon as you report an issue to your Homestay Coordinator, whether it is big, small, or simply an item that requires clarification, Twinn Palms will suggest that all parties sit together for a "conversation." Twinn Palms refers to all documented meetings as "Mediation," but in some cases, it may just be a conversation among all members of your family, including your student, with your Homestay Coordinator present to document and guide the conversation to its desired outcome.

During your mediation/communication session, the following will likely occur:

1. Choose a location: After you have scheduled a convenient time to meet, preferably as soon after the issue comes up, you will arrange a neutral location to have your conversation. Mediation will usually take place in your home, and your Homestay Coordinator will help you find an ideal location to have this meeting; Twinn Palms recommends choosing a round table or living room area where all parties can sit in a circle as equals, rather than across a table from each other like adversaries.

2. The conversation: Your Homestay Coordinator will ask each member of the host family (if applicable) and your student to discuss the issue at hand in their own words. When one person is talking, the others will be asked to listen and wait for the appropriate time to respond.

3. Create the action plan: After all parties have stated and discussed their concerns, your family members and your student will be asked to brainstorm possible action items and solutions that might help address the concerns discussed. Your Homestay Coordinator will encourage you to come up with as many ideas as possible. You will each present your solutions and be asked to come to an agreement about which ones will work for your family.

4. Schedule a follow-up meeting: Once you have identified a few concrete solutions, you will need to set an appropriate time frame to allow for each party to implement the action plan. The average follow-up time is 2-4 weeks, depending on the issues. The sooner you report the issue, the more likely an expeditious resolution will be achieved.

It is important that you consider the actions that will be required for each party to be successful and allow enough time for progress to be seen. For example, if you are meeting with a student who is having trouble meeting his or her minimum grade requirements, you will need to consider how long it will reasonably take your student to bring up his/her grades.

Likewise, you need to give everyone enough time to establish a pattern.

For example, if a student is being asked to remember to shut the lights off when leaving a room, he or she will probably fail if she/he is only given one or two days to achieve this. Creating a new habit takes time; give everyone a chance to get used to the new expectation.



TIPS FOR SUCCESSFUL MEDIATION AND COMMUNICATION SESSIONS

I The most important tip for a successful mediation is to be open to it and assume that all parties have good intentions. The quickest way to sabotage mediation is to enter it with the assumption that it isn't going to do any good. You will be surprised by how effective a simple conversation can be when all parties participate in good faith.

I Listen carefully! Depending on the issue, it may be frustrating to hear your student complain about your family or make excuses about a behavior that they are not happy with. Do not assume a defensive position; listen to what he or she is saying and try to understand that most frustrations are a result of unmet human needs, including the need to belong, the need be respected, and the need for independence.

I Positive body language during a mediation and communication session is important to maintaining an environment in which all parties feel comfortable discussing issues or concerns.

I Remember that your student is further out of his or her comfort zone than you are! No matter what the situation is, your student is in a foreign country, thousands of miles from his or her natural family, in your home having this conversation. This is a very intimidating situation for a young person to be in and may result in the student becoming withdrawn, defensive, or frustrated to the point of tears or rudeness.

I Consider the language barrier; no matter how proficient your student is in English, it is very difficult for anyone to clearly communicate his or her own feelings about a potentially sensitive topic in a language other than their own native tongue. Your student may say something that you feel is rude or inappropriate, and simply have chosen the wrong words or expressions.

I In order to clearly understand your student's intentions, you may need to restate the student's concerns in your own words and ask him or her if you understood what he or she meant. In doing this, you may find that you have misinterpreted his or her words. Your Homestay Coordinator can help you with this.

I Expect to make some adjustments as well; depending on the situation, you may need to adjust your expectations. Many host families feel that it is the student's responsibility to change his or her behavior; however, in some cases, you may find that by adapting your own expectations and making small changes, you can effectively change the existing dynamic to a harmonious one quickly.

I For example, if a student is on his or her computer for several hours a day and you feel that he or she is not spending enough time with your family, instead of demanding that the student stops using the computer altogether, ask your student to spend a minimum of two hours of family time a day with you and your family. Reframing the issue in a more positive

way is a simple way for you to achieve a desired outcome without creating a tense or punitive environment.

I Give yourself and your student time to process the situation. Do not expect change to happen overnight; work together to find clear action items that you will be satisfied with, and be patient in implementing them.

COMMON ADJUSTMENT ISSUES AND POSSIBLE SOLUTIONS

Below are some of the most typical adjustment issues that our students and host families sometimes face and steps you might take to resolve these concerns.



I Homesickness, a frequent reaction to culture shock, is one of the most common adjustment issues that the majority of students will face—a frequent reaction to culture shock. Their first instinct is to excessively communicate with family and friends from home, which can hinder their experience and frustrate your family:

- » Assure your student that feelings of missing home, family, and friends are natural and that they will pass.
- » Remind him/her about how important it is to be open-minded about this experience, friendly with others, and willing to try new things.
- » Reminding him/her about his/her reasons for coming on the program and his/her goals for the exchange year is especially important at times when your student is feeling down.
- » Your student's emotional response to his/her culture shock and homesickness may come and go throughout the year. Providing him/her with open channels of communication is important for him/her to be able to come to you with his/her feelings, which will be confusing to him/her at times.
- » Plan fun activities with your student and encourage him/her to participate in school activities as well.
- » Work on increasing the communication with your student. If s/he feels that s/he can come to you with his/her feelings and thoughts, it may decrease their desire to communicate with friends and family back home.





I Although your student arrives on the program with the ability to speak and understand English, s/he may still struggle with expressing him/herself and comprehending common American phrases and expressions. For some students academics may be more difficult than they had anticipated:

- » Make sure that you refrain from using idioms—they may not translate appropriately, especially when your student is still adjusting to speaking and listening to English in and outside of a classroom.
- » Use examples to ensure that your student understands what you are saying. If you are explaining to him/her the importance of being on time, give a scenario where s/he would need to be on time and see if s/he would act accordingly to ensure his/her punctuality.
- » Although frustrating at times, repetition may be necessary at first. Once your student starts associating an explanation with an action on their end and a reaction on yours, s/he will begin to not only understand the meaning of what you are saying, but also to pick up on your body language.
- » Write things down if it is easier for your student to read and comprehend at first than it is for him/her to listen.
- » Encourage your student to speak English, even though s/he may be apprehensive to because of his/her accent or fear of making a mistake. Many of our students rate their English skills anywhere from an 8-10 on a proficiency scale at the end of their program year. They attribute this to being encouraged to speak English consistently—and asking for help when they don't understand or do not know what word or phrase to use.

I Your family may have more, or different, rules than your student is accustomed to. For example, many American families expect their own children to participate in household chores and abide by a curfew. This can be difficult for some students to comprehend and follow, given the amount of independence they are familiar with in their home countries. Effective ways to deal with this adjustment include:

- » Remind your student that as a member of your family, they will be treated as such. This includes the

responsibility to participate in chores, as well as following family rules. Explain to your student that these rules are not just for him/her to follow, but also apply to other members of the household (if others are present).

- » Encourage your student to share his/her opinion—give them the opportunity to help in creating a rotating chore schedule. This is a good way for your student to feel involved in the decision making process.
- » Explain to your student that host family rules such as curfews or asking for permission before going out are essentially cultural differences that will most likely not be negotiated and are easy to follow so long as your student asks, tells, and stays on time. Emphasize that his/her safety is a top priority for your family and Twinn Palms. Abiding by these rules is a way that we can all ensure his/her safety while on the program.

I Your student seems withdrawn and uninterested in the activities in which your family participates. At times the student will choose not to participate in them. Your family may see this as the student isolating him/herself and be disappointed or hurt by his/her actions. Effective ways to prevent this from happening include:

- » Remind your student that s/he is already open-minded because s/he is an international student. This should also be reflected in s/he is attitude toward, and decisions to participate in family activities that may not initially interest him/her.
- » Explain to your student that a large part of building a relationship with him/her (one of the main goals of an international student and host family) is for everyone to be as involved as they can in each other's daily lives. Ask your student to suggest some activities that s/he does with his/her family back at home—this experience is about the exchange of ideas, thoughts, and culture!
- » Encourage your student to suggest activities that s/he and his/her natural family normally do at home. Remind him/her that this is an international program and your family is expecting to learn about his/her culture and family traditions as well!



your family already, explain to the student that s/he is free to eat these snacks as well—sometimes students may be too shy to “help themselves.” This also brings up the opportunity to explain to your student that these snacks and other food in the home that you purchase are for everyone’s use and to be mindful of others when eating these foods or using these ingredients.

- » Ask your student to cook once a week, month, or semester for your family, or provide your family with some recipes that s/he enjoys back home. This is a great way to expose your family to an aspect of your student’s culture, while also bringing a taste of home to your student’s American experience.



Twin Palms National Office Support



A dedicated, professional staff in Los Angeles, California and Orlando, Florida, supports you, your student, and your Homestay Coordinator. The Twin Palms office is comprised of a caring team of professionals who will ensure that you receive the support you need and that you have access to Twin Palms 24 hours each day. If you are experiencing a problem or conflict with your international student and cannot get in touch with or do not feel

comfortable contacting your Homestay Coordinator for any reason, Call the Twin Palms emergency line at 1-800-395-3304 and they will connect you with Twin Palms Management staff.

Your Management Team can:

- Talk with you, your international student, and your Homestay Coordinator
- Communicate with the office in the student’s home country
- Get information to natural parents
- Help you in finding a solution

Please do not wait until you have a severe problem before calling your Homestay Coordinator or the Twin Palms office. Twin Palms encourages you to call your Regional Manager with any concerns, including but not limited to:

- Behavioral issues with your student
- Questions about program rules
- Concerns about your Homestay Coordinator

The Twin Palms student support team will also be sending you quarterly online surveys throughout the year to see how you are doing and give you the opportunity to provide direct feedback to our office. We encourage you to respond to each survey so that we can effectively support you.

1-800-395-3304

Our toll-free phone number is 1-800-395-3304. If you have an emergency outside of business hours (9am- 5pm PST) there will be an available contact that will connect you to a staff member to assist you. ■



Twinn Palms Program Rules



It is the responsibility of each Twinn Palms student to know and abide by the program rules. Students are required to read and sign off on the Program Rules and Code of Conduct prior to their arrival in the U.S. The rules are discussed at length at their home country pre-departure orientation and reviewed again when they arrive in the U.S. at the national or local community orientation. Twinn Palms encourages all of our host families to become familiar with the rules and review them with their student, again, upon his/her arrival to the community.

Rules listed below are zero tolerance rules and will result in immediate disqualification from the program. All other program violations will be reviewed by the Twinn Palms disciplinary committee to determine an appropriate course of action. Twinn Palms' goal is to help as many students and host families as possible in order to complete a successful year.

1. Students must abide by all U.S. laws.
2. It is against the law in the United States for high school students to buy or drink alcohol. This law applies to all Twinn Palms students as well. The legal age for buying and consuming alcohol in the United States is 21.
3. The use of drugs for non-medical reasons by Twinn Palms students under any circumstances is strictly forbidden. Examples of nonmedical (illegal) drugs are cocaine, LSD, medications taken without a prescription or for recreational use, and marijuana.
4. Twinn Palms students are not permitted to hitchhike.
5. Twinn Palms students are not permitted to purchase, carry, or use firearms under any circumstances.
6. Twinn Palms students are not permitted to hold part-time jobs; the F-1 visa does not allow it. A non-immigrant alien who accepts paid employment is subject to deportation.

7. Students are not permitted to drive any motor vehicle (including motorcycles, mopeds, and cars) except during the course of an accredited driver education class. Students may enroll in a school-sponsored driver education class if their host and natural parents permit it and it is permissible in the host state.

8. Students are not permitted to smoke or possess cigarettes while on the Twinn Palms program.

9. The Twinn Palms program is an academic program. Students must carry a full course load and maintain a minimum C average in all courses. If a student is expelled from school for any reason, it is grounds for immediate dismissal from the program.

10. Students must attend school daily unless sick and under a doctor's care or with special permission from host parents.

11. Students must complete all homework and assignments.

12. Students are not permitted to visit such places as pornographic shops, adult theaters, drinking establishments, gambling houses, or any websites related to pornography.

13. Students must respect and abide by all host family rules, act as a member of the family, and voluntarily help with household chores.

14. Except in cases where a student's safety is in question, students must follow the appropriate chain of communication and contact their Homestay Coordinator or a Twinn Palms support staff member if there is an issue or concern with their host family. Students may not discuss their host family's private affairs or family life with people outside of the home or the Twinn Palms program.

15. Students cannot change families and schools without mediation or due process. With the exception of emergencies, host family changes will not be considered during the first 30 days of arrival to the host family. Students cannot move

from the host family home without permission from their Homestay Coordinator and approval from the Twinn Palms national office.

16. Students are allowed to travel only if accompanied by a responsible adult (25 years of age or older), if:

- a) their Twinn Palms Coordinator has received a Student Permission Travel Form signed by their natural parents;
- b) their host family approves;
- c) the trip does not involve missing any school.

The exception is a school-sponsored trip. Students must notify their Homestay Coordinator of all proposed travel plans at least four weeks prior to the trip. Students may return to their homeland for holidays as long as they do not miss any school days.

17. Students must show respect for their Homestay Coordinators and follow all program guidelines.

18. Students must not engage in any sexual contact or sexual activity that is culturally inappropriate in the U.S., including (but not limited to) contact with minors or with any members of the Host Family household.

19. Sexual intercourse on-program is prohibited.

20. Athletic eligibility or participation is not guaranteed. It is dependent on local and national rules and school policies. Students will not be permitted to change schools or host families in order to play sports.

21. High school graduation diplomas are not guaranteed. They are dependent on local and national rules and individual school policies. Students will not be permitted to change schools or host families in order to obtain a diploma.

22. All students must have insurance coverage through Twinn Palms. Students are responsible for paying any outstanding claims before they leave the U.S.

23. Parents and friends may visit the student during the academic year, but the host family is not responsible for the lodging or transportation. Check with your Homestay Coordinator who can help arrange accommodation for your guest(s).

24. No student may enter into any contractual agreement, be it business, marital, or religious, while on the program.

Additional Twinn Palms Program Guidelines

In addition to following the above listed program rules, Twinn Palms students will be expected to adhere to the following guidelines at all times.

- Students must always be aware of his/her responsibility as an international student and make a determined effort to be successful in his/her school, host family, and host community.
- Students should make all necessary efforts to integrate with non-international students at their schools and with their host family and make American friends.
- On special occasions (holidays, birthdays, etc.), the student's priority must be to spend this time with the host family.
- Students are encouraged to limit daily international phone calls, emails and digital communication to parents or friends in their homeland and to respect their host families' rules regarding internet and phone usage. All students should be aware that if it is determined that excessive communication with friends back home is contributing to adjustment issues, a counseling plan may be implemented to support in the acculturation process.
- Twinn Palms students are expected to return home in the same physical condition as they arrived; this means that students may not get pierced, tattooed, or drastically change their appearance in any way.

