

Handbook for the  
Master of Science in Actuarial Science (MS)  
School of Mathematical and Statistical  
Sciences (SoMSS)

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## 1 Introduction to SoMSS

The School of Mathematical and Statistical Sciences (SoMSS) in the College of Liberal Arts and Sciences (CLAS) at Arizona State University (ASU) offers an advanced academic program leading to the Master of Science (MS) degree in actuarial science. Actuarial science involves applying mathematical

and statistical concepts to the disciplines of risk management, finance, and insurance. The program will guide students' development of professional competencies through coursework, independent projects, and opportunities outside of the classroom, while remaining firmly based on a strong foundation of scholarly technical work in actuarial science. It will emphasize broad awareness and appreciation of current issues faced by insurance industry practitioners as well as innovative resolutions provided by actuaries.

Actuaries must pass a series of intensive professional exams to become credentialed, and this degree program prepares students for these credentialing exams. These credentialing exams are not required for the degree, but prepare students for certification and allow for membership in the Society of Actuaries (SOA) and the Casualty Actuarial Society (CAS).

The program requires 30 credit hours of actuarial science or related graduate coursework, and includes an applied project. The MS Actuarial Science degree is offered to students who have completed a Bachelor's degree (or equivalent) or master's degree in a related field such as mathematics, statistics, business, economics and predictive analytics.

## 1.1 Who does what at SoMSS

**Parts of the administrative structure of SoMSS that are most relevant to Graduate students:**

Name	Position	Email	Phone
Al Boggess	School Director	boggess@asu.edu	(480)965-5892
Dieter Armbruster	Associate Director for Graduate Programs	armbruster@asu.edu	(480)965-3953
Joelle Park	Graduate Program coordinator	jrpark4@asu.edu	(480)965-3953
Melissa Delgado	Graduate Program coordinator	melissa.I.delgado@asu.edu	(480)965-3953
Beth Fiacco	Travel funds	fiacco@asu.edu	(480)965-0488
Renate Mittelman	Computers	renate@asu.edu	(480)965-0096
Jeff Luczak	Coordinator	jeff.luczak@asu.edu	(480)965-0210
Katie Kolossa	TA Training	kolossa@asu.edu	(480)965-6437

## 2 Objective of the handbook

The purpose of this handbook is to provide guidance and information related to admission, degree requirements, and general policies and procedures. Please note that in some cases you will find differences between the Graduate College Policies and Procedures and the SoMSS program requirements. In these cases, SoMSS has established higher standards. Students must satisfy both sets of requirements. Please note that policies and procedures are occasionally amended to improve the program. Changes will be communicated to students through email, which is our primary form of communication. We will also post any updates to this handbook on our website <http://math.asu.edu>.

## 3 Student responsibility

All students are expected to become familiar with university and program policies and procedures and abide by the terms set forth. Information is available online. Most importantly you should visit the following websites:

- The Graduate College - <http://graduate.asu.edu>
- Graduate College Policies and Procedures - <https://graduate.asu.edu/policies-procedures>
- The SoMSS Graduate Degree Programs - <https://math.asu.edu/degrees/grad>

## 4 Admission and eligibility

An applicant must fulfill the requirements of both the Graduate College and the College of Liberal Arts and Sciences.

Admission to the SoMSS MS Actuarial Science program requires a Bachelor's degree (or equivalent) or master's degree from a regionally accredited college or university in a related field such as mathematics, statistics, business, economics and predictive analytics.

Students are encouraged to contact SoMSS Graduate Student Support [grad.math@asu.edu](mailto:grad.math@asu.edu) for more information.

## 4.1 Eligibility

Prior to applying to the MS Actuarial Science program, students should have completed the following courses with a “B” or better (scale is 4.00=“A”). Courses may be substituted with approval of the academic unit.

Linear Algebra (equivalent to ASU’s MAT 342 or MAT 343)  
Calculus sequence 1-3 (equivalent to ASU’s MAT 270, 271, and 272)  
Applied Statistics (equivalent to ASU’s STP 420)  
Advanced Calculus (equivalent to ASU’s MAT 370 or MAT 371)

## 4.2 Application

All students are required to submit an application and all required supporting materials with the Office of Graduate Admission and pay the required fee in order to have their application properly processed.

