

J-1 Student and Scholar Manual
Center for International Education



COLUMBUS STATE

UNIVERSITY

Welcome to Georgia!

The University System of Georgia welcomes international students and scholars. This manual was created to provide general information that will be helpful prior to and after arriving at your institution. This manual should be used as a general guide for topics ranging from immigration to housing to social life. However, for specific information about your institution, community, or personal circumstance, please contact the Center for International Education (CIE).

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I. Getting Here

Before you arrive:

- After your acceptance, Columbus State University will issue and send you an immigration document. J-1 Exchange Visitors will receive a DS-2019 form. The DS-2019 is issued by the Responsible Officer (RO). The RO handles matters pertaining to “J” visa holders.
- You must pay the I-901 SEVIS fee upon receiving your DS-2019. You can pay online at: <https://www.fmjfee.com/i901fee/>. After paying the fee, print the receipt and take it with you to the visa appointment.
- You will need to schedule an appointment at a US Embassy/Consulate to be interviewed for a visa.
 - Check the website of the US Embassy/Consulate nearest to you to find out how to schedule an appointment. Appointment wait times vary and can be as long as 3 months.
- You will need to take the following items to the interview:
 - Signed DS-2019
 - Acceptance letter from Columbus State University
 - Financial documentation
 - Valid passport
 - One other form of picture identification

Please keep in mind that it is always better to bring more than less to the interview, so if you have any other documents that might be useful, bring them. Also, be sure to check the website of the US Embassy/Consulate that you will visit to make sure of any specific requirements for that Embassy. You can also find information about required documents at http://travel.state.gov/visa/temp/types/types_1268.html.

- During the interview, it is natural to be nervous, but try to relax. Remember that the officer’s main concern is your intention to study in the US (or, as a scholar, to fulfill your exchange agreement for teaching or research) and your intention to return to your home country upon completion of your exchange. Be as open and honest as you can while remembering that you are applying for a nonimmigrant Exchange Visitor visa and not a work visa.

DS-2019 Travel Dates:

- After receiving your J-1 visa from the embassy, you should confirm all of your travel arrangements. Exchange Visitors on these types of visas are eligible to enter the US up to 30 days BEFORE the “program start date” on the DS-2019. You can find the program dates on the first page of your DS-2019, on the left-hand side.
- It may take the full 30 days time in the US in order to set up housing accommodations and to become familiar with your new surroundings and school.

What Documents Should I carry with me to the United States?

- When traveling to the US, it is very important to have the following documents with you at all times (NOT in your checked luggage):
 - Your signed DS-2019
 - Passport with J visa (must be valid for a minimum of 6 months at all times)
 - Other forms of identification
 - Acceptance letter from your university. The immigration officer may not ask for it, but it is a good idea to carry it anyway.
- En route to the US, you will be asked to complete information on the I-94 Arrival and Departure Record (“I-94 card”). It is very important to complete this form accurately. Your name should be written exactly as it is on your passport (spelling, spacing must be consistent). Your date of birth should be listed in the “day/month/year” format, which is different from how it is listed on the DS-2019. If known, list the address where you will actually reside in the US (residence hall room or apartment). If you do not know your new permanent address at this time, you can provide the general university address:

Columbus State University
4225 University Ave.
Columbus, GA 31907

- Once you arrive at the US Port of Entry, the Immigration Officer will staple the I-94 card into your passport. This document is very important and will be needed in the future, so be sure that it does not get lost.

Who can help me with pre-arrival information?

- Responsible Officer (RO) for J-1 students will help with any questions prior to your arrival. These may be staff in the Admissions Office or in the Center for International Education.

Adam Johnson or Christine Murphey can help you in the Center for International Education:
+1-706-565-4036

- You may also seek help from an Education USA Center in your country. Advisors at these centers offer services for students wanting to study in the United States.