DISCIPLINARY POLICIES AND PROCEDURES

Twinn Palms students are expected to conduct themselves at all times in a manner that positively reflects on themselves, their home country, and the goals of the Twinn Palms program. Students are expected to follow all U.S. laws and

Twinn Palms, host family, and high school rules and guidelines. Students are required to sign a copy of the Twinn Palms rules prior to their arrival in the U.S. Disciplinary decisions are made at the discretion of the Twinn Palms Disciplinary Committee based on information provided by the Homestay Coordinator, the host family, the student, and the high school (when applicable). It is strongly recommended that students carefully review the program rules with their natural parents prior to departing from their home country.

MEDIATION AND COMMUNICATION SESSIONS

Mediation is generally the first step in resolving most issues. A mediation is a formal or informal meeting with your host family and Homestay Coordinator where you and your host family will have the opportunity to openly discuss any concerns or problems in a safe setting. Your Homestay Coordinator will conduct the mediation and act as a neutral mediator who will help you and your host family work through any issues big or small.

- Mediation has proven to be very successful in opening a dialogue between host families and students as well as clarifying cultural and/or language miscommunications.
- 85% of all problems can be resolved through and communication sessions
- Mediation is a critical step in the disciplinary process and will be done prior to any consideration for a host family change.
- Students and host families are expected to attend mediation with an open mind.

VIOLATION INCIDENT REPORTS

A Violation incident report can be issued by the Twinn Palms Coordinator with Management's approval after a breach of conduct of program guidelines has been reported. Violation reports are usually issued after mediation has occurred and the student has been formally advised of the program or host family guidelines that have been compromised. In cases where the breach of guidelines is indisputable, for example, if a student is not meeting minimum grade requirements, an incident violation report will be issued without prior mediation. A copy of the Violation Incident report is sent by Coordinator to overseas partner, host family and high school (when applicable). Overseas partners also forward a copy of the warning letter to the student's natural parents for review.

The intent of the Violation Report is:

- To formally advise the student, the natural family, and the overseas partners of the unacceptable behavior or program violation.
- To inform the student that there should be no further infractions.
- To advise the student that the national office is aware of this behavior.
- To advise what specific steps must be taken by the student to avoid further disciplinary action.
- To formally define a time frame for reviewing the student's performance.

GUIDANCE NOTICE

Over the course of the year, students may receive a guidance notice; this is a guidance directive that serves to:

- Document a particular concern or behavior.
- Implement guidelines on how to make the necessary adjustments to be successful on the program.

A guidance notice may be issued with a warning or in lieu of a warning letter.

Guidance notices may be used to document a pattern of behavior during the disciplinary review process.

PROBATION

Being placed on probation is considered very serious. Students will be subject to probation for the following reasons:

- A major breach of program rules or host family guidelines.
- Not abiding by the terms of a previously issued warning letter.
- Conduct unbecoming to an international student that may jeopardize the reputation of the student, host family, or the Twinn Palms program.

Prior to being placed on probation, the student will be contacted by his or her Regional Manager to discuss the disciplinary concerns. The Regional Manager will also speak with all other parties – host family, Homestay Coordinator, and high school (if applicable). The Regional Manager will then discuss the case with the Twinn Palms Disciplinary Committee,

which will determine if probation is warranted. All probation letters are issued by the Student Support Team, and a copy is sent to the student, Homestay Coordinator, host parents and overseas partner. The intent of the probation letter is to clarify the issues and outline actions for improvement. The overseas partner then forwards the probation letter to a student's natural parents for review. Probation is considered a student's final opportunity to abide by all program rules and expectations prior to disqualification. If a student continues to demonstrate poor judgment or behavioral or academic concerns while on probation, the student will be disqualified from the program.

DISQUALIFICATION

This occurs when an offense is deemed serious enough to merit termination. Any student who fails to comply with the Twinn Palms rules, the host family rules, or local and federal laws may be terminated from the Twinn Palms program. Students with on-going failing grades and/or who have been expelled from school will be terminated from the program. Sending a student home is usually considered a last resort, and this decision is made at the sole discretion of the Twinn Palms Disciplinary Committee. This step is usually taken after other corrective measures have failed or if the infraction has violated a major program rule or a federal or state law.

In some cases, a student's actions may result in disqualification from the program without prior disciplinary action such as warning and/or probation. For example, consumption of alcohol or drugs, expulsion from school, driving, any type of sexual or physical harassment, sexual activity, or violation of U.S. law will result in immediate disqualification from the program.

Disqualification is determined after careful review and deliberation by the Disciplinary Committee. Notice of disqualification is sent by the student support team to all parties concerned, and arrangements for the student's return flight home are then made.

Once a student has been disqualified, his or her visa will be cancelled, and the student will not be entitled to a refund. Students are responsible for any cost or expense incurred as a result of disqualification.



MEDICAL DISQUALIFICATION

In the unfortunate situation that a student falls ill or requires medical treatment beyond the scope of what an Twinn Palms host family can provide, a student may be terminated from the program. This decision is made with the interest and well-being of the student in mind, and in the context of what the Twinn Palms program can safely offer a student.

Reasons for medical disqualification include, but are not limited to:

- Discovery of preexisting medical conditions not disclosed on a student's application, particularly nervous disorders or conditions that require close monitoring by a physician
- Injuries requiring surgery and/or ongoing physical therapy
- Serious medical conditions that require extensive medical care and follow-up care
- Eating disorders
- Emotional or psychological concerns

Student Safety

There will be times when you may be confused about behavior and what is and is not culturally acceptable. One of our main goals is to make sure that you are safe during your experience. This list will help you and your host family understand what types of actions and behaviors are socially acceptable and what type are not regarding personal safety.



Positive/Appropriate Displays of Affection could include:

- Brief hugs
- A handshake
- High-fives/slapping hands
- Verbal praise
- Brief touch on hands, face, shoulder, arms
- Arm around shoulder
- Holding hands during family prayer
- Brief kiss on the cheek

Negative/Inappropriate Displays of Affection could include:

- Inappropriate/lengthy hugs and embraces
- Intentional brushing against a person's body, patting, or pinching
- Adult holding hands with student
- Kisses on the mouth
- Student sitting on adult's lap
- Touching bottoms, chest, or genital areas

- Showing affection in isolated areas like a bathroom or bedroom
- Lying on the same bed
- Touching of the knees or legs
- Wrestling and tickling
- Any type of massage
- Written or spoken compliments referring to body or body development
- Giving excessive or personal gifts or money
- Private meals in intimate places
- Any unwanted attention

Modesty Guidelines:

- No nudity by student or host family
- No contact between student and adult in underwear
- Wear robes over your pajamas
- No suggestive or revealing clothing
- Wearing only a towel is not acceptable

Behavior Guidelines:

- No requests for meeting with students privately
- No telephoned, mailed, or emailed messages of a sexual or intimate nature
- No flirting
- No jokes with sexual connotation
- No lewd remarks, whistles
- No sharing or display of photos or materials of a sexual nature

It is never appropriate, under any circumstances, for you to be approached or touched in a sexual or sexually suggestive manner by any member of the host family or any other adult. Such contact may constitute a criminal offense, and Twinn Palms will cooperate fully with the authorities in the investigation and prosecution of any such illegal activities. If anyone has attempted to inappropriately touch or speak with you, you must contact your Homestay Coordinator or the Twinn Palms office immediately.

Likewise, it is never appropriate for you to initiate any sexual contact with any member of your host family.

SAFETY PRECAUTIONS

Twinn Palms encourages our students to be open-minded and meet new people while they are in the U.S. However, in doing so we also encourage them to exercise caution and be aware of interactions that could make them feel uncomfortable or lead to a potentially dangerous situation. As a host parent, it is important that you are aware of whom your student is spending time with and where they are going. Be sure to monitor any suspicious relationships closely and report them to your Homestay Coordinator and the Twinn Palms national office right away.

Next, we have identified a few “red flags” that should be closely monitored and/or reported. While they are not each, in themselves, always indicators of a potentially dangerous relationship or situation, they should serve as reminders to be aware of what may or may not be appropriate. While making new friends is an important part of the international experience, we need to make sure that our students are forming relationships with peers that are healthy and positive.

- Be aware of any adult or individual who seeks to spend a lot of one-on-one “alone” time with your student outside of an appropriate context. For example, a neighbor who wants to take your student to the movies alone or an older “friend” s/he made at the gym who invites him/her to one-on-one activities without any other family or friends.

- Texting & Social Media – Students should always be reminded about the importance of knowing whom they are texting and interacting with on social media websites. If you find that an adult or peer is contacting your student excessively, or making comments to or about them that make you or your student feel uncomfortable, contact Twinn Palms right away.

- Any adult who gives your student lavish gifts, secret gifts, or gifts that are contingent upon an action from the student (e.g. a neighbor or friend’s parent tells your student that if s/he gets good grades, s/he will receive a special gift)?

- Any adult who asks your student to keep secrets or treats him/her like a confidant. It is not appropriate for adults to confide in teenagers as equals, nor is it appropriate for an adult to expect a teenager to keep a secret of any kind.

- Flirtations and sexually explicit jokes are never acceptable between an adult and a minor.

- Be aware of any adult who encourages your student to break rules or engage in illegal or inappropriate behavior of any kind.

ADDITIONAL SAFETY TIPS

- Talk to your student about your community before s/he go anywhere new or unfamiliar to ensure that it is a safe place/area.

- Let your student know if there are any parts of town to avoid when walking around during the day or night.

- When going out, encourage your student to be with two or more people and avoid situations where they will be alone.

- Make sure that if your student goes out, he or she is carrying or has access to a working cell phone. Ask your student for the names and numbers of his/her friends and friends’ parents before they go out.

- Remind your student to keep his/her home phone number, Homestay Coordinator’s number, and Twinn Palms’s office and emergency numbers with his/her at all times.



- Write down emergency service numbers for your student if his/her is going to be staying home alone for any length of time.

- Remind your student that if s/he is ever in a situation with friends or an adult that makes him/her feel uncomfortable for any reason, s/he should leave immediately and/or call you, your Homestay Coordinator, or a trusted adult right away.

- Always trust your instincts and encourage your student to always trust his/her—if something doesn’t feel right, let someone know!

EMERGENCY

If you experience an emergency of any kind outside of business hours (9 a.m. – 5 p.m. EST), Twinn Palms has a 24-hour toll free emergency answering service available to assist you 7 days a week, year round. Our toll free phone number is 888.659.8299. Follow the prompts from the operator or stay on the line to be connected with the answering service.

You may also contact the service directly at 800.395.3304; an agent will take your message, and your call will be promptly returned by a Twinn Palms support staff member.

Our goal is to ensure that you and your student enjoy a safe and rewarding year together; we encourage you to reach out if you have any concerns. We are here to help you!



End-of-Year Preparations



END OF STAY

Students should arrange to return home a few days after the last day of school. Students may stay up to 1 week after the last day of school if your family is able to continue hosting for that time.

EXTENSIONS

If a student would like to extend longer than a week, please contact your Homestay Coordinator. Your Homestay Coordinator will provide you with the appropriate forms for signature. All parties—the host family, Homestay Coordinator, school, student, natural parents, and national office—must agree to the extension and additional fees will apply. Twinn Palms reserves the right to accept or deny any extensions. May 1st is the deadline for extension paperwork to be submitted to the Twinn Palms national office.

FLIGHT PLANS

Students are responsible for making their own flight reservations for their return home at the end of the school year. They or their parents should call the airlines directly to make domestic and international reservations on the date of their choice. Students should make their international reservations first, and then make their domestic reservations to ensure they know the time their international flight departs. Also, please be advised that some students may hold youth fare tickets that carry certain restrictions, or may require minimal additional fees to be paid when booking returns, especially if a student changes the date or flights from those listed on his/her original ticket(s).

A reminder letter to make return flight plans is sent to students and host families in October and in March.

Again, students are responsible for making their own flight arrangements and should call in advance to confirm a reservation on their date of choice. In January and June, international flights fill up quickly. If students wait too long before making return reservations, they face the possibility of not returning home on their date of choice and even being “wait-listed” for flights. Twinn Palms will be unable to guarantee a reservation for any student.

Also, some students may be required to spend the night at the airport if their domestic flights do not allow them to arrive in time to meet their international flight. Twinn Palms can provide assistance in obtaining hotel accommodations for such students; however, the student is responsible for the cost of any extra nights’ stay.

If students have difficulties with their return reservations, they should call their Homestay Coordinator or their Twinn Palms Regional Manager for assistance.

YEAR-END RELEASE FORM

Students who will travel at the end of the school year must sign a Program Year-End Release Form. The official end of the Twinn Palms program is the end of the school semester and up to one week after the end of the semester. With the permission of host families, students may stay for up to ONE week after the end of the school year, but there will be no reimbursement past the one week.

FINAL REMINDERS

You and your student will find it hard to believe that the semester or year has come to an end. Here is a reminder checklist to go over with your students at least 2 weeks prior to departure:

- Confirm return flight date and time
- Gather all necessary travel documents
- Pay any outstanding bills
- Pack all students personal belongings so that nothing is left behind.

Pack and weigh luggage to ensure it is within airline weight limits (contact airlines for more details). If luggage is over airline weight limits, students should plan to incur an extra cost or make other plans for shipping.

Twinn Palms Student Code of Conduct

Twinn Palms promotes the intellectual and physical development of its homestay and dormitory students and enriches the lives of its host families and dormitories by fostering a safe and comfortable environment in which students, schools, host families, and dormitory communities may live and learn productively together.

PHILOSOPHY

Twinn Palms is committed to providing students a safe and comfortable learning and living environment. Each student's adherence to the Twinn Palms Student Code of Conduct (the "Code") is imperative to the homestay and dormitory services provided by Twinn Palms. By participating in the Twinn Palms homestay and/or dormitory program, a student and his or her parents agree to adhere to and strengthen the integrity of the Code and to abide by its policies and procedures.