## 4.3 GRE scores

All students are required to submit official general Graduate Record Examination (GRE) scores directly to the Office of Graduate Admission. We do not require specific subject GRE scores. The ASU Institution code is 4007. If a department code is required use 000 for GRE.

## 4.4 English proficiency

The University requires all international applicants whose native language is not English to provide proof of English proficiency. The English language requirement cannot be waived. Acceptable proof is as follows (tests must not be older than two years):

- Test of English as a Foreign Language (TOEFL) score of at least 550 (PBT) or 80 (iBT). ASU’s institutional code is 4007. ASU only accepts electronic copies of the TOEFL score report.

- International English Language Testing System (IELTS) overall band score of at least 6.5. No institutional code is needed.
- Pearson Test of English (PTE) score of at least 60.

### **Exemption**

You could qualify for an exemption from this requirement by one of the following two options:

1. You successfully complete the highest level at the Global Launch Intensive English Program with grades of B or better

OR

2. You have attended in person a regionally accredited college or university in the United States and meet one of the following conditions:

- earned a Bachelor's degree or higher in residence from a regionally accredited college/university in the US (Official Transcripts Required), OR

- completed at least 12 credit hours of graduate course work with a cumulative GPA of 3.00 on a 4.00 scale or higher from a regionally accredited college/university in the US (Official Transcripts required)

OR

- completed at least 90 credit hours of undergraduate course work with a cumulative GPA of 3.00 on a 4.00 scale or higher from a regionally accredited college/university in the US (Official Transcripts required)

OR

- completed the American English and Culture Program (AECF) Advanced Level II with grades of 'B' or better along with the recommendation of the Director of AECF.

### **4.5 Personal statement**

The application must include a personal statement of no more than two pages. The statement should:

- 1) explain professional goals and reasons for desiring to enroll in the MS Actuarial Science program;
- 2) indicate personal interest in actuarial science;
- 3) describe any research experiences or actuarial working or internship experiences; and
- 4) if possible, identify one or more ASU SoMSS faculty with matching interests.

#### **4.6 Professional resume**

The application must include a professional resume that should include the applicant's education and professional experiences, community services, and professional awards.

#### **4.7 Letters of recommendation**

The SoMSS MS Actuarial Science program requires two letters of recommendation, at least one of which must come from a former professor of the applicant. There is no standard form for letters of recommendation. Our current application process allows students to submit the letters of recommendation electronically by indicating the names and the emails of the recommender. In turn, the Office of Graduate Admission sends an email to the recommender alerting him or her to go online and submit a recommendation. Students are encouraged to get letters from people who know them well, such as teachers, professional associates and supervisors, and should ask the recommenders to comment on the student's academic, emotional, intellectual and professional development.

#### **4.8 GPA requirement**

Applicants must have a minimum of a 3.0 cumulative GPA (on a 4.0 scale) in the last 60 hours of a student's first bachelor's degree program, or applicants must have a minimum of a 3.00 cumulative GPA (on a 4.0 scale) in an applicable master's degree program.

## **4.9 Transcripts**

Official transcripts of all prior University and College coursework are required.

## **4.10 Application evaluation**

Several factors are taken into consideration when evaluating an application: cumulative GPA, major, institution, personal statement, professional resume, letters of recommendation, standardized test scores, official transcripts, and performance in advanced math and statistics courses.

## **4.11 Notice of admission**

SoMSS submits its recommendation of admission to the Office of Graduate Admission and the final decision is delivered in writing by the Office of Graduate Admission. Students may check their application status on MyASU (<https://webapp4.asu.edu/myasu/>).

## **4.12 Pre-admission credits and transfer credit**

Credit for course work taken from an accredited institution can be awarded in the following situations:

1. 0-12 credit hours of graduate-level courses can be transferred. Those courses must come from a program that did not lead to a completed degree. They cannot come from a completed Master program nor from an Undergraduate degree. Such pre-admission credits must have been taken within three years of admission to the ASU degree program to be accepted.
2. ASU (only) Undergraduate students can transfer up to 12 hours of graduate classes, if they have been reserved for graduate studies and have not been counted for the Undergraduate degree.
3. The equivalent of a grade of B (at ASU) or higher should have been earned on every transferred course. A course with a grade of 'Pass', 'Credit', or 'Satisfactory' is not acceptable for transfer.