II. You Have Arrived!

Arrival Dates

- You will want to plan to arrive at CSU in Columbus, Georgia no later than the Wednesday prior to the first day of classes for the Spring and Fall Semester, so that you will have a chance to meet with your academic advisor (or, for scholars, your Department Head and the Center for International Education) and be ready to register for classes and attend the mandatory International Student Orientation.

Flying and coming to Columbus

- You should arrange to fly into the Atlanta-Hartsfield Jackson International Airport (Atlanta is approximately 90 miles north of Columbus). Once there, you will find a shuttle service called Groome Transportation. This shuttles usually runs every hour to Columbus and can be located at the Ground Transportation area outside the airport's baggage claim (you will follow the signs to the non-metro shuttle area). You can find out more information about this shuttle service by calling 1-800-584-6735 or visiting their website at http://www.groometransportation.com/columbus_ftbenning.htm

III. Accommodation Options

Students

- If you have not yet secured on-campus housing arrangements please visit <http://life.columbusstate.edu/> to apply for housing and <http://life.columbusstate.edu/pricing.php> to learn about the housing options available to you and their pricing. You may also contact the assignments coordinator for Residence Life at CSU, who can help you reserve a room and answer any questions you might have. You can e-mail them at housing@columbusstate.edu. The phone number is +1-706-507-8710. If you need to check-in earlier than the listed check-in time for housing, or if you are arriving very late in the evening after check-in hours have ended, please contact the assignments coordinator and they will be happy to accommodate you by providing an earlier move-in date or by scheduling someone to be available when you arrive.
- **Music, Art and Theatre majors** are strongly advised to select River Park Housing due to its closeness to the Fine Arts campus in downtown Columbus. To secure River Park Housing you can contact Resident Life at housing@columbusstate.edu or by calling 706-507-8035.
- You may also want to visit <http://life.columbusstate.edu/index.php> for more information about CSU housing options.

Scholars

The Center for International Education or the department with which you will be affiliated will assist you with housing. They will contact you in advance of your arrival to arrange this.

IV. You've finally made it to your campus. Now what do you do?

Get to know your International Office Staff

- One of the first things to do after arrival is to visit the Center for International Education! This is very important as it lets advisors know that you have arrived without problems.
- **STUDENTS: YOU MUST ATTEND INTERNATIONAL STUDENT ORIENTATION.**
- **SCHOLARS: YOU MUST ATTEND ORIENTATION THROUGH THE HUMAN RESOURCES OFFICE.** The Center for International Education will schedule this with you upon your arrival.

- When you visit the office of your International Student & Scholar Advisor, you should bring your passport with I-94 card and DS-2019 with you. The office will need copies of those documents to certify in your file that you arrived to the US and to register you in the SEVIS immigration database.
- Your International Student & Scholar Advisor is available to answer questions regarding your immigration status and often can assist with other questions about getting settled into the US.
- Please remember to keep your advisor(s) updated on matters of immigration. International Student & Scholar Advisors are responsible for reporting your J visa status to the US Department of Homeland Security; therefore, it is important to notify advisors of any change or situation regarding immigration status.

V. You have met your advisors and prepared for classes. What do you do now?

Once you have met your advisors, gone through orientation, and prepared for classes, there may be extra steps you will want to take in order to make life easier in the United States. For instance, if you would like to work on campus (as a student) or if you would like to drive, you may need additional documents. The next section will explain how to obtain documents that will make your stay easier.

Obtaining Identification Cards in the US & How to Use Them

Student Identification Card

- This is probably the first identity card you will receive once you have arrived on your school's campus. Columbus State University's Identification Card is your official university identification document. It will be used as your on-campus debit card as well as your library card. Generally, your card will be accepted in on-campus dining facilities, book stores, vending machines, etc. The card normally bears a student's name, student identification number, photograph, bar code, and magnetic stripe. Your student identification number is usually used only for school purposes and cannot be used in place of a Social Security Number or for any other business outside of the university.