GENERAL BEHAVIORAL GUIDELINES

A Twinn Palms student must be above reproach. He or she must refrain from conducting himself or herself in any way that may be considered unbecoming by his or her peers, community, family, school, homestay or dormitory coordinator, or Twinn Palms staff or management. Twinn Palms students must strive for success by exhibiting honest effort and correct deportment at all times. In the course of a student's life as a participant of Twinn Palms, he or she must realize and accept that he or she remains bound by the Code every second of his or her tenure. He or she is responsible for his or her actions and must espouse and demonstrate the behavioral practices of the Code twenty-four hours a day, seven days a week, and throughout the duration that he or she is a student and/or participant of Twinn Palms. A Twinn Palms student must show respect for the faculty, administration, himself or herself, as well as members of the student body, the surrounding community, and his or her homestay family. He or she must avoid all acts of dishonesty in all aspects of life, including but not limited to, the academic, athletic, and personal arenas. A Twinn Palms student must be truthful and sincere in his or her character and actions. He or she must believe that participating in any immoral or illegal activities, including but not limited to, theft, cheating, plagiarism, deceit, neglect, lies, apathy, and inappropriate or vulgar actions and/or behavior cut at the heart of any society, and especially our Twinn Palms community. A Twinn Palms student must accept responsibility for being a positive example and role model for others. A Twinn Palms student must show respect for the rights and safety of others in his or her school, and homestay or dormitory community, and must refrain from actions that prevent others from having a safe and respectful living environment. Any activity or behavior deemed to be a threat to the health and safety of students is strictly prohibited. In addition to abiding by the Code, a Twinn Palms student must follow all local, state, and federal laws, as well as the rules that govern the school he or she attends and his or her homestay or dormitory. A Twinn Palms student is responsible for educating himself or herself on the applicable local, state, and federal laws.



DISCIPLINE GUIDELINES & PROCEDURES

The following guidelines of disciplinary procedures are designed to provide the good order necessary for the serious pursuit of academic excellence and good citizenship expected of students at Twinn Palms. These guidelines hold true at all times throughout a student's participation in a homestay or dormitory through Twinn Palms. A Twinn Palms student is expected to conduct himself or herself in an appropriate manner at all times. Any violation(s) of the Code or other applicable

policies will result in swift and often severe disciplinary action(s) in accordance with the guidelines and procedures contained in this Code. The ultimate disciplinary action(s) to be taken will be decided upon by the Executive Vice President and the Legal Counsel of Twinn Palms, who will, if necessary, seek counsel from other faculty members, administrators, and/or witnesses to said offense or incident. Such decision will be final and without appeal or negotiation. Twinn Palms reserves the right to disclose information regarding a student's violation of this Code, as well as surrounding circumstances, to a third-party in accordance with the applicable local, state, and federal laws.

Please note that any enumerated lists or specifications in this Code are non-exhaustive, meaning that they are merely a representative sample of the types of behaviors, actions, incidents, and overall circumstances that may constitute a violation under this Code.

VIOLATION WARNINGS

Issuance of a student violation warning is necessary when the behavior or action(s) of a student is potentially disruptive or dangerous to the other members of the school and/or homestay or dormitory community, as deemed by Twinn Palms staff or management, or when a student otherwise commits a violation of any provision of this Code.

Once a student is issued a warning, the circumstances surrounding the behavior, action(s), and/or violation will be detailed in the student's Twinn Palms file, and his or her natural parents will be promptly notified of the incident and issued warning.

CIRCUMSTANCES THAT WARRANT ISSUANCE OF A STUDENT WARNING:

1. Act(s) or behavior that is potentially dangerous, or poses a threat of danger or injury, to himself or herself, other members of society, the school community, or the homestay or dormitory community.
2. Act(s) or behavior that may be deemed disrespectful by other members of society, the school community, or the homestay or dormitory community. A Twinn Palms student is under an affirmative duty to actively acquire an understanding of what constitutes disrespectful behavior in his or her homestay or dormitory community, and ensure that his or her action(s) and behavior is within the acceptable bounds of interacting with others.
3. Leaving the home or dormitory without prior permission from the host family or dormitory coordinator.
4. Disobeying the curfew established by the law, host family or dormitory coordinator.
5. Speaking with hostility towards anyone at any place at any time.
6. Displaying intolerance of the religion or culture of another individual at any place at any time.
7. Distribution or posting of unapproved materials on school campus, at home or dormitory quarters, on the Internet, or through other channels of electronic communication.
8. The use, sale, purchase, distribution, or possession of tobacco products, or electronic cigarettes at any place at any time.
9. The use of profanity or vulgarity in writing or verbally, including obscene gestures.
10. The taking, borrowing, or other form of possession of items belonging to the homestay or dormitory community without prior permission.

11. Defacing of school, host family, or dormitory property.
12. Willful disobedience of school officials, teachers, or administrations, members of the host family, or Twinn Palms staff or management.
13. Open and persistent defiance of the authority of the school, host family, or Twinn Palms staff or management.
14. Fighting, bullying, or engaging in aggressive behavior, which may or may not lead to a physical altercation at any place at any time. All active participants in a fight situation are subject to disciplinary action(s) regardless of who caused the firm.
15. Forgery, using forged notes or passes, and/or tampering with school-associated notes or materials.
16. Tampering with fire alarms, fire extinguishers, or other safety or security equipment or devices.
17. Failure to follow school attendance procedures and policies.
18. Repeated unexcused tardiness and/or absences from school or classes.
19. Cheating, plagiarism, and/or other forms of dishonest behavior on homework, classwork assignments, quizzes, tests, projects, or examinations.
20. Possession of any material that will help a student cheat on any schoolwork, or testing, including illicitly annotated textbooks, as determined by the classroom teacher.
21. Unacceptable behavior in class as determined by the classroom teacher.
22. Throwing food or other objects on school campus, in the classroom, or in the home or dormitory.
23. Act(s) or behavior deemed by school officials, teachers, or administrations, members of the host family, or Twinn Palms staff or management, to constitute conduct that is unbecoming.

DISMISSAL

Dismissal consists of the permanent removal of a student from the Twinn Palms homestay or dormitory services. The ultimate decision to take disciplinary action(s) in the form of dismissal will be decided upon by the Executive Vice President and the Legal Counsel of Twinn Palms, who will, if necessary, seek counsel from other faculty members, administrators, and/or witnesses to said offense or incident. Such decision will be final and without appeal or negotiation.

Additionally, if the violation or the Code is deemed to be reprehensible or irrevocable in nature, or one that may cause discredit to Twinn Palms, the school, and/or the homestay or dormitory community, or if Twinn Palms believes that the incident in question may jeopardize the student's ability to function as a safe and productive member of Twinn Palms, Twinn Palms reserves the right to mandate an immediate dismissal from the home or dormitory without recourse or appeal from the student, his or her family, or legal representative.

Any student who is dismissed from Twinn Palms may forfeit his or her right and/or ability to: receive current academic grades; continue attending his or her school; receive reimbursement for tuition and/or fees; and maintain his or her I-20.

Once a student is dismissed from Twinn Palms, the circumstances surrounding his or her behavior, action(s), and/or violation(s) resulting in the dismissal will be detailed in the student's Twinn Palms file, and his or her natural parents will be promptly notified of the dismissal. The fastest possible timeline for the student's return to his or her home county will be arranged. If deemed necessary, the student may be immediately removed from the homestay or dormitory, and his or her belongings will be collected by the host family or Twinn Palms staff or management, and brought to the student. Upon dismissal from the homestay or dormitory, the student will be either immediately placed on a flight to his or her

home country, or placed in alternative housing until flights are arranged. The student's natural parents must cover the cost of all such alternative housing, flights, as well as any additional costs incurred as a result of the dismissal.

CIRCUMSTANCES THAT WARRANT DISMISSAL:

1. Disobedience and/or continued willful disregard for the policies and procedures contained in the Code.
2. Act(s) or behavior that place the student and/or other individual(s) at risk of danger, injury, or otherwise create a disruptive, unsafe, unhealthy, or dangerous environment.
3. Exhibiting aggressive or threatening act(s) or behavior, including body language.
4. The use, sale, purchase, distribution, or possession of firecrackers or any exploding device including smoke bombs, at any place at any time.
5. Scandalous and/or immoral act(s) or behavior at any place at any time, including via use of the Internet or through other channels of electronic communication.
6. The use, sale, purchase, distribution, or possession of harmful weapons and materials or objects that can be used as weapons, at any place at any time.
7. The use, sale, purchase, distribution, or possession, or being under the influence of any alcoholic beverage, at any place at any time.
8. The use, sale, purchase, distribution, or possession, or being under the influence of any illegal drug, at any place at any time.
9. The use, sale, purchase, distribution, or possession of drug paraphernalia, at any place at any time.
10. Theft of the property belonging to the school, host family, dormitory, or another individual. The student's natural parents must cover the cost of replacement.
11. Willful cutting, defacing, or otherwise damaging school, host family, or dormitory property. The student's natural parents must cover the cost of repair or replacement.
12. Reselling lost or stolen books or other items.
13. Deliberate harassment of a fellow student or other member of the homestay or dormitory communities.
14. Membership or involvement in a group or gang that is responsible for coercive, violent, or illegal activity.
15. Any violation of the use of computers or other electronic devices that is determined to be serious in nature including, but not limited to, posting or distributing unacceptable or questionable material on the Internet or through other channels of electronic communication.
16. The making of threats, whether verbal, written, electronic, or graphic.
17. Committing assault, battery, or any threat of force or violence directed towards anyone or any group of individuals, at any place at any time.
18. Being the means by which violence or other disruptive, unsafe, unhealthy, or dangerous act(s) or behavior comes to the school campus, or homestay or dormitory communities.
19. Expulsion from the student's school.
20. Possession of any instrument or weapon as described under applicable local, state, and federal laws.
21. Any violation of local, state, or federal law.
22. Act(s) or behavior deemed by school officials, teachers, or administrations, members of the host family, or Twinn Palms staff or management, to constitute conduct that is unbecoming.

COORDINATION WITH SCHOOL DISCIPLINE POLICY

Twinn Palms works in conjunction with each school and its disciplinary policies and procedures. Thus, Twinn Palms and a student's school will

jointly deal together for purposes of disciplinary action(s) to be taken. Twinn Palms may take disciplinary action(s) as a result of disciplinary action(s) taken by the school, and vice-versa. To the extent of any conflict between the terms of this Code and the school's disciplinary policies and procedures, the terms of this Code shall control. The expulsion of a Twinn Palms student from his or her school constitutes automatic grounds for that student's dismissal from Twinn Palms. When a student is expelled from his or her school, he or she must immediately notify a member of Twinn Palms staff (i.e. Homestay or Dormitory Coordinator), and must vacate the homestay or dormitory within forty-eight (48) hours of the last day of attendance at the school. Additionally, if a student is expelled from his or her school, his or her I-20 may be revoked.



ACKNOWLEDGEMENT OF THE CODE

All Twinn Palms students and their natural parents are required to review the Code and sign the accompanying Acknowledgement. By signing the Acknowledgement, the student and his or her natural parents signify that they understand the Code and agree to abide by its contents.

AFFIRMATION DUTY TO REPORT VIOLATIONS

It is the duty of each Twinn Palms student to not only champion himself or herself to the morally high levels outlined in the Code, but to come forward and bear witness against his or her peers who may be in violation of the Code or who otherwise risk damaging the name, reputation, and values of the Twinn Palms organization, or the homestay or dormitory community. There is no higher or more difficult obligation to resolutely defend than coming forward to challenge, report, and address the inappropriate behavior or actions of another.

ALCOHOL, DRUG & TOBACCO POLICY

A Twinn Palms student may not sell, purchase, distribute, possess, consume, use, or be under the influence of alcohol, drugs, or tobacco.

ALCOHOL

It is unlawful to sell, purchase, distribute, possess, consume, use, or be under the influence of alcohol if under 21 years of age.

DRUG & DRUG PARAPHERNALIA

Drugs are defined as any chemical substance that affects or impairs physical and/or mental control. In addition, a Twinn Palms student may not sell, purchase, distribute, possess, or use drug paraphernalia.

PRESCRIPTION DRUGS & MEDICATIONS

For prescription drugs or medications, a Twinn Palms student must have a copy of the written prescription signed by a licensed medical doctor, and must present the prescription to the host family, or homestay or dormitory coordinator upon request.

TOBACCO

It is unlawful to sell, purchase, distribute, possess, consume, use or be under the influence of tobacco products if under 18 years of age. Tobacco products include cigarettes, chewing tobacco, electronic cigarettes, and vaporizers.

A Twinn Palms student 18 years of age and older is not permitted to sell, purchase, distribute, possess, consume, use or be under the influence of tobacco products. A Twinn Palms student residing in the dormitory is prohibited from using tobacco anywhere, regardless of age. In addition, school policies prohibit the use of tobacco, so the student must follow the school policy regarding tobacco use. In no way does Twinn Palms encourage students to smoke.

DRUG & ALCOHOL TESTING POLICY

A Twinn Palms student is subject to screening for drug and/or alcohol usage on a randomly selected basis. Twinn Palms also reserves the right to conduct drug and/or alcohol screening based on reasonable suspicion. Reasonable suspicion arises if there is sufficient reason to reasonably believe that a Twinn Palms student is under the influence of a chemical substance or alcohol. Reasonable suspicion includes, but is not limited to the following circumstances:

1. Behavioral conduct that would lead a reasonable person to believe that a Twinn Palms student is under the influence of drugs and/or alcohol, based upon physical observations concerning the student's behavior, speech, and/or body odors; and
2. Other circumstances which would indicate that a Twinn Palms student is functioning in any manner other than a sober and reliable state of mind and body, free from the influence of drugs and/or alcohol.



COMMUNICATION

STUDENT'S COMMUNICATION WITH NATURAL FAMILY

A Twinn Palms student is encouraged to speak with his or her natural family on a regular basis. However, such communication may not interfere with the student's academic schedule.

STUDENT'S COMMUNICATION WITH HOST FAMILY/DORMITORY COMMUNITY

A Twinn Palms student is required to openly communicate with his or her host family and homestay or dormitory coordinator. A Twinn Palms student has a duty to follow the guidelines below to ensure that he or she has a clear understanding of all of the rules that he or she is required to follow.

1. A Twinn Palms student and his or her host family and homestay or dormitory coordinator will discuss the house or dormitory rules shortly after the student arrives and the student will receive a written list of the house or dormitory rules;
2. It is the student's responsibility to ensure that he or she understands the rules, and he or she must ask the homestay or dormitory coordinator questions about any rule that he or she does not understand;
3. A Twinn Palms student must follow the house or dormitory rules of his or her host family or dormitory, as well as the policies and guidelines contained in this Code, at all times, without exception;
4. If the student finds a house or dormitory rule to be unreasonable, he or she must still follow that rule and may discuss any concerns with his or her host family and/or homestay or dormitory coordinator;
5. A Twinn Palms student must communicate any concerns or issues to his or her host family and/or homestay or dormitory coordinator as soon as possible, and see his or her host family and/or homestay or dormitory coordinator as the first point of contact for immediate issues since the student's communication with his or her natural family may cause delay and difficulty in properly addressing any such issues;
6. A Twinn Palms student must immediately inform his or her host family or dormitory coordinator in the event that he or she causes something to break or malfunction in the home or dormitory, such as a leaky faucet, clogged toilet, or other damage to the home, and in the event he or she finds something to be broken or malfunctioning in the home or dormitory;
7. A Twinn Palms student must communicate his or her desire to go out of the home or dormitory with his or her host family or dormitory coordinator; students may not leave the home or dormitory without obtaining the prior permission of the host family or dormitory coordinator; and
8. While the student is away from the home or dormitory, he or she must communicate and check in with his or her host family or dormitory coordinator as directed and must honor curfew times.