A student who wishes to transfer credits from another institution should contact the SoMSS graduate coordinator to initiate the transfer credit process.



### 4.13 Transfer between programs

Students who want to change programs within SoMSS, from a Masters to a Ph.D., from a Ph.D. to a Masters or from one Ph.D. program specialization to another should talk to a Graduate Program coordinator. They must submit a new application with the Graduate College. Admission to the new program can be denied. Such transfers should be requested early in the program since in general a student is allowed to use only twelve credits from the original program in the new program.

Transfer between Masters programs within SoMSS are possible and subject to the approval of the Graduate Director. Transfer of coursework and exams will be considered on a case-by-case basis.

## 5 MS Actuarial Science degree requirements

### 5.1 Overview

The SoMSS MS Actuarial Science program aims to prepare students with already completed undergraduate degrees in mathematics, statistics, or related fields for a variety of actuarial or analytical roles by including preparation for passing multiple professional credentialing exams administered by the Society of Actuaries and the Casualty Actuarial Society. The degree will provide a perfect medium for on-going interaction with the insurance industry through continuing education programs, internships, and placement of graduates in the industry.

The MS Actuarial Science degree has a minimum of 30 credit hours beyond the Bachelor's degree and deficiency courses.

Students must select the applied project advisor and the masters supervisory committee by the end of the first semester. In consultation with their advisor, the students must submit a plan of study (iPOS) by the end of the second semester of their degree program. The iPOS must be approved by the student's advisor, the SoMSS Graduate Associate Director, and the Graduate College.

A student at any time has to make *Satisfactory Academic Progress*, as defined on page 11 of the Graduate Policies and Procedures Manual. In particular the iPOS GPA, the Cumulative ASU GPA and the Overall Graduate GPA must be at least 3.0 (on a four point scale with A=4.0).

The program has three major milestones:

1. Course work
2. Plan of study
3. Culminating experience

which are described in the following subsections.

## **5.2 Sample timetable for an MS Actuarial Science**

The program can be done in two semesters.

### **Semester 1 (Fall semester):**

- Take 15 credit hours of course work, including the required core ACT 560 Advanced Data Analytics in Insurance I.
- Choose an applied project advisor and file a plan of study (iPOS).
- Choose a masters supervisory committee.

### **Winter break:**

- Prepare for the applied project.

### **Semester 2 (Spring semester):**

- Take 15 credit hours of course work, including the required core ACT 561 Advanced Data Analytics in Insurance II, and 3 credit hours applied project (ACT 593).

## **5.3 Course Work**

The MS Actuarial Science degree requires 30 hours of graduate coursework including an applied project (ACT 593). The required core courses for the degree include the following courses.

ACT 560: Advanced Data Analytics in Insurance I

ACT 561: Advanced Data Analytics in Insurance II

Students can select seven courses from the list below. Other courses may be used with approval of the academic unit.

ACT 505: Advanced Models for Enterprise Risk Management  
ACT 510: Mathematics of Finance  
ACT 515: Probability for Risk Management  
ACT 520: Rate Making and Reserving  
ACT 530: Mathematics for Financial Derivatives  
ACT 535: Statistics for Risk Modeling  
ACT 540: Long Term Actuarial Mathematics I  
ACT 541: Long Term Actuarial Mathematics II  
ACT 550: Actuarial Models and Modeling I  
ACT 551: Actuarial Models and Modeling II  
ACT 570: Stochastic Calculus for Finance  
ACT 571: Advanced Mathematics and Financial Derivatives  
ACT 575: Portfolio Theory and Risk Management  
ACT 580: Regulation and Financial Reporting  
ACT 584: Internship  
ACT 585: Advanced Mortality Modeling and Management of Longevity Risk

Only six credit hours of 400 level coursework from list below will be allowed on the plan of study per Graduate College policy.

ACT 415: Probability for Risk Management  
ACT 430: Mathematics of Financial Derivatives  
ACT 440: Long Term Actuarial Mathematics I  
ACT 441: Long Term Actuarial Mathematics II  
ACT 450: Actuarial Models and Modeling I  
ACT 451: Actuarial Models and Modeling II  
ACT 435: Actuarial Business Forecasting  
ACT 420: Intro to Rate Making and Reserving  
STP 421: Probability  
STP 427: Mathematical Statistics

## **5.4 Plan of study**

In consultation with their advisor, students must submit a plan of study (iPOS) by the first semester of their degree program. The iPOS must be approved by the student's advisor, the SoMSS Graduate Associate Director, and the Graduate College.