On most campuses, new international students are able to get their student ID cards after they have registered for classes and checked in with CIE.

Social Security Number

A Social Security Number is a US government identification number.

Students

It is not necessary for international students to have a social security number, unless authorized for employment on or off campus. International students who will be employed in the US will need to apply for a number. There is no charge to apply for a Social Security Number.

Scholars

In order to be employed in the US and by CSU you are required to obtain a social security number. CIE will assist you with this.

When should I apply for a Social Security Number?

- You should apply for a Social Security Number once you have secured authorized employment. **You must wait 10 working days after arriving in the US before you may apply for a Social Security Number.**
- You are not required to have a Social Security Number before you start working. While you wait for your Social Security Number, your employer can use a letter from the Social Security office stating that you have applied for a number.

What do I need in order to apply for a Social Security Number?

J-1 Exchange Visitors need the following documentation in order to apply for a Social Security Card:

- Passport,
- I-94 card (a small white card stapled in your passport),
- DS-2019 form,
- Sponsor letter authorizing employment (scholars can obtain this from CIE). The sponsor is written in #2 of the DS-2019 form and the J-1 would ask for assistance from the sponsor's RO.
- The online Social Security Number application form (Form SS-5) is available at <http://www.ssa.gov/pubs/10002.html>.

Where do I apply for a Social Security Number?

You must apply in person at a local Social Security Administration office. You can find your local Social Security office by going to <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp> Most of the Social Security offices' operating hours are 8:30 AM - 3:30 PM, from Monday - Friday.

You can contact the Social Security Administration at this toll-free number: 1-800- 772-1213

PLEASE NOTE: THE SOCIAL SECURITY CARD WILL BE MAILED TO YOU IN APPROXIMATELY 2 - 6 WEEKS AT THE ADDRESS THAT YOU PUT ON THE APPLICATION.

Driver's License: What is it and where do I get it?

You must have a driver's license to operate a motor vehicle in the United States. Your international driver's license authorizes you to drive in the US, but local laws and driving procedures may be very different from those in your home country. You may wish to obtain a Georgia driver's license.

A driver's license can be obtained from the Georgia Department of Driver Services (DDS) <http://www.dds.ga.gov>.

Fees and Proof of Identification

To apply for a driver's license there is a small fee (~\$20). You must also show the following as proof of identification:

- Letter from the Center for International Education.
- Proof of residence (utility bill, bank statement, residence hall contract, etc.)
- Passport
- DS-2019 form
- I-94 form
- Fee for license issuance
- Social Security Number. If you do not have a social security number, you will have to obtain a Form SSA-L676 'SSN CARD DENIAL NOTICE' from a local SSA office before visiting a DDS Customer Service Center to apply for a driver's license. You may contact the SSA at (800) 772-1213 or <http://www.ssa.gov> to find the SSA office nearest you. After obtaining the form, bring it to the Customer Service Center when you apply for your driver's license or identification card.

Immigration Status Verification

The Department of Drivers Services (DDS) is required by US federal law to check the validity of your immigration status in a Department of Homeland Security (DHS) verification system known as SAVE. If you are new to the US, you should wait 10 days after entering the US and be sure your SEVIS record has been activated before applying for the license to ensure your information has been uploaded to the SAVE system. If your information matches up successfully in the SAVE database, DDS staff can proceed with your application.

Sometimes there are problems with the verification process in SAVE. If SAVE does not verify your identity on the first check, you will be asked to leave and return in 5 days. DDS should provide you with a case number, and you can phone the DHS help line: 1-888-464-4218. You will need your case number and immigration documents on hand when you call.

Validity Period of License

The expiration date of your new license will match the end date of your DS-2019 form (not to exceed a validity period of 3 years). For students who are currently pursuing post-completion Optional Practical Training, the expiration date will match the end date of your OPT as listed on your EAD card.