ACTIVE PARTICIPATION & COOPERATION

A Twinn Palms student must be an active member of his or her host family or dormitory community. It is not expected that the student will participate in every family or community activity, however, he or she must make every effort to adapt to his or her new lifestyle and to participate in the daily family or dormitory routines. A Twinn Palms student must follow the rules set forth by his or her host family or dormitory coordinators and help with basic, everyday household chores. A Twinn Palms student must keep his or her bedroom, bathroom, and living space neat and clean, and must clean up after himself or herself by washing dishes, putting clothes away, turning off lights and electrical appliances, etc.

LACK OF COOPERATION

A Twinn Palms student's lack of cooperation with his or her host family or dormitory coordinator, Twinn Palms staff or administration, or the policies and procedures of this Code, may be regarded by Twinn Palms as a lack of genuine desire on the part of the student to participate in the Twinn Palms program. This may result in Twinn Palms recommending withdrawal of the student or otherwise ending its relationship with the student.

CURFEW

A Twinn Palms student must adhere to the curfew established by his or her host family or dormitory and any curfews imposed by the law. In the event that the student will arrive home later than usual due to the circumstances, he or she must notify his or her host family or dormitory coordinator.

DISORDERLY CONDUCT

Disorderly conduct such as excessive noise, rowdiness, or other disruptive action or behavior will not be tolerated and may subject the student to disciplinary action. In the event that such disorderly conduct results in property damage or destruction, the student and his or her natural parents will be required to reimburse the host family or dormitory community.

DESTRUCTION & DAMAGE TO PROPERTY

A Twinn Palms student is expected to respect property that belongs to his or her host family, dormitory community and fellow students, and must use such property with due care and only when authorized to do so. In the event that a Twinn Palms student negligently or intentionally causes destruction or damage to the property of another, the student and his or her natural parents will be held responsible for reimbursing the owner of the property for the cost of repair or replacement. A Twinn Palms student has a duty to follow the guidelines below regarding destruction or damage to another's property.

1. A Twinn Palms student must immediately report to his or her host family and homestay or dormitory coordinator any damage he or she has caused to the home or dormitory, whether negligently or intentionally caused;
2. If a student is unsure whether damage has occurred to the home or dormitory as a result of his or her actions or omissions, he or she must immediately report the damage to his or her host family and homestay or dormitory coordinator;
3. In the event of property damage:
 - a. The host family and homestay or dormitory coordinator will obtain a professional estimate for the cost of repair and ensure that the repair is completed at a reasonable cost;
 - b. The student's natural parents will be required to reimburse the host family or dormitory for the cost of repair;
 - c. If the cost of repair equals or exceeds \$100.00, and repairs are not immediately necessary, Twinn Palms will contact the student's natural parents to obtain their written agreement to pay for the cost of repair; and
 4. A Twinn Palms student's intentional or unintentional failure to report property damage in accordance with this Code within twenty-four (24) hours of the occurrence constitutes grounds for the issuance of a warning

or dismissal.

DRIVING

A Twinn Palms student is not permitted to drive any automobile or motorized vehicle under any circumstance and regardless of his or her age. Thus, a Twinn Palms student is subject to the driving policy even if he or she is 18 years of age or older. Violation of this driving policy will not be tolerated and subjects the student to disciplinary action including dismissal from the Twinn Palms program.



ELASTIC CLAUSE

Twinn Palms staff and management retain the right and privilege to issue disciplinary measures for acts not specifically stated herein and to alter any disciplinary measures as deemed necessary.

ELECTRONICS & INTERNET USAGE

A Twinn Palms student is permitted to use electronic devices for educational and limited entertainment purposes, however, any such use must not interfere with the student's cultural or academic experience. A Twinn Palms student has a duty to follow the guidelines below regarding the use of electronics and the Internet.

1. A Twinn Palms student is responsible for any and all costs incurred by his or her long-distance or international telephone calls; the student must purchase and use a calling card to make calls from the host family or dormitory landline telephone;
2. A Twinn Palms student must follow the host family or dormitory rules with regard to Internet usage, computer and video games, and television viewing;
3. A Twinn Palms may not engage in prohibited Internet activities, including, but not limited to:
 - a. Searching, viewing, and/or distributing profane, violent, or sexually explicit material on any electronic device or platform;
 - b. Copying, saving, or distributing the intellectual property of another (i.e. copyright, trademark), including the unauthorized download of music, video, or other electronic content;
 - c. Intentionally circumventing system protection hardware or software or engaging in activities that may be construed as such;
 - d. Knowingly causing system failure, degraded performance and/or proliferating computer viruses;
 - e. Using electronic devices or resources for the duplication, installation, alteration, and/or destruction of data, programs, software, or other electronic content; and
 - f. Using electronic devices or resources in any manner that violates or results in a violation of local, state, or federal law, or the rules that govern the student's school or his or her homestay or dormitory; and
4. Conduct in violation of this policy will not be tolerated and may subject the student to disciplinary action including dismissal from the Twinn Palms program.

FIREARMS



A Twinn Palms student is not permitted to sell, purchase, distribute, possess, or use firearms or other weapons at any time. Violation of this firearms policy will not be tolerated and subjects the student to disciplinary action including immediate dismissal from the Twinn Palms program.

HATE INCIDENTS, HARASSMENT, HAZING, BULLYING

A fundamental goal of Twinn Palms is to foster a safe and comfortable environment in which students, schools, host families, and dormitory communities may live and learn productively together. Therefore, any form of hate-motivated behavior or action, harassment, hazing, bullying, cyber bullying or discrimination, including but not limited to that based on race, ethnic background, gender, religion, class, age, sexual orientation, or disability, constitutes unacceptable and prohibited behavior. Twinn Palms will treat allegations of any such conduct seriously and will review and investigate such allegations in a prompt, confidential and thorough process. Conduct in violation of this policy will not be tolerated and subjects the student to disciplinary action including dismissal from the Twinn Palms program.

HATE INCIDENTS

All members of the Twinn Palms community have a right to be free from discrimination and harassment, regardless of their race, ethnic background, gender, religion, class, age, sexual orientation, or disability. In an effort to foster a safe and comfortable environment for students, schools, host families and dormitory communities, Twinn Palms is committed to preventing and responding to hate-motivated incidents.

HARASSMENT

Harassment involves subjecting an individual to an environment or treatment that is hostile or intimidating, or otherwise interferes with his or her educational experience. The forms of harassment prohibited by the Code include, but are not limited to verbal, written, physical, visual, and sexual harassment.

HAZING

Hazing involves acts or behaviors that injure, degrade, or disgrace an individual.

BULLYING

Bullying involves the direct or indirect habitual harassing, intimidating, tormenting, humiliating, terrorizing, oppressing and/or threatening of an individual. The form of bullying prohibited by the Code includes, but is not limited to cyber bullying, which involves the use of electronic devices and/or the Internet. Cyber bullying may include, but is not limited to, sending inappropriate text, email, or instant messages, and posting inappropriate or offensive pictures or messages on websites or on other electronic-based forums.

MEALS

A Twinn Palms student is expected to keep an open mind about American



cuisine and to make every effort to communicate with his or her host family or dormitory coordinator about personal taste and preferences. It is the responsibility of the host family or dormitory to provide a variety of nutritious, well-balanced meals and snacks. Students must willingly try American food and meals that may be unfamiliar to them, but are free to express their likes and dislikes. As a member of the family or dormitory community, a Twinn Palms student may not skip family or community



meals, call out for food delivery, or take food to his or her room to eat when a meal has been prepared.

FOOD ALLERGIES/DIETARY REQUIREMENTS

A Twinn Palms student must notify Twinn Palms as well as his or her host family and homestay or dormitory coordinator of any food allergies or other dietary requirements.

MEDICAL INSURANCE

A Twinn Palms student is provided with medical insurance to help cover medical expenses incurred due to an illness, accident, or injury. The school, or homestay or dormitory coordinator will receive the student's medical insurance ID card and policy brochure and distribute these materials to the student and his or her host family, if applicable, upon the student's arrival. A Twinn Palms student must safeguard these materials and carry his or her medical insurance ID card at all times in the case of emergency. A Twinn Palms student's natural family is responsible for medical expenses that are not covered under the policy, as well as any remaining balance for expenses covered under the policy.

ALLERGIES/MEDICAL CONDITIONS

A Twinn Palms student must notify Twinn Palms as well as his or her host family and homestay or dormitory coordinator of any environmental allergies, allergies to medications, and medical conditions, including but not limited to, physical limitations, chronic illnesses, and mental health conditions.

RELATIONSHIPS & DATING

While a Twinn Palms student is free to date, he or she must refrain from



engaging in unhealthy or inappropriate activities in this regard. A Twinn Palms student must refrain from obsessive togetherness, inappropriate touching, provocative dressing, and conduct or behavior that causes uneasiness or uncomfortableness to his or her peers, host family, or dormitory community. Couples may be together only in public areas; all other locations require that the student obtain prior permission from his or her host family or dormitory coordinator. Violation of this relationship policy will not be tolerated and subjects the student to disciplinary action including dismissal from the Twinn Palms program.

TRANSPORTATION

As stated in the Driving section above, a Twinn Palms student is prohibited from driving any automobile or motorized vehicle at any time regardless of his or her age. The student may be a passenger in a car driven by his or her host family or dormitory coordinators. A Twinn Palms student may also be a passenger in a school bus or carpool arranged by the host family.

HITCHHIKING

A Twinn Palms student may not hitchhike for any reason. Violation of this hitchhiking policy will not be tolerated and subjects the student to disciplinary action including dismissal from the Twinn Palms program.

PUBLIC TRANSPORTATION

A Twinn Palms student may use public transportation, such as a bus,

taxicab, subway, or train, only with prior permission to do so from his or her host family or dormitory coordinator.

TRAVEL

The Twinn Palms policies regarding travel are designed and necessary to ensure the safety of Twinn Palms students. Violation of this travel policy will not be tolerated and subjects the student to disciplinary action including dismissal from the Twinn Palms program.

PLANNING FOR TRAVEL AND ACTIVITIES

A Twinn Palms student who intends to travel or participate in an activity outside of school must consult with his or her host family or dormitory coordinator before making any arrangements. Host families and dormitory coordinators plan activities and coordinate schedules so that students may be accommodated. A Twinn Palms student's failure to plan in conjunction with his or her host family or dormitory community may result in instances in which the student is not permitted to travel or participate in the desired activity. A Twinn Palms student has a duty to follow the procedures and guidelines below regarding travel or participation in an activity outside of school.

1. A student must plan for travel and activities in conjunction with his or her host family or dormitory coordinator and must consult with the host family or dormitory coordinator for scheduling, transportation, and related arrangements;
2. For travel requiring transportation by air, the student must consult with his or her host family and homestay or dormitory coordinator at least three (3) weeks prior to the desired date of travel; and
3. For a local activity, the student must consult with his or her host family and homestay or dormitory coordinator at least (2) days prior to the desired date of activity.

TRAVEL TO STUDENT'S HOME COUNTRY

A Twinn Palms student is encouraged to travel to his or her home country to visit family. Any such travel must take place during the timeframe of the school vacation and breaks. A Twinn Palms student may not take days off from school to travel. A Twinn Palms student has a duty to follow the procedures and guidelines below regarding travel to his or her home country.

1. At least three (3) weeks prior to the desired date of travel, the student must consult with his or her host family and homestay or dormitory coordinator about the intention to travel to his or her home country for a vacation;
2. The host family or dormitory coordinator will help to ensure that all necessary procedures, including I-20 procedures, are followed to facilitate the travel;
3. If the student desires, his or her host family or dormitory coordinator may assist with arranging the air travel; in any event, the host family or dormitory coordinator must be consulted regarding the student's flight times so that airport transportation may be arranged in advance; and
4. The student's natural parents must complete and sign a permission form for travel to the student's home country, and must return the form to the student's homestay or dormitory coordinator via email at least one (1) week prior to the date of travel.

TRAVEL WITHIN THE U.S. WITH AN INDIVIDUAL OVER THE AGE OF 25

A Twinn Palms student has a duty to follow the procedures and guidelines below regarding travel within the U.S. with an individual over the age of 25.

1. At least four (4) weeks prior to the desired date of travel, the student must consult with his or her host family and homestay or dormitory coordinator about the intention to travel within the U.S. with an individual over the age of 25, or to visit an individual who is over the age of 25;
2. The host family or dormitory coordinator will help to ensure that all necessary procedures are followed to facilitate the travel;
3. If the student desires, his or her host family or dormitory coordinator may assist with arranging the air travel; in any event, the

host family or dormitory coordinator must be consulted regarding the student's flight times so that airport transportation may be arranged in advance;

4. The student's natural parents must complete and sign a permission form for travel within the U.S. with an individual over the age of 25, and must return the form to the student's homestay or dormitory coordinator via email at least two (2) weeks prior to the date of travel. It is important to note:

- a. The form must be verified and witnessed where the student's natural parents reside;
- b. A copy of the natural parents' ID cards must be scanned onto the form;
- c. A copy of the witness's ID card must be scanned onto the form;
- d. A copy of the ID of the person(s) whom the student is visiting must be provided;
- e. A working phone number where the student may be reached during travel must be provided to the host family or dormitory coordinator; and
- f. The permission form effectively releases Twinn Palms from any and all liability while the student is traveling.

TRAVEL WITHIN THE U.S. WITHOUT AN INDIVIDUAL OVER THE AGE OF 25

A Twinn Palms student has a duty to follow the procedures and guidelines below regarding travel within the U.S. without an individual over the age of 25.