The iPOS is a record that shows the student's study. Once a student and the advisor agree on the courses relevant for this goal and have listed them, the only other requirement for the iPOS is to add up to 30 credit hours.

## **5.5 Culminating experience**

The students are required to take 3 credit hours in Applied Project (ACT 593). Students will apply the mathematical and statistical modeling techniques according to economic and financial principles to analyze the real life insurance data.

## **5.6 Accelerated degrees**

This program allows students to obtain both a bachelor's and master's degree in five years. It is offered as an accelerated bachelor's and master's degree with BS Actuarial Science. Acceptance to the graduate program requires a separate application. During the junior year, eligible undergraduate students can be advised to apply.

# **6 General information, policies and procedures**

## **6.1 Costs (tuition & fees)**

The costs of enrollment can be obtained from ASU Financial Aid and Scholarship Services. Tuition and fees are subject to annual approval by the Arizona Board of Regents. Use the Tuition Estimator to calculate estimated total cost of attendance. For questions about tuition and fees, please contact the Student Accounts Office. For questions about financial aid and cost of attendance, please contact Student Financial Assistance.

## 6.2 Grievances and appeals

Students who are enrolled in a College of Liberal Arts and Sciences (CLAS) course and believe they have been unfairly or improperly graded are assured of just treatment and fair consideration. Any such grievance must be started within the regular semester immediately following the course at issue, whether the student is enrolled in the university or not.

There are two stages to the grade grievance process, the informal process and the formal process. Each contains a series of steps. The steps must be followed by any student seeking to appeal a grade. This process does not address academic integrity allegations, faculty misconduct or discrimination.

Refer to the CLAS Academic Grievance Policy for more information and specific processes.

## 6.3 Continuous enrollment

Once admitted to a Graduate program, students must be registered for a minimum of one credit hour during all phases of their graduate education, including the term in which they graduate. This includes periods when students are engaged in ASU-funded research, working on projects, taking examinations, or in any other way utilizing university resources, facilities, or faculty time. Exceptions are discussed in section 6.4.

Registration for every fall semester and spring semester is required. Summer registration is graduating from the degree program during a summer term.

To maintain continuous enrollment the credit hour(s) must:

- Appear on the student's plan of study (iPOS), OR
- Be for Reading & Conference course (ACT 590), OR
- Be for a graduate-level course.

Grades of 'W' and/or 'X' are not considered valid registration for continuous enrollment purposes. 'W' grades are received when students officially withdraw from a course after the drop/add period. 'X' grades are received for audit courses. Additionally, students completing work for a course in which they received a grade of 'I' must maintain continuous enrollment as defined previously. Graduate students have one year to complete work for an incomplete grade; if the work is not completed and the

grade changed within one year, the ‘I’ grade becomes permanent. Additional information regarding incomplete grades can be found at <http://asu.edu/aad/manuals/ssm/ssm203-09.html>.

## 6.4 Voluntary withdrawal from ASU

If a student wishes to withdraw from his/her graduate degree program and the university, they must complete the Voluntary Withdrawal form. Students must separately complete the appropriate forms with the University Registrar to withdraw from their courses. International students should contact the International Student and Scholars Center (ISSC) before submitting a *Voluntary Withdrawal form*, as it most likely will affect their visa status.

### **Voluntary withdrawal from a graduate degree program**

If a student wishes to transition from one graduate degree program to another graduate degree program, the student should complete the Voluntary Withdrawal form. The student should not take this action until they have been admitted to the other graduate degree program.

### **Other types of withdrawal**

There are appropriate circumstances when students may need to withdraw from the university (i.e. medical withdrawal, compassionate leave). The policies for such withdrawals are the same for both undergraduate and graduate students. Types of withdrawals and procedures can be found at: <https://students.asu.edu/drop-add>. For course withdrawals contact the University Registrars Office.

## 6.5 Leave of absence policies

Graduate students planning to discontinue registration for a semester or more must submit a Request to Maintain Continuous Enrollment form. This request must be submitted and approved before the anticipated semester of non-registration. Students may request to maintain continuous enrollment without course registration for a maximum of two semesters during their entire program.