Georgia State Identification Card

If you do not plan to obtain a driver's license, you may apply for a Georgia State Identification Card for an additional identification document. This card has the exact same information as a driver's license. In order to get a state ID, you need to show the same proof of identification and residency as you would to get a driver's license. The cost of a state ID is \$20 and is valid for the length of time you are authorized to stay in the US as noted on your DS-2019. State IDs and driver's licenses serve as an official form of ID in the US, and they are helpful to have when wanting to open a bank account or conduct other personal business matters.

Driving in Georgia

Liability Insurance

- In order to operate a car in the US, you need to have car insurance.
- Georgia requires all drivers to have liability insurance; however, if you limit your coverage to this type of insurance, only the car of the other party with whom you might be involved in an accident is insured. It does not cover the damage to your own car. Collision insurance protects your car in case of collision with another car, and

comprehensive insurance covers losses caused by storms, thieves, etc. Please let your insurance company advise you on what coverage is best for your vehicle and situation. There are many car insurance companies, and you should shop around to get the best rates. To get a better insurance rate, it is helpful to have a Georgia driver's license rather than one from your home country. To learn more about car insurance, please visit <http://www.carinsurance.com>. To find a local insurance provider, you may use <http://www.yellowpages.com>.

- All drivers are responsible for knowing the driving regulations of the State of Georgia. You can review all driving rules in Georgia by downloading the current Driver's Manual, which is available online at <http://www.dds.ga.gov/drivers>.

Traffic Violations

- If you break the law and are spotted by the police, the police officer will indicate that you need to pull over by turning on a siren and by flashing the car's blue lights. As soon as you can do so safely, pull over to the right side of the road without impeding the flow of traffic or turn into a parking lot. Park the car, but do not get out. Roll down the window when the officer approaches, and be courteous, even if you are angry or puzzled about why you were pulled over.
- You will need to provide the officer with your driver's license, proof of auto insurance, and the car's registration card. If you are issued a ticket, you will probably be subject to a fine, and you may be required to appear in traffic court. If you are issued a warning, you will not need to appear in court or pay a fine, and you should thank the officer for only issuing you a warning.

Traffic Accidents

If you are involved in an accident involving another car, call the police immediately (Dial 911) and alert them that an ambulance is needed if you or other passengers are injured. It is best to avoid a confrontation with the other driver, so it might be a good idea to avoid speaking to the driver until the police officer arrives.

VI. Health Insurance

The Necessity of Health Insurance

Unlike many countries, the US does not have a universal healthcare system. Even minor injuries can result in costs totaling thousands of dollars. For this reason, it is customary for anyone living in the US to purchase health insurance, which pays for a portion of expenses incurred in the event of an illness or injury.

Mandatory Health Insurance

According to regulations set out by the University System of Georgia, which meet the minimum US government standards, all J-1 Exchange Visitors must have medical insurance during the time that they will be studying and visiting the US. The University System of Georgia contracts with a health insurance agency that provides coverage for all international students and scholars.

Generally, Exchange Visitors pay for this mandatory insurance upon arrival. The medical insurance fees are usually assessed each semester and are paid with tuition and fees. The cost changes from year to year, and should be published in pre-arrival information provided by your institution.

Certain Exchange Visitors may request an exemption to the USG health insurance if an organization or government provides insurance for them while overseas. Examples of

programs qualifying for exemption are ISEP, IREX, and Fulbright. Exchange Visitors with non-governmental private insurance from their home countries usually do not qualify for the exemption. If you feel that you qualify, please contact the International Student Advisor at your school for instructions on how to request an exemption.