1. At least four (4) weeks prior to the desired date of travel, the student must consult with his or her host family and homestay or dormitory coordinator about the intention to travel within the U.S. without an individual over the age of 25, or to visit an individual who is not over the age of 25;
2. The host family or dormitory coordinator will help to ensure that all necessary procedures are followed to facilitate the travel;
3. If the student desires, his or her host family or dormitory coordinator may assist with arranging the air travel; in any event, the host family or dormitory coordinator must be consulted regarding the student's flight times so that airport transportation may be arranged in advance;
4. The student's natural parents must complete and sign a notarized permission form for travel within the U.S. without an individual over the age of 25, and must return the form to the student's homestay or dormitory coordinator via Express Mail at least two (2) weeks prior to the date of travel. It is important to note:
 - a. The form must be verified and notarized in the student's home country;
 - b. A copy of the natural parents' ID cards must be scanned onto the form;
 - c. A copy of the ID of the person(s) whom the student is visiting must be provided; and
 - d. A working phone number where the student may be reached during travel must be provided to the host family or dormitory coordinator; and
 - e. The permission form effectively releases Twinn Palms from any and all liability while the student is traveling.

NO CONFLICT

To the extent of any conflict between the terms of the English version and any other language version of this Code, the terms of the English version shall control.



Your Hosting Guide: — Month by Month

August

(September for some schools)

Expect your student to experience jet lag and feel overwhelmed, as s/he has had many long days of travel, and many have experienced an extensive Twinn Palms Orientation. (If your student did not attend this orientation, your Homestay Coordinator will provide him/her with an orientation upon his/her arrival.) Your family should have had a Host Family Orientation with your Homestay Coordinator prior to your student arriving. Check in with your Coordinator to ensure you are in compliance, and have everything you need for the school year.

In the meantime, you may find the following topics helpful in the month of August as you and your student adjust to life together and your student starts school:

- **Registering for School:** Your student's high school has already received your student's full application, which includes his/her immunization/vaccination records as well as high school transcript. However, on registration day, make sure your student also brings this information with him/her. If your student needs additional immunizations, his/her insurance does not cover this, and all costs are to be incurred by the student.

- **First Day of School:** Feel free to ask a guidance counselor to assign your student a buddy for the day to show him/her around school or to sit with him/her at lunch (some schools do this regardless). Encourage your student to get involved in activities early on in order to make friends and adjust more

quickly. When choosing classes, make sure students are taking an English and American History course and maintain a full academic course load. Encourage your student to use school resources (guidance counselor, school website) to find a list of activities in which he or she would like to participate.

- **Establish House Rules and Expectations:** Establish rules and expectations with your international student early on (fill out the Expectations Worksheet together and display it in the home) and review Twinn Palms rules and program policies in the Twinn Palms Student Handbook. Your Homestay Coordinator can be present during this as well so that s/he can review his/her own expectations with you and your student.

- **Adjustment:** Many students go through feelings of homesickness when they arrive and experience highs and lows in their first few weeks or months. It is important to note that students can experience homesickness at different times and rates throughout the year, especially at the start of the year and the holidays. The signs of homesickness vary on a case-by-case basis, but the most common signs are the student spending too much time alone in his/her room, on the phone with his/her natural family or friends from home, or on the computer. Your student's attitude may change as well – some may isolate themselves, while others may appear to become aggressive and defensive. It is important to distinguish whether this mood change is in fact due to homesickness or another issue that is concerning and affecting the student.

• **Getting to Know Each Other:** Do not place pressure on your family or your student to form an immediate connection. These first few weeks are an adjustment for all, and some students may take longer to bond with than others. Give yourselves time, space, and the opportunity to get to know each other at a comfortable pace. The bond will form, and when it does, you will not remember life with your student any other way!

• **Twinn Palms Insurance Info:** All students arrive with medical insurance. Please go over all insurance information with your student when s/he arrives so that you are prepared in case of emergency. Twinn Palms encourages you to identify a list of providers in your community early on that will accept your student's medical insurance. Using in-network providers will be less of an expense for your student. Being prepared will avoid last minute scrambles to find an in-network physician and additional costs.

• **Twinn Palms Support:** Your Homestay Coordinator is your first point of contact if you or your student has any questions or issues during the international program. You also have a Regional Managers who are available to resolve issues or answer questions. You will also receive your Regional Manager's direct contact information when you come on board.

September

September is a key month for you and your student—school has started, activities begin, and your student will begin settling into your home life! There will still be some adjustments occurring as s/he begins to make friends and has to adhere to your house rules. You may find that September is filled with excitement and anxiety as your student begins to make friends, but may still miss the interaction with his/her friends and family back home. Remember that it will take some time for your student and your family to get into a routine. Here are some important topics for September to get off to a great start!

• **Set Guidelines and Expectations Early On with Your Student:** Please review the Expectations Worksheet about your household rules with your student throughout the month of September. Refer back to this worksheet and the Student Handbook if any questions or concerns arise. The Expectations Worksheet is a great way to set your family up for success and open communication channels for the rest of the program year.

• **Getting Involved:** Focus on helping your student get involved in after-school activities in order to meet people with common interests and make friends. Check to see if the host high school allows international students to participate in sports teams. Please remind your student that s/he is not guaranteed the ability to participate in sports; this is dependent on school/district rules and regulations. Encourage your student to reach out to his/her guidance counselor to review the options of clubs at the school, to pick

one that interests him/her, and to go to the first meeting. Joining activities will help him/her meet new people, stay busy and overcome homesickness. Twinn Palms has launched a new initiative to get students more involved in their communities—is a Twinn Palms-sponsored club that encourages our students to volunteer and participate in community service. Students who join SAGA will also help promote the program and relay the message of the importance of cultural exchange and impact that hosting an international student can make on bridging gaps throughout the world.

• **Academics:** You and your Homestay Coordinator can check in with the teachers and guidance counselors to ensure that your student is doing well in school and is improving his/her English skills. Academics are a vital part of the program, and your student should take homework assignments and school participation seriously. Please contact your Homestay Coordinator or Regional Manager if you feel that your student may require tutoring. Some schools offer free afterschool tutoring. Your Regional Manager and Homestay Coordinator can also assist with setting up a paid tutor for your student (paid for by the student) if free tutoring is not made available by the high school. It is important that your student gets off to a good start and has a positive attitude when it comes to academics.

• **Cultural Adjustment:** Your student will likely experience culture shock. Culture shock can be expressed through a variety of different emotions, depending on the individual. Some students may feel excited to start something new and happy about this new experience when they first arrive, but after a few weeks of living in the U.S. and attending an American high school, they may start to feel anxious, shy, lonely, or hesitant to get involved. You and your Homestay Coordinator can work together to assure your student that those feelings are natural and that they will pass. Remind him/her about how important it is to be open-minded about this experience, to be friendly with others, and willing to try new things. Reminding him/her about his/her reasons for coming on the program and his/her goals for the school year is important, especially at times when your student is feeling down. Your student's emotional response to his/her culture shock may come and go throughout the year. Providing him/her with open channels of communication is important for him/her to be able to come to you with him/her feelings, which will be confusing to him/her at times.

• **Support Staff Contact with Students and Host Families:** All students and host families are assigned a Regional Manager from the Twinn Palms national office in Los Angeles, California. Please go to our website to find your student's Regional Manager's contact information by state. Twinn Palms's student support team will also be reaching out to students and host families via bi-annual online surveys. The surveys are a direct line to the national office and are intended to check in on your progress and ensure that you and your student are enjoying a rewarding experience. The first survey will be distributed via email in December. Twinn Palms encourages you and your student to complete all

surveys! Your Homestay Coordinator is your host family's first point of contact but you can also contact the Regional Manager or the national office if you have any questions or concerns throughout the program year.

October

Fall is here, and you and your student are enjoying the changing seasons and building a long-lasting bond! However, for some students the month of October may cause homesickness to reemerge because of the holidays approaching. However, open communication will make this a smooth transition so that you and your student can continue to enjoy the experience and upcoming American holiday traditions!

- **Overcoming Your Student's Culture Shock:** With the holidays approaching and the initial excitement of the "new" fading, your student may start experiencing homesickness. Remind your student that Twinn Palms recommends communicating with family and friends back home once a week. Explain to them that constant communication will only hinder their ability to move past the homesickness and that their energy should be spent engaging with, and adapting to, their host family and new friends. Encouraging your student to participate in family and school activities and events will also help ease his/her homesickness and increase his/her interaction with others. Your Homestay Coordinator is a great resource to tap into to also speak with and encourage the student.

- **School Events:** During this time of the school year, encourage your student to participate and get involved in homecoming activities. Pep rallies, sporting events, and dances are great ways for your student to become involved and experience American high school spirit.

- **Working Through Your Family's Adjustment:** It is natural for host families to have difficult points in their year as well. It can be confusing and difficult to adjust to some challenges a student may be experiencing that can affect your relationship and his/her behavior. Making sure that the channels of communication remain open, especially during these moments, is vital to maintaining the expectations that you discussed upon your student's arrival. Your Homestay Coordinator and Regional Manager will also provide you with a great support system and help guide you through issues that may arise.

- **Tutoring:** Students arrive on the program with a basic understanding of English and the necessary skills to improve their communication. If you find that your student is having difficulty with his/her English skills, whether academically or communicating with your family, you can suggest to your Homestay Coordinator or Regional Manager that the student pursue tutoring. Your Homestay Coordinator or Regional Manager will reach out to the high school first, as schools usually provide free tutoring or extra after-school help. If this is not provided, paid tutoring through our partner, Varsity

Tutors (paid for by the student and/or natural family) is also an option.

- **Budgeting Money:** It is easy for students to have difficulty being able to budget their money while on the program. You and your Homestay Coordinator can work with your student to develop a monthly budget. Remind your student that s/he is required to purchase things for him/herself, and any activities that s/he wants to participate in are his/her financial responsibility as well. In order for him/her to be able to do all of the activities s/he wants, s/he needs to make sure to distinguish between what s/he needs and what s/he wants. Also, please refrain from lending your student money or borrowing money from your student. The student and his/her natural parents are responsible for making sure he or she has enough personal spending money throughout the entire program.

November

This can be an exciting, new, yet stressful period for our Twinn Palms students and host families! Many of our students have had their first Halloween and are looking forward to a great American tradition – Thanksgiving. However, some of our students will miss their families, especially when you may have so many of your family members around during these holiday times. It's important to keep your student busy by encouraging him or her to participate in family activities and share some of his/her favorite activities s/he enjoys doing with his/her natural family. Thanksgiving will be a first for many of our students—so feel free to share in their excitement!

- **The Honeymoon Is Over:** Come November, your student may feel like another member of the family. S/he is adjusting better to family life in the United States, and you may find that s/he is communicating more openly and frequently with you. With this wonderful level of comfort may also arise challenges. You may notice that your student is testing the boundaries, rules, and expectations that have already been set in place. This is not uncommon for all teenagers to do—yet it is important to continue to remind the student of the expectations that you have all discussed and that it is important to continue to adhere by these expectations. It is sometimes easy to allow more leniency with your international student than you would with other members of your family, but it is important to not only interact with him/her as a member of the family, but also establish the same rules and expectations that you would for any other family member and hold the student to those same standards. If s/he are going to enjoy events and activities with you as a family, s/he should also be prepared to help around the house and follow household rules, just like any other member of the family. If you are concerned that your student has not adjusted well to your family, please be sure to communicate your concerns to your Homestay Coordinator or contact your Regional Manager for further support and guidance. Our Homestay Coordinators and Twinn Palms staff are prepared and understand that the holiday season can show an increase in homesickness, behavioral concerns, and attitude changes.

They are well prepared to help support you and our students.

December

December is the highlight of the holiday season for many of our host families and students! We hope that you enjoy this time of the year with your student and that you experience the sharing of family traditions – your family's traditions and some of your student's traditions as well. Students may miss their natural families more over the holidays, so remember to be extra supportive and to use encouragement and activities planned around family time to keep them busy!

- **Share Holiday Traditions!** This is a great time to introduce your student to your family's traditions and ask him/her to participate, whether it is gift traditions, preparing meals, or other activities that you and your family are accustomed to doing during this time. Encourage your student to share his/her family's traditions and meals as well. It will help the student to deal with homesickness if s/he is able to share a piece of his/her life from home with his/her American family. Your Homestay Coordinator may also have holiday activities planned for you and your student. Feel free to reach out to your Homestay Coordinator and ask if s/he has anything specific planned for the students.

- **Holiday Homesickness:** While students may feel the need to reach out to their family and friends more frequently during this time, we encourage students to limit communication with natural family and friends to prevent them from sliding down the homesickness slope. Communicating often with home will often make the feelings of homesickness worse for your student. If you notice a significant change in your student's behavior, mood, and attitude, please contact your Homestay Coordinator or Regional Manager for further support and guidance. Keeping busy is one of the best tools to combat homesickness.

- **Holiday Vacation, Students Returning Home – Airport Information:** Most students will go back to their homeland during the holidays. Please make sure to bring your student to the airport for his/her return flight and be reminded that for international flights, TSA asks that passengers arrive at check-in at least 3 hours prior to their flight departure to ensure timely check-in and boarding. Ensure that your student has his/her flight information handy as well as his/her passport and other travel documentation prior to leaving for

the airport. Remind your student that s/he is responsible for paying for any additional luggage or overweight baggage at the airport! Also remind your student that s/he can contact the Twinn Palms Emergency line at 1-888-659-8299, if s/he has any flight issues or cancellations during the return trip home.

- **First Semester Survey:** Before your student leaves for the holiday vacation, you and your student will be receiving the First Semester Survey of the year via email. Please complete this survey, as it helps us better support you and your student.

January

Twinn Palms wishes you, your loved ones, and your student a very HAPPY NEW YEAR! Some of our students may begin to feel that they have hit a wall in their experience. They are unsure about what to do with their next 5 months—this is a great time to work with your student to plan fun activities for his/her remaining time on the program. Starting a project, like gathering photos for a scrapbook, is a great way for your family and student to look back at the past few months and look forward to the rest of the journey! Below are some tips to help you as a host family encourage and support your student!

- **Halfway Done – Now What?** Students have just experienced a very exciting time with you and your family, and they are unsure what their next steps are for the remaining 5 months. This is a good time to encourage your student to try new activities and clubs or possibly sports to keep him/her active and involved. Remind your student that exciting events are coming up and that the next few months will go by quickly!

- **Incoming Semester Student?** If your student is just arriving for the spring semester, please review the above topics, as it applies to your incoming student as well!

February

February is a settling in month for our year students. They are looking forward to spring weather and activities, and many are very busy as they have adapted to home and school life.

- **Return Flights for Your Summer Vacation:** Students are responsible for arranging their end-of-year flights and adjusting any dates for their return home. You and the Homestay Coordinator should remind the student that the Twinn Palms program ends within two weeks after the last day of school. Students should arrange their return flights to take place during this two-week period. If you would like your student to travel with you after school ends, please notify your Homestay Coordinator or Regional Manager for approval. The student's home organization should be in contact with your student soon to inquire about his/her return flight date preferences.