Having an approved Request to Maintain Continuous Enrollment by the Graduate College will enable students to re-enter their program without re-applying to the university. Students who do not register for a fall or spring

semester without an approved Request are considered withdrawn from the university under the assumption that they have decided to discontinue their program. Students removed for this reason may reapply for admission to resume their degree program; the application will be considered along with all other new applications to the degree program.

A student with a Graduate College approved Request to Maintain Continuous Enrollment is not required to pay tuition and/or fees, but in turn is not permitted to place any demands on university faculty or use any university resources. These resources include university libraries, laboratories, recreation facilities or faculty time.

## **6.6 Maximum time limit**

All work toward a masters degree must be completed within six consecutive years. The six years begins with the semester and year of admission to the program. Graduate courses taken prior to admission that are included on the plan of study (iPOS) must have been completed within three years of the semester and year of admission to the program.

Any exception must be approved by the dissertation committee and the Graduate College. The Graduate College may withdraw students who are unable to complete all degree requirements and graduate within the allowed maximum time limits.

## **6.7 Registration requirements for research assistants (RA) and teaching assistants (TA)**

Students awarded an assistantship within SoMMS are required to be registered for at least 6 credit hours each semester. Audit credit hours do not count towards the 6 credit hours.

A regular Teaching Assistantship or Research Assistantship is considered to have a workload of a 50 percent Full Time Equivalency (FTE). Regular TAs/RAs do not pay tuition during the semester or summer session of their employment. In addition, the university pays the individual health insurance premium for those TAs and RAs.

TAs/RAs working 25–49 percent FTE receive a 50 percent remission of tuition for the semester or summer session of their employment.

Any TA/RA offer does not cover additional fees beyond tuition.

More details on regulations pertaining specifically to TAs and RAs can be found in the Graduate College TA/RA Handbook.

## 6.8 Policy for maintaining academic satisfactory progress

Each semester, the SoMSS MS Actuarial Science program reviews students' files for satisfactory progress towards completion of the degree. All students who do not meet one of the four categories are placed on probation or dismissed from the program:

1. Satisfactory progress;
2. Academic probation;
3. Progress probation;
4. Dismissal from the MS Actuarial Science program.

1. **Satisfactory progress** means that a student does not have any academic or progress probationary issues. In addition to the probationary rules, satisfactory progress includes discussion with the advisor each semester.

### 2. **Academic probation**

SoMSS MS Actuarial Science students must maintain a minimum of 3.00 GPA on both the iPOS and Graduate GPAs. If either GPA falls below 3.00, the student must develop, with their advisor, an academic performance improvement plan that includes the conditions and timeframes for making satisfactory academic progress in their degree program. The student is considered to be on academic probation until the conditions specified in the academic performance improvement plan are met and both GPAs are above 3.00.

3. **Progress probation** pertains to any of the following issues:

- Failure to select the applied project advisor by the end of the first semester.
- Failure to complete ACT 560 or 561 with a grade of B or better by the end of the second semester.



- Failure to remain continuously enrolled.

4. **Dismissal from a SoMSS MS Actuarial Science program:**

An MS Actuarial Science student may be dismissed from program for any of the reasons listed below:

- (a) Cumulative or semester GPA is less than 3.0 for two consecutive semesters. (A student with such a GPA will be put on probation after the first semester.)
- (b) Failure to meet a requirement specified for the MS Actuarial Science degree, including not making satisfactory progress toward the completion of the degree.

A student will be recommended for dismissal from a SoMSS MS Actuarial Science program for failure to meet the probationary conditions imposed in the semester mentioned in the probationary letter.

- The student will receive a letter from the SoMSS Graduate program explaining the reasons for the dismissal. The student will have 5 calendar days from the date of the letter to appeal the decision. If the student decides to appeal, the SoMSS graduate committee will review the case and will make the necessary recommendation. The Graduate Associate Director, on behalf of the graduate committee, will provide a written explanation of the outcome.
- If the outcome is favorable, the student will have to meet all the outlined requirements at the end of the specified period. The student will be required to sign an agreement acknowledging the recommendations and the consequences if the agreements are not met.
- If the graduate committee recommends that the appeal is not granted in favor of the student, the Graduate Associate Director, on behalf of the graduate committee, will recommend to the Dean of Academic Affairs that the student be dismissed from the SoMSS Graduate program.
- The student will then have the opportunity to appeal to the CLAS Standards Committee, which reviews the student's case and makes

the final ruling to the Associate Dean and the SoMSS Graduate Associate Director.

- If the appeal is not granted in favor of the student, the Dean of Academic and Student Affairs will recommend to the Graduate College that the student be dismissed from the SoMSS Graduate program.

## **6.9 Filing for graduation**

During the final semester, a student must file an application for graduation with the Graduation Office of the Registrar on My ASU. The student's approved final plan of study (iPOS) must be on file with the Graduate College before the student can apply for graduation.

## **6.10 Academic integrity**

The highest standards of academic integrity are expected of all graduate students, both in the academic coursework and in their related research activities. The failure of any graduate student to meet these standards may result in serious consequences including suspension or expulsion from the university and/or other sanctions as specified in the academic integrity policies of individual schools as well as the university.

Violations of academic integrity include, but are not limited to: cheating, fabrication, tampering, plagiarism, or aiding and/or facilitating such activities. At the graduate level, it is expected that students are familiar with these issues and each student must take personal responsibility in their work. In addition, graduate students are expected to follow university guidelines related to the Student Code of Conduct. University policies related to academic integrity and code of conduct are available in the Office of Student Life, or at <https://graduate.asu.edu/academic-integrity>.

## **6.11 Student chapters of professional societies**

The graduate students in MS Actuarial Science program are encouraged to involve in Gamma Iota Sigma Kappa Chapter at ASU (GIS @ ASU). As members of the club, students have opportunities to hear from actuaries at varying levels from both local and national actuarial firms. At club meetings, actuarial professionals share information about their companies and

provide helpful employment advice. In addition to meeting with prospective employers, members will also participate in career-building activities. These activities help prepare actuarial students for internships and full-time employment.

There are also many other professional societies that students can involve, for example, The American Mathematical Society (AMS), the Association for Women in Mathematics (AWM), the Mathematical Association of America (MAA), and the Society for Applied Mathematics (SIAM).

## 6.12 Student Support Services

### 6.12.1 Healthcare & Insurance

All students, whether they have health insurance or not, are eligible to use ASU Health Services. Graduate students must be enrolled in a graduate degree or certificate program and registered for at least three credit hours or one dissertation/thesis hour.

Visit ASU Health Services for additional information and instructions regarding Student Health Coverage Options, Eligibility & Enrollment.

International students will automatically be enrolled in the student health plan upon registration for class.

For students with an RA/TA appointment, refer to the **Benefits** section of the TA/RA Handbook for additional health insurance information.

All students are required to meet the measles, mumps, and rubella (MMR) immunization requirement before class registration. You will see a MMR Immunization hold in the **Priority Tasks** module in My ASU until your MMR information is received and verified. Read additional information about MMR and other immunization information at ASU Health Services.

### 6.12.2 Disability Resources

The Disability Resource Center (DRC) provides services to qualified students with disabilities on all ASU campuses. Services include testing accommodations, note taking services, on-campus transportation, and more. Students new to ASU must log into DRC Connect to get started with registering with the DRC office. Contact DRC to determine eligibility and submit required documentation.

### **6.12.3 Veterans Resources**

ASU has a robust veteran student services center. The Tillman Center offers advising, assistance with GI benefits, military transfer credit and other services. The Tillman Center is staffed almost entirely by veterans who relate to the challenges that new students experience and provide support in navigating complex governmental systems.

### **6.12.4 Counseling Services**

Students are eligible for personal counseling services at ASU. ASU Counseling Services offers confidential, time-limited, counseling and crisis services for students experiencing emotional concerns, problems in adjusting, and other factors that affect their ability to achieve their academic and personal goals. They will talk with you, help you identify solutions or support, and connect you with those services at ASU or in the community.

### **6.12.5 Title IX**

ASU is committed to providing an environment free from discrimination based on sex and provides a number of resources and services to assist students, faculty and staff in addressing issues involving sex discrimination, including sexual violence. The university's full statement and policies related to Title IX are available online.

### **6.12.6 International Students Support**

The International Students and Scholars Center (ISSC) at ASU helps international students understand the legalities and requirements of academic and employment-based programs. It deals with all questions regarding visa and lawful status as an international student in the US as well as many other questions pertaining to life at ASU as an international student.