- **Please note that Twinn Palms does NOT purchase airline**



tickets for our students. Tickets are purchased by the students or their family, however, we will do all we can to assist with any issues that may arise. If your student has any questions on how to arrange his/her return date, contact your Homestay Coordinator who can provide further assistance.

March

This month begins “Spring Fever.” Students will begin to think about their return trip, and you will all begin to realize that they are almost at the end of the experience. Spring break is also a time when students may want to travel with friends and their families, etc. Please read the following information to help you this month.

• **Spring Break Travel Information:** If you are planning any travel this spring with your student, please make sure s/he contacts his/her Homestay Coordinator to ask if any travel forms need to be completed. If your student has received permission from you, Twinn Palms, and his/her natural parents to travel with a friend's family, please be reminded that students cannot travel with friends without a responsible adult of at least 25 years or older being present. A background check must be completed on members of that family over the age of 18, and all contact information and an itinerary must be submitted to Twinn Palms and relayed to the natural parents. Students cannot travel alone while on the program. It is encouraged that our students plan trips with their host families that will not require them to miss school days. If your student will be missing any school days because of a planned trip, please make sure that your Homestay Coordinator, Twinn Palms, and the high school are given the proper notification and approval.

April

This is a very exciting time when many of our students will be experiencing a lot of end-of-year school and family activities. Some of our students will also be returning home next month. A small number of students may become more inclined to break rules, as they know that they will be returning home soon. It is important to review expectations and house rules as well as program rules with your student to ensure a smooth transition into the final couple of months of the program.

• **Final Months:** April is a great time to reflect with your student on the past year and inquire about what end-of-year activities they may want to do before the end of the program. Stay involved in your student's end-of-year plans as best as you can. This can include possibly planning a visit to your student's home country! Some students' natural parents may want to visit at the end of the school year. Please communicate with your student and his/her natural family if this is the case. Natural families are informed that they are to stay at nearby hotels or make proper boarding arrangements unless otherwise instructed by your family.

• **Preparing for End-of-Year Activities:** Remind your student to budget his/her money effectively in order to pay for end-of-year activities, school trips, and prom? If your student is allowed to participate in his/her school's graduation (this is at your high school's discretion), make sure s/he has enough

money to purchase a cap and gown for the ceremony. This time of the year also often involves our student being invited to end-of-year parties and prom. It is important for you and Homestay Coordinator to sit down with your student and remind/her about U.S. Laws and Twinn Palms rules and guidelines in regards to alcohol and drug use. Also speak to him/her about “what if” scenarios so that s/he can respond responsibly and with good judgment if ever presented with a situation where drugs and/or alcohol are present. Make sure that your student provides you with the names and phone numbers of the people who will be hosting the get-togethers and confirm that there will be parental supervision. If your student gets to the party and notices that there are no adults present, encourage him/her to contact you or the Homestay Coordinator immediately in order to leave the party and avoid a potentially dangerous situation.

• **School Work:** While this time of the year is filled with activities, it is important that your student not put his/her academics on the back burner. Our students are expected to maintain a C average in every class, regardless of the time of year, and complete the program on good academic and behavioral standing.

May/June

The end of the program is here! A close bond has been built throughout these 10 months, and it will be important to reflect on the positive and life-changing experience that it has been for everyone. Saying goodbye will be difficult – but the memories you have made and shared will last long after your student leaves!

Twinn Palms would like to thank your family for opening up your home, hearts, and life to our students. We know that this year has been full of highs and lows, and we appreciate your efforts to make this year memorable for everyone involved. We hope that this experience has impacted your lives positively and that you have grown and learned from it—we know our students have! The relationships that you have built with your student also trickle back to the international experience that you have given to your community and high school, which will last long after your student returns home!

If you are interested in hosting again in coming years with Twinn Palms, or if you know a family in your area who is interested in hosting, please contact your Homestay Coordinator or Regional Manager to begin the process, or go to our website to fill out an updated Host Family Application.

It is common for students to experience reverse culture shock during this time, when they start to miss their family and friends in America. It is important to continue to support your student and remind him/her of what s/he is waiting for him/her back at home and that they can continue to contact you and maintain this relationship via email, social media and even visits!

• **Staying Safe:** We know that many of our students are busy with spring activities like prom and/or graduation. Twinn

Palms will reach out to your student, but it would be beneficial for you to as well regarding to maintaining sound judgment as s/he attends both school-sponsored events and events they are invited to by friends. They may find themselves presented with situations that can be potentially risky and dangerous. These situations include, but are not limited to, underage drinking, drug use, getting into a car with a drunk driver, etc. We want to encourage you and your Homestay Coordinator to sit down and discuss U.S. laws and Twinn Palms rules and guidelines in regards to alcohol and drug use with your student—both of which are prohibited and will result in immediate disqualification from the program. We also encourage you to speak to your student about “what if” scenarios so that they are able to react responsibly and with good judgment if ever presented with a situation like the ones mentioned above. Make sure that your student provides you with the names and numbers of the people who will be hosting the get-togethers and confirm that there will be parental supervision. Instruct your student that if s/he arrives to the party and notices that there are no adults present, s/he should contact you or the Homestay Coordinator immediately in order to leave the party and avoid a potentially dangerous and risky situation.

• **Preparing for Their Return Home:** In preparation for going home, many of our students will begin to increase the amount of time they spend talking to their natural family and friends. If you notice that your international student is spending more time talking to natural family and friends and seems to

Twinn Palms would like to thank your family for opening up your home, hearts, and life to our students.

be isolating him/herself from your family, remind him/her to focus on his/her time left here and to continue to enjoy it as much as possible. Some students may resort to disengaging from their family because they are saddened by their return home—speak openly with your student about his/her return home and express your family's feelings about his/her leaving as well so that s/he does not feel like the only one experiencing these emotions.

• **Resolving Outstanding Issues (e.g. Phone Bills, Borrowed Items):** Before your student leaves, please make it a priority to go over and resolve any issues regarding unpaid phone bills, insurance and medical bills, or any items that your student



may have borrowed. Our students are expected to return any items that they have borrowed.

• **Students Must Take All Personal Belongings With Them:**

You must make sure that s/he packs all of their belongings with them. You are personally responsible for any shipping charges if the student leaves anything behind or in the case of a storage unit needing to be secured.

• **Students Returning Home – Airport Information:** Please make sure to bring your student to the airport for his/her return flight and be reminded that for international flights, TSA asks that passengers arrive at check-in at least 3 hours prior to their flight departure to ensure timely check-in and boarding. Ensure that your student has his/her flight information handy passport, and other travel documentation handy prior to leaving for the airport. If the student is returning the following school year, make sure that his/her I-20 form is signed by the school administrator so that he can enter the United States upon his return. Remind your student that s/he is responsible for paying for any additional luggage or overweight baggage at the airport! Remind your student that s/he can contact the Twinn Palms Emergency line at 1-888-659-8299 if s/he has any flight issues or cancellations during the return trip home.

• **End-of-Year Survey:** You and your student will be receiving the end-of-year survey for the year via email. Please complete this survey, as it contains questions asking you to evaluate your overall experience and the support that you and your student have received throughout the year.



2019 - 2020 Injury & Sickness Insurance Plan Policy #: EXL-SA10015-19

Twinn Palms Students attending Private Secondary Schools

Underwritten by:



Administered by:



Policy terms and conditions are briefly outlined in this Description of Coverage. Complete provisions pertaining to this insurance are contained in the policy on file with the policyholder. In the event of any conflict between this Description of Coverage and the policy, the policy will govern.

All international students attending a private secondary school registered for credit courses are eligible and must be enrolled in the plan. Students who are U.S. citizens are not eligible for coverage.

The policy is effective at 12:01 AM on July 1, 2019. A Covered Person's coverage effective date may be different than the policy effective date. Thereafter, the insurance is effective 24 hours a day, worldwide. Coverage will terminate on the earliest of the following dates: (1) the date the policy terminates; or (2) the premium due date for which the required premium has not been paid; or (3) the date on which the Covered Person ceases to meet the eligibility requirements. Coverage under the policy will end 12:01 AM on July 1, 2020 OR 48 hours from the date Covered Person graduates, transfers, withdraws from school or is otherwise removed from the program, whichever is earlier.

DESCRIPTION OF COVERAGE

If a Covered Person incurs expenses while insured under the policy due to an Injury or Sickness, the plan will pay the Usual, Customary and Reasonable Expenses for any Medically Necessary Covered Medical Expenses listed in the Medical Expense Benefit section. All Covered Medical Expenses incurred as a result of the same or related cause, including any complications, will be considered as resulting from one Injury or Sickness. Benefits are subject to applicable Coinsurance Percentages, specified benefits set forth under Covered Medical Expenses, the limitations appearing under Limitations on Covered Medical Expenses, the General Policy Exclusions, and to all other limitations and provisions of the policy.

The expenses must be incurred after the effective date of the Covered Person's insurance while coverage remains continuously in force under the policy.

DESCRIPTION OF BENEFITS

Benefit Percentages the policy pays:

100% of covered expenses incurred up to the \$300,000 per Accident or Sickness maximum benefit.

Outpatient physiotherapy services are limited to a maximum benefit of \$2,500 per policy year.

Outpatient generic and brand-name prescription drugs are limited to a combined maximum benefit of \$5,000 per policy year.

COVERED MEDICAL EXPENSES

- Hospital room and board expense.
- Hospital miscellaneous expenses (operating room, lab tests, X-ray examinations, anesthesia, drugs, therapeutic services and supplies).
- Inpatient and outpatient physiotherapy / occupational therapy / speech therapy.
- Inpatient and outpatient surgery (including oral surgery). Assistant surgeons are allowed at 30% of the surgery allowance.
- Inpatient and outpatient anesthesiologist services.

- Inpatient registered nurse's services and inpatient and outpatient physician's visits.
- Pre-admission testing.
- Inpatient and outpatient psychotherapy.
- Inpatient and outpatient consultant physician fees.
- Skilled Nursing Facility 60 days per admission.
- Outpatient surgery miscellaneous expenses (for example, operating room, anesthesia, drugs, therapeutic services and supplies).
- Outpatient medical emergency expenses.
- Outpatient diagnostic x-ray services and laboratory procedures.
- Outpatient radiation therapy.
- Outpatient physician tests and procedures.
- Outpatient injections and chemotherapy.
- Outpatient prescription drugs.
- Ambulance services.
- Outpatient braces, appliances, durable medical equipment, and Orthotic Devices.
- Dental treatment, subject to limitations discussed in the section of this brochure entitled, "Limitations On Covered Medical Expenses."
- Clinical trials.
- Colorectal cancer screenings, performed in accordance with the latest screening guidelines issued by the American Cancer Society.
- Diabetes treatment.
- Emergency Services.
- Habilitative services provided to a covered Dependent child less than age 21 (not including Habilitative Services actually delivered through early intervention or school services).
- One annual voluntary HIV screening test while receiving emergency medical services, whether or not the HIV screening test is necessary for the treatment of the medical emergency.
- Mammogram and Cytologic screening (Pap smear).
- Oral anti-cancer prescription drugs.
- Preventive and primary care provided to a covered child less than age 21.
- Prostate cancer screening in accordance with the latest screening guidelines issued by the American Cancer Society.
- Reconstructive breast surgery.
- Home health care (must follow a hospital confinement of at least 3 days).
- Substance abuse services for the treatment of clinically significant substance abuse disorders identified in the most recent edition of the International Classification of Diseases of the Diagnostic and Statistical Manual of the American Psychiatric Association. Benefits and benefit maximums are as follows:
 - a) the process whereby a person who is intoxicated by or dependent on drugs or alcohol or both is assisted through the period of time necessary to eliminate the intoxicating agent from the body, while keeping the physiological risk to the patient at a minimum, shall be covered for up to 12 days annually.
 - b) Inpatient or Outpatient Services or any combination of those certified as necessary by a physician, psychologist, advanced practice registered nurse, or social worker and provided by a hospital, a non-hospital residential facility, an outpatient treatment facility, or a physician, a psychologist, an advanced practice registered nurse or a social worker shall be covered as follows:

- 1) up to 28 days per year for inpatient or residential care, in a hospital or non-hospital residential facility; and
 - 2) up to 30 outpatient visits per year.
 - c) treatment regimens which include psychiatric, psychological, and other prescribed interventions shall be a covered benefit.
- Mental illness services for the treatment of clinically significant mental illness identified in the most recent edition of the International Classification of Diseases or of the Diagnostic and Statistical Manual of the American Psychiatric Association. Benefits and benefit maximums are as follows:
 - a) treatment for inpatient or residential or residential care in a hospital or non-hospital residential facility, for up to 45 days per year;
 - b) outpatient benefits shall be 75% of covered expenses for the first 40 visits per year, and 60% of covered expenses for any outpatient visits thereafter for that year.
 - Preventive Care without copayments, coinsurance or deductible as described under Federal law and regulation regarding preventive services. This includes:
 - a) evidence-based items or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force;
 - b) immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to the Covered Person involved;
 - c) with respect to Covered Persons who are infants, children and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration;
 - d) with respect to Covered Persons who are women, such additional preventive care and screenings not described in paragraph (1) as provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

LIMITATIONS ON COVERED MEDICAL EXPENSES

- Payment for Hospital room and board, which includes all general nursing charges, will be limited to the Hospital's normal charge for semi-private accommodation. Intensive Care Unit charges will be limited to two times the semi-private room and board rate per day.
- Dental Treatment: (a) when performed by a Physician and (b) made necessary by Injury to sound, natural teeth. Routine dental care and treatment to the gums are not covered.
- Outpatient generic and brand-name prescription drugs are limited to a combined maximum benefit of \$5,000 per policy year.
- Outpatient physiotherapy services are limited to a maximum benefit of \$2,500 per policy year.
- When two or more surgical procedures are performed through the same incision or in immediate succession at the same operative session, the maximum amount paid will not exceed the benefit for the one of such procedures for which the largest benefit is payable.

OUTPATIENT PRESCRIPTION DRUGS BY EXPRESS SCRIPTS

The policy utilizes the Express Scripts Pharmacy network and provides a Prescription ID Card. Prescriptions filled at an Express Scripts Participating Pharmacy are payable at the benefit percentage, subject to the per policy year maximum for outpatient prescription drugs. Most pharmacies participate in the Express Scripts, Inc. network, but you should check with the pharmacy before you make your purchase. To find participating pharmacies in your area, call Express Scripts, Inc. at 1-866-282-1491 or visit their website at www.express-scripts.com. You will not have to file a claim on purchases made at participating pharmacies. The pharmacist will tell you exactly what to pay.

PREFERRED PROVIDER NETWORK

The policy utilizes the PHCS hospital and physician network for the purpose of delivering quality health care at a preferred fee. You are **not** required to use the PPO network, but to find a provider call 1-800-922-4362 or visit www.multiplan.com to find a PHCS provider, or if none are available, a MultiPlan provider.

REMAINS REPATRIATION BENEFIT

The plan will pay up to \$25,000, if the Insured dies while outside his or her home country. The benefit will pay the actual charges for preparing and transporting such the Insured's remains to his or her home country. This will be done in accord with all legal requirements in effect at the time the body remains are to be returned to his or her home.

Remains Repatriation must be arranged through On Call International. Retroactive claims will not be accepted.

MEDICAL EVACUATION BENEFIT

Upon the prior approval of the attending Physician and the Company, the Plan will pay up to \$50,000 of necessary expenses incurred for evacuation of the Insured to:

1. a specialized medical facility; or
2. his or her home country.

Medical Evacuation must be arranged through On Call International. Retroactive claims will not be accepted.

RIGHT OF SUBROGATION

(NOT applicable to students staying with California or Arizona residents)

If a Covered Person is injured or becomes ill through the act or commission of another person, and if benefits are paid under the policy due to that Injury or Sickness, then to the extent the Covered Person recovers for the same Injury or Sickness from a third party, the Covered Person's insurer, or the Covered Person's uninsured motorist insurance, Sirius America Insurance Company will be entitled to a refund of all benefits it has paid up to the amount of such recovery. Further, Sirius America Insurance Company has the right to offset subsequent benefits payable to the Covered Person under the policy against such recovery.

EXCLUSIONS FOR MEDICAL EXPENSES

Benefits are not payable under the Medical Coverage in the following circumstances:

1. Eye examinations; prescriptions or fitting of eyeglasses and contact lenses; eyeglasses, contact lenses or other Treatment for visual defects and problems, except as required as a result of a covered Injury. "Visual defects" means any physical defect of the eye that does or can impair normal vision.
2. Hearing examinations or hearing aids; or other Treatment for hearing defects and problems, except as required as a result of a covered injury. "Hearing defects" means any physical defect of the ear that does or can impair normal hearing.
3. Dental care or Treatment other than care of sound, natural teeth and gums required due to an Injury resulting from an Accident while the Covered Person is insured under the policy, and rendered within 12 months of the Accident.
4. War or any act of war, declared or undeclared; or while serving in the armed forces of any country (a pro-rata premium will be refunded for such period of service).
5. Participation in a riot or civil disorder; fighting or brawling, except in self-defense; commission of or attempt to commit a felony.
6. Operating any vehicle while under the influence of alcohol or without being properly licensed and insured to do so.
7. Participation in, practice for, or orthopedic equipment and appliances used for; semi-professional sports; or professional sports.
8. Skydiving, parachuting, hang gliding, glider flying, parasailing, sail planning, bungee jumping, or flight in any type of aircraft, except while riding as a fare-paying passenger on a regularly-scheduled airline.
9. Treatment, services or supplies provided by a Hospital or facility owned or run by the United States Government, unless a charge is made for such services in the absence of insurance; or in a Hospital which does not unconditionally require payment.
10. Cosmetic surgery, except cosmetic surgery which the Covered Person needs as the result of an Accident which happens while he is insured under the policy.
11. Elective Treatments and voluntary testing except as otherwise provided by the Policy.

12. Injury or Sickness covered by Worker's Compensation or Employer's Liability Laws, or by any coverage provided or required by law (including, but not limited to group, group type, and individual automobile "No-Fault" coverage).
13. Charges used to meet any deductible, or in excess of the coinsurance level, or in excess of those considered Usual, Customary, and Reasonable Charges.
14. Treatment or services provided by any member of the Covered Person's immediate family; or for which no charge is normally made.
15. Treatment, services or supplies provided or paid for by any governmental program or law, except Medicaid.
16. Nasal or Sinus Surgery, (unless required due to an Injury resulting from an Accident while the Covered Person is insured under the policy).
17. Birth Control, including surgical procedures and devices except as otherwise provided under the policy.
18. Treatment of congenital anomalies and conditions arising or resulting directly there from.
19. The diagnosis and treatment of Infertility.
20. Expenses incurred within the Covered Person's home country or country of regular domicile.
21. Injury sustained as a result of riding in or on a two or three-wheeled motor vehicle, or riding in or on a snowmobile.
22. Elective abortions.
23. Supplies, except as otherwise provided in the policy.
24. Circumcision.
25. Routine foot care, including the treatment of corns, calluses and bunions.
26. Gynecomastia.
27. Hirsutism.
28. Impotence, whether organic or otherwise.
29. Sleeping disorders, including testing thereof.

DEFINITIONS

Unless specifically defined elsewhere, wherever used in the policy:

Accident means a sudden, unexpected and unintended incident. "Covered Accident" means an Accident that results in Injury or loss covered by the policy.

Covered Person means any Eligible Person for whom application is made and who is approved to participate in the benefit plans issued under the policy, provided the required premium for such person's insurance is paid when due.

Hospital means a legally constituted institution having organized facilities for the care and Treatment of sick or injured persons on a registered Inpatient basis, including facilities for diagnosis and surgery under the supervision of a staff of one or more licensed Physicians and provides 24-hour nursing service by Registered Nurses on duty or call.

Injury means accidental bodily harm sustained by the Covered Person that resulted directly and independently of all other causes from an Accident and occurs while coverage under the policy is in force.

Inpatient means confinement for which the Covered Person is charged at least one full day's room and board.

Intensive Care Unit means a section, ward, or wing within a Hospital which is separated from other Hospital facilities and (1) is operated exclusively for the purpose of providing professional Treatment for critically ill patients; (2) has special supplies and equipment necessary for such Treatment which are available on a standby basis for immediate use; (3) provides room and board, and constant observation by registered graduate nurses or other specially trained Hospital personnel; and (4) is not maintained for the purpose of providing normal post-operative recovery Treatment or service.

Medical Emergency means bona fide emergency services provided after the sudden onset of a medical condition manifesting itself by symptoms of sufficient severity, including severe pain, such that the absence of immediate medical attention could be reasonably expected by a prudent layperson, who possesses an average knowledge of health and medicine to result in: (a) placing the patient's health in serious

jeopardy; or (b) serious impairment to bodily functions; or (c) serious dysfunction of any bodily organ or part.

Medically Necessary or **Medical Necessity** means the services or supplies provided by a Hospital, Physician, or other provider that are required to identify or treat an Injury or Sickness and which, as determined by Sirius America Insurance Company, are: (1) consistent with the symptom or diagnosis and Treatment of the Injury or Sickness; (2) appropriate with regard to standards of good medical practice; (3) not solely for the convenience of the Covered Person; (4) the most appropriate supply or level of service which can be safely provided. When applied to the care of an Inpatient, it further means that the Covered Person's medical symptoms or condition requires that the services cannot be safely provided as an outpatient. The fact that a Physician may prescribe, authorize, or direct a service does not of itself make it Medically Necessary or covered by the Policy.

Nurse means a person who has been registered or licensed to practice by the State Board of Nurse Examiners or other state authority in the state where he works, and who is practicing within the scope and limitation of that license. The term Nurse will not include the Covered Person or his spouse, children, brothers, sisters, or parents, or any person residing in his household.

Orthotic Devices means rigid or semi-rigid devices supporting a weak or deformed leg, foot, arm, hand, back or neck or restricting or eliminating motion in a diseased or injured leg, foot, arm, hand, back or neck. Benefits for Orthotic Devices include orthopedic appliances or apparatus used to support, align, prevent, or correct deformities or to improve the function of movable parts of the body. An Orthotic Device differs from a prosthetic in that, rather than replacing a body part, it supports and/or rehabilitates existing body parts. Orthotic Devices are usually customized for a Covered Person's use and are not appropriate for anyone else. Examples of Orthotic Devices include but are not limited to Ankle Foot Orthosis (AFO), Knee Ankle Foot Orthosis (KAFO), Lumbosacral Orthosis (LSO).

Outpatient Surgical Facility means a surgical or medical center, which has (1) permanent facilities for surgery; (2) organized medical staff of Physicians and registered graduate nurses; and (3) is authorized by law in the jurisdiction in which it is located to perform surgical services and is licensed (if no license is required, officially approved) under that law.

Physician means a practitioner of the healing arts who is duly licensed in the state where he is practicing and who is treating within the scope and limitation of that license. The term Physician will not include the Covered Person or their spouse, children, brothers, sisters, or parents, or any person residing in their household.

Prosthetic Devices (excluding dental) means artificial limb devices or appliances designed to replace in whole or in part an arm or a leg. Benefits for Prosthetic Devices include coverage of devices that replace all or part of a permanently inoperative or malfunctioning internal or external organ, and are furnished on a Physician's order. Examples of Prosthetic Devices include but are not limited to artificial limbs, cardiac pacemakers, prosthetic lenses, breast prosthesis (including mastectomy bras), hair prosthesis and maxillofacial devices.

Registered Nurse means a person who has received the designation of "Registered Nurse (R.N.);" and is registered and licensed to practice by the State Board of Nurse Examiners or other state authority in the state where they work, and who is practicing within the scope and limitation of that license. The term Registered Nurse will not include the Covered Person or their spouse, children, brothers, sisters, or parents, or any person residing in their household.

Sickness means illness or disease contracted and causing loss as to the Covered Person whose Sickness is the basis of claim. Any complications or any condition arising out of a Sickness for which the Covered Person is being treated or has received Treatment will be considered as part of the original Sickness.

Skilled Nursing Facility means a facility which is licensed pursuant to state and local laws; is operated primarily for the purpose of providing skilled nursing care and Treatment for individuals convalescing from Injury or Sickness including room and board and provides 24 hour a day skilled nursing services under the full time supervision of a Physician or

Registered Nurse and if full time supervision by a Physician is not provided, it has the services of a Physician available under a fixed agreement; it keeps adequate medical records and has organized facilities for medical Treatment. Skilled Nursing Facility does not include an institution or part of one that is used mainly as a place for rest or the aged.

Treatment means a specific in-office or Hospital physical examination of, or care rendered to, the Covered Person.

Usual, Customary, and Reasonable Charges - "Usual" means those charges made by a provider for services and supplies rendered to all patients for the same or similar Injury or Sickness; "Customary" means those charges made by the majority of providers in the area for the same or similar services or supplies. "Reasonable" means those charges that do not exceed the majority of prevailing fees in the area for the same or similar services or supplies. Area means a county or larger geographically significant area as determined by the Company.

CONFORMITY WITH STATE LAWS

Any provision that is in conflict with the requirements of state or federal law that applies to the Policy are automatically changed to satisfy the minimum requirements of such laws.

For questions please contact:

ASRM, LLC

505 South Lenola Road, Suite 231

Moorestown, NJ 08057

TOLL FREE: 1-800-359-7475 (within USA)

PHONE: (856) 380-1213 (collect, from overseas)

FAX: (856) 231-7995

WEB: www.helpwithmyplan.com

EMAIL: admin@asrmlc.com



Insurance Plan Frequently Asked Questions

Three W and Twinn Palms work with ASRM to provide medical insurance for some of our students. It is my responsibility to enroll, remove, and modify students in our policy. I am also a link between our representative at ASRM (Angela Brown) and anyone here who wants to communicate through me. If you have questions about our policy with ASRM, I am here to help.

Frequently Asked Questions:

1. Q: How can I find out if something is covered?

A: Please refer to the brochure for coverage information. If you are unsure about a specific procedure, feel free to reach out to me. I can communicate with our insurance agent about coverage.

2. Q: How can I file a claim?

A: If insurance did not cover costs at the time of service, and the student was required to pay out-of-pocket for a bill, a claim should be filed. *The claim form should be filled out and filed by the student, host family, TP coordinator, or school coordinator.* The original bill/invoice needs to be attached to the claims form. The form can be sent to the physical address or the email address listed in the top right corner of the form.

3. Q: The provider's office is saying the student is not covered or they do not take our insurance. What next?

A: Before visiting any medical office or provider (unless in the case of an emergency) *check multiplan.com and call the provider's office to be sure of coverage.* Make sure you are using the student's most recent insurance card at the time of care. If there are still problems, please contact me and I can work with ASRM to get the issue fixed.

4. Q: A host family is receiving bills for one of our students. How do I handle this?

A: The first step would be to get the bill paid. Work with the Customer Service team in China to ask the natural parents to pay the medical bill. If applicable, we can use the student's emergency fund for the payment once we have authorization from natural parents. If it is not possible to collect payment, please work with me to figure out other options.

5. Q: A provider coded the student's visit improperly and insurance is only partially covering or not covering the visit. How can I fix this if the visit should be covered?

A: Please email or call our insurance company, and they can investigate the situation for coverage. ASRM can work with the provider's office to get the code corrected.

6. Q: A student graduated or left the program and we are just now receiving medical bills. How can we get these paid?

A: The first step would be to contact your CS member in China to get payment from the natural parents. If we have an emergency fund on file, we can use that as well. If payment is unable to be collected after multiple inquiries, please work with me to figure out how we can get the bill paid. *It is not our policy to pay for student medical bills.*

A few reminders going forward:

- Students and host families should always use the student's Chinese name on any medical documents. Listing a student's American/English name on medical forms slows down the claims process. Please use the student's Chinese name in all internal email correspondence about insurance inquiries.



Insurance Plan Frequently Asked Questions (2)

- If there are any outstanding medical bills or unfilled insurance claims when a student leaves the program or graduates, please advise the Account Manager and CS team to hold the student's emergency fund. This can be held until all claims are settled.
- All claims payments will be issued in the student's name. For this reason, please have the student (not the host family) pay for any up-front medical costs that are due at the time of service. Three W and Twinn Palms do not have access to bills sent by providers. It is important for the host family to provide the TP Coordinator or non-TP Homestay Contact with any bills to give to the natural parents via the CS member.
- Explanation of Benefits are NOT bills. Usually, and EOB will be sent before the bill. Please wait for a bill from the medical provider to understand if anything is owed.
- Vision and Dental are not covered by this insurance. We do not have options for vision or dental insurance for our students. Emergency funds for these services can be used only if prior permission is given by the natural parents.
- An annual physical and most required immunizations are covered by our insurance plan. Please refer to me if there are issues with coverage.
- Make sure that the insurance card is presented at the provider's office for every visit. Many bills are received because the provider did not have the insurance for the student on file.

New Spring 2018 students eligible for coverage under 3W or Twinn Palms will be enrolled with coverage starting January 1st. Insurance cards should be sent the first week of January.

Please let me know if you have additional questions about our coverage or about insurance processes.

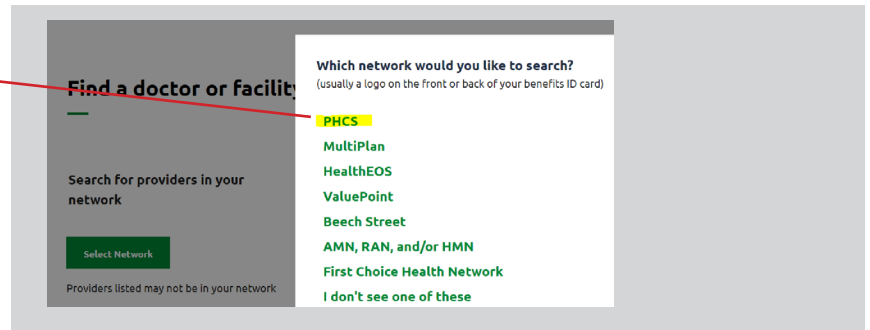


How to find an In-Network Provider

1) Go to <https://www.multiplan.com/> and click on find a provider.

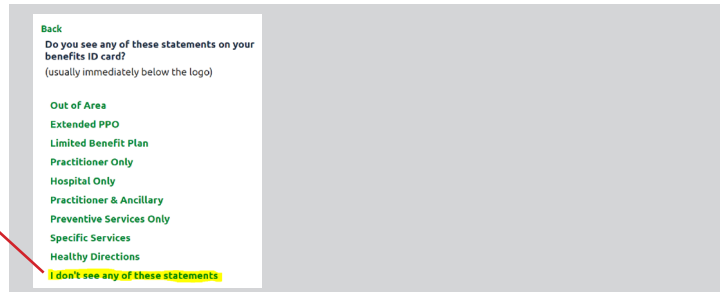


2) Select the PHCS network:

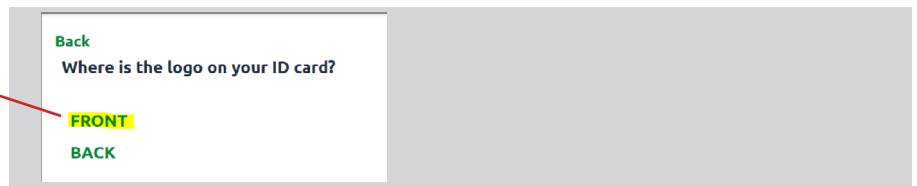


3) Select:

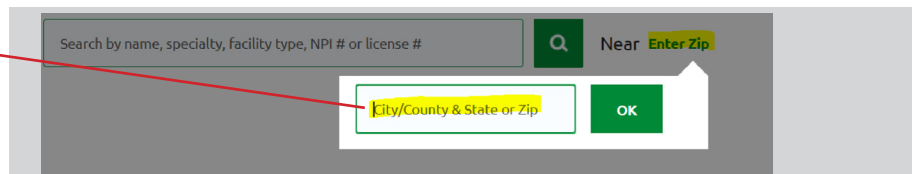
I don't see any of these statements.



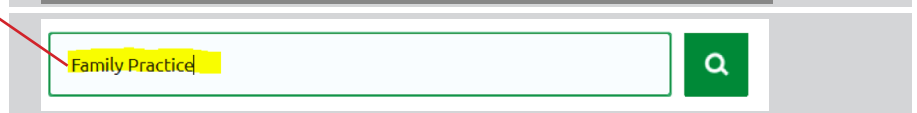
4) Select Front of Card:



5) Enter your location:



6) Search for a specialty (general practitioner, family practice, primary care, pediatrician, etc). You can also search for a specific Doctor, if you know of one in your area.



7) You will now be provided with a list of Doctors in your area. Please be aware that this search engine will provide a list of Doctors that participate in the network but may or may not accept the insurance plan. Please contact the provider before scheduling an appointment to verify that they accept your student's insurance plan. BCS is the name of the insurance. PHCS is the provider network.

*** You also have the option to call the ASRM Claims Customer Service # (1-800-359-7475) directly. They will be able to provide you a list of the providers in your area that participate in the network and accept the insurance.



BCS Insurance Company

Group Name or Sponsor		Insured's ID # (if applicable)		PLEASE ANSWER ALL APPLICABLE SECTIONS. ATTACH ORIGINAL ITEMIZED INVOICES (BILLS) AND SUBMIT TO THE BELOW ADDRESS. MAIL THIS FORM WITH SUPPORTING DOCUMENTATION TO THE FOLLOWING ADDRESS: ASRM, LLC ATTN – CLAIMS' DEPARTMENT 505 SOUTH LENOLA ROAD, SUITE 231 MOORESTOWN, NJ 08057 TOLL FREE – 844-898-8944 COLLECT – 856-380-1213 FAX – 856-231-7995 EMAIL – iees@asrmllc.com WEBSITE – www.helpwithmyplan.com
Name of Insured (Last Name, First Name, Middle Initial)		Social Security # (if applicable)		
Mailing Address		Date of Birth		
Telephone #		Email Address		
Patient's Name	Relationship to Insured	Patient's Date of Birth		
Date of Accident or Commencement of Sickness		Patient's Social Security # (if applicable)		
Description of Accident (How, When & Where) or Description of Sickness				
Has the patient received any prior treatment for the condition? <input type="checkbox"/> YES <input type="checkbox"/> NO				
If, YES, provide date treatment was provided.				
Are you employed? <input type="checkbox"/> YES <input type="checkbox"/> NO		If, YES, provide employer's name and address.		Is your spouse employed? <input type="checkbox"/> YES <input type="checkbox"/> NO
Are you covered by any other insurance? <input type="checkbox"/> YES <input type="checkbox"/> NO				If, YES, provide insurance company's name, address and policy number of that insurance policy.
Type of Insurance		Insurance Company Telephone #		
Have you or will you submit a claim against any other party for damages as a result of the illness or injury described in this form? <input type="checkbox"/> YES <input type="checkbox"/> NO				
If "Yes" please provide the Name and Address of the Insurance Company or Organization which sponsors the coverage.				
IF PAYMENT IS TO BE MADE TO THE PROVIDER, SIGN BELOW				
I hereby authorize payment of benefits to any providers of service, otherwise payable to me for services, but not to exceed the reasonable and customary charge for those services. I understand that I am responsible for any charge not covered by this authorization.				
Signed		Date		
AUTHORIZATION TO OBTAIN INFORMATION				
To All physicians, hospitals, medical service providers, employers, consumer reporting agencies, law enforcement agencies and any other agencies or organizations (including other insurance companies, Blue Cross-Blue Shield, self insured and prepaid health plans) and specifically _____				
Hospital(s), and Dr. _____. You are authorized to permit BCS Insurance Co. and its authorized representatives to view and obtain a copy of ALL RECORDS* including employment, law enforcement, financial, insurance claim records and medical records as to examination, history, diagnosis, treatment and prognosis with respect to any physical or mental condition including psychiatric, drug or alcohol treatment and any disease thereof.				

Print Name of Insured				
I understand the information obtained will be used by BCS Insurance Co. to determine eligibility for insurance and benefits claimed under the insured's policy. I consent to redisclosure of such information to reinsuring companies, the Medical Information Bureau and such other persons or organizations performing business or legal services in connection with my claim, or as may be otherwise lawfully required. Such information will not be given, sold, transferred or relayed to any other person not specified in this form without my written consent.				
I understand this authorization may be revoked by written notice to BCS Insurance Co., but this will not apply to information already released. If not revoked, this authorization will be valid while the claim is pending but not exceed a maximum of two years from the date below.				
I know I may request a copy of this authorization. I also agree a photographic copy of this authorization shall be as valid as the original.				
*Limitations, if any:				
Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. Please see the back of this claim form for individual state fraud notices.				
Signed		Date		

Fraud Notices

Alabama: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or who knowingly presents false information in an application for insurance is guilty of a crime and may be subject to restitution, fines, or confinement in prison, or any combination thereof.

Alaska: A person who knowingly and with intent to injure, defraud, or deceive an insurance company files a claim containing false, incomplete or misleading information may be prosecuted under state law.

Arizona: For your protection Arizona law requires the following statement to appear on this form: Any person who knowingly presents a false or fraudulent claim for payment of a loss is subject to criminal and civil penalties.

Arkansas, Louisiana, Rhode Island, West Virginia: Any person who knowingly presents a false or fraudulent claim for payment for a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

California: For your protection California law requires the following to appear on this form: Any person who knowingly presents false or fraudulent claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.

Colorado: It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable from insurance proceeds shall be reported to the Colorado division of insurance within the department of regulatory agencies.

Delaware: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, files a statement of claim containing any false, incomplete or misleading information is guilty of a felony.

District of Columbia: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

Florida: Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

Hawaii: For your protection, Hawaii law requires you be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.

Idaho: Any person who knowingly, and with intent to defraud or deceive any insurance company, files a statement containing any false, incomplete, or misleading information is guilty of a felony.

Indiana: Any person who knowingly, and with intent to defraud an insurer, files a statement of claim containing false, incomplete or misleading information commits a felony.

Kentucky: Any person who knowingly and with intent to defraud any insurance company or other person files a statement of claim containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.

Maine, Tennessee, Virginia, Washington: It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purposes of defrauding the company. Penalties may include imprisonment, fines or a denial of insurance benefits.

Maryland: Any person who knowingly or willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly or willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.

Minnesota: A person who files a claim with intent to defraud or helps commit a fraud against an insurer is guilty of a crime.

New Hampshire: Any person who, with a purpose to injure, defraud or deceive any insurance company, files a statement of claim containing any false, incomplete or misleading information is subject to prosecution and punishment for insurance fraud as provided in R.S.A. 638.20.

New Jersey: Any person who knowingly files a statement of claim containing any false or misleading information is subject to criminal and civil penalties.

New Mexico: Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.

New York: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed \$5,000 and the stated value of the claim for each violation.

Ohio: Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Oklahoma: WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.

Pennsylvania: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Texas: Any person who knowingly presents a false or fraudulent claim for payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison.



Perscription Drug Claims

Please read the following instructions and complete the form.

Cardholder's Information (The Cardholder is the insured member whose employer provides this benefit)

1. Print Cardholder's name (last, first, middle initial).
2. Print Cardholder's date of birth.
3. Circle the correct letter to indicate if Cardholder is male or female.
4. Print Cardholder's ID number (found on prescription drug or Health Insurance card).
5. Print Cardholder's mailing address and telephone numbers. Check box if this is a new address.
6. Indicate Cardholder's employer, insurance carrier and group number (refer to drug card).

IMPORTANT: CLAIM FORM MUST BE SIGNED

UNSIGNED CLAIM FORMS CANNOT BE PROCESSED AND WILL BE RETURNED

Patient Information (Complete a section for each family member who is submitting prescriptions)

1. Print Patient's name.
2. Identify relationship to cardholder, gender, date of birth, and number of prescriptions submitted for each patient.
3. Print Pharmacy name and address and the prescribing Doctor and DEA number used by each patient.

Specific Claim Information

1. Answer each question by checking correct box. Use the space provided for special notes if necessary.

Prescription Information Each submission must include:

Prescription receipts/labels or a patient history printout from your pharmacy, **signed** by the dispensing pharmacist. All prescription information should include:

- Pharmacy name and address
- Date filled
- Drug name, strength and NDC number
- Rx Number
- Quantity
- Days Supply
- Price
- Patient's name

(Please note that Claims received missing any of the following information may be returned or payment may be denied)

It is preferable to have receipts unattached or taped to a separate piece of paper. *Please DO NOT staple or glue.*

Reason for claim submission or special notes

This section can be used for special notes or comments.

Questions? Call Express Scripts Customer Service Department at 1-800-451-6245

Please return this claim to: Express Scripts, Inc.
P.O. Box 66773
St. Louis, MO 63166-6773
ATTN: Claims Department



Cardholder's Name (last, first, MI)	Date Of Birth	Gender M F	Cardholder ID Number
<input type="checkbox"/> Check if new address Address Street _____ City/State _____ Zip Code _____ Daytime Telephone () _____			
Employer	Insurance Carrier	Group Number	

PLEASE SIGN AND DATE HERE: I certify that all information provided is correct and that the prescription(s) submitted are for me or members of my family who are eligible. The patient(s) listed below has (have) received the medication, and I authorize release of all information contained on this claim to Express Scripts, Inc. and my Plan Sponsor. Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.



Cardholder's Signature

Date

Patient Information (please list information for each patient submitting claims)

1	Patient's Name	Relationship to Cardholder?(circle) Self, Spouse, Child, Domestic Partner	Gender (circle) M F	Date of Birth	Total number of receipts attached:
Pharmacy Name and Address:			Physician Name (name of prescribing Doctor) and DEA#:		

2	Patient's Name	Relationship to Cardholder?(circle) Self, Spouse, Child, Domestic Partner	Gender (circle) M F	Date of Birth	Total number of receipts attached:
Pharmacy Name and Address:			Physician Name (name of prescribing Doctor) and DEA#:		

3	Patient's Name	Relationship to Cardholder?(circle) Self, Spouse, Child, Domestic Partner	Gender (circle) M F	Date of Birth	Total number of receipts attached:
Pharmacy Name and Address:			Physician Name (name of prescribing Doctor) and DEA#:		

Does the patient reside in an **assisted living facility**? ☐ yes ☐ no Is this claim for **allergy serum**? ☐ yes ☐ no
Does the patient have primary prescription drug coverage through another insurance carrier? ☐ yes ☐ no
Did the patient submit this claim to the other carrier? ☐ yes ☐ no *If yes, please attach an explanation of benefits from your primary carrier.*

Prescription Information



All prescription claims must have prescription receipts/labels which include:

• Pharmacy Name/Address • Date Filled • Drug Name, Strength and NDC • Rx Number • Quantity • Days Supply • Price • Patient's Name

Claims received missing any of the above information may be returned or payment may be denied or delayed

☒ Please tape receipts to separate piece of paper

☒ Patient history print outs from the pharmacy are also acceptable but **MUST** be signed by the Pharmacist.

☒ **CASH REGISTER RECEIPTS ARE NOT ACCEPTABLE FOR ANY PRESCRIPTIONS.** (exception--diabetic supplies, see below)



Is claim for **DIABETIC SUPPLY**? ☐ yes ☐ no. If Yes, Please provide receipt stating: Pharmacy Name/Address • Date Filled • Type of Insulin and/or Type of supply • Quantity • Days Supply • Price • Patient's Name. Cash register receipts are acceptable but **Pharmacist Signature** is required if any information is handwritten.

Ask your pharmacist how you can purchase diabetic supplies with your prescription card

REASON FOR CLAIM SUBMISSION OR SPECIAL NOTES:

ESI USE ONLY



NOTES



NOTES

HOST FAMILY GUIDE

Host a Student. Change a Life!



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7 / 18 / 2019