VII. Maintaining Immigration Status

Responsibilities of the Exchange Visitor

It is your responsibility to maintain proper J-1 Exchange Visitor status while studying in the US. To maintain your status, you MUST do the following:

1. Report to the university stated on your DS-2019.
 2. As a student, be enrolled full-time during the academic year (fall and spring semesters, or the determination of your program of study). If summer is your first term of enrollment, then you must be enrolled full-time for that first summer term as well. USCIS allows only one online class per semester that can be counted toward full-time enrollment.
 3. As a student, if you wish to audit a course please see your RO to discuss your eligibility.
 4. As a student, make normal progress toward completing a course of study.
 5. Do not participate in unauthorized employment. J-1 students must have special authorization to work off-campus and must speak to their RO to find out the proper procedures.
 6. Always have a valid DS-2019. File for a program extension within a timely fashion or change of level accordingly and have the proper DS-2019 at all times.
 7. Notify immigration advisor of changes in address within 10 days.
- Always discuss ANY questions you may have about maintaining your status with your International Student & Scholar Advisor.
 - Do not rely on what you may hear from other international students or scholars for immigration advice. USCIS rules change often and your friends' situation may be very different from yours. ALWAYS SPEAK WITH YOUR ADVISOR FIRST.

Proper travel practices

- You must have a valid travel signature on your DS-2019 for travel outside of the United States by your RO (International Student Advisor) BEFORE you leave on your trip. The endorsement certifies to the immigration officer that you are maintaining lawful status and is crucial when re-entering the US.

Employment

On-Campus Employment for J-1 Students

- You must maintain your immigration status in order to pursue employment.
- J-1 students need employment authorization from their program sponsor to work on campus.

Off-Campus Employment for J-1 Students

- Academic Training J-1 students have the opportunity to gain work experience related to their field of study either during or after their academic program. The length of time that J-1 students can be authorized for training depends on the type and length of the program.

Speak to your RO or International Student & Scholar Advisor about the requirements for this type of training.

VIII. Dependents

Dependents (spouse or unmarried children under 21 years of age) are welcome to join primary J1s in the US. They will need to have the appropriate documentation to apply for a J2 visa. This documentation will need to be provided by the institution stated on your immigration document.

In order to obtain a DS-2019 form for your dependent, you must request it from your International Student & Scholar Advisor. You will need to provide verification that you have the funds necessary to support their living expenses in the US. Once your school issues a DS-2019 form for each of your dependents, you will need to mail the forms to them. They can then use this form and required documentation to apply for a J-2 visa at a US embassy or consulate. ALL DEPENDANTS ARE EXPECTED TO RESIDE WITH THE PRIMARY J-1

Obtaining J-2 visas and entering the US

A J-1 Exchange Visitor's spouse and children must apply for J-2 visas at a US consulate. Each applicant must present the consular officer with a dependent Form DS-2019 and other documents that may be required to demonstrate eligibility for J-2 status, such as proof of relationship to the J-1 Exchange Visitor and a proof of financial support. The consular officer will check the SEVIS information in the consular database, and if the visa application is approved, Form DS-2019 is returned to the dependent, for use in applying for admission to the United States. When the family members arrive at the port of entry, they present their J-2 visas and the Form DS-2019 to the immigration inspector. Upon admitting a J-2 dependent to the US, the inspector issues a Form I-94, showing the date and place of entry, J-2 classification, and authorization to stay in the US for "duration of status". This means the dependents may remain in the US as long as the J-1 student maintains status.

Employment by J-2 dependents

A J-2 spouse may apply to US Citizenship & Immigration Services for work authorization.

Study by J-2 dependents

J-2 dependents are allowed to study in the US, full or part-time.

Stay in the US for J-2 dependents

Dependents in J-2 status are permitted to stay in the US only to the extent that the J-1 Exchange Visitor is authorized to stay. J-2 dependents maintain their status through the J-1 principal maintaining his or her status. Like J-1 Exchange Visitors, J-2 dependents are required to keep their passports valid at least 6 months into the future.

IX. Transferring

Eligibility to Transfer From One Institution to Another as an International Student

Procedures

J-1 Exchange Visitor s should contact their program sponsors for transfer information.

If you are transferring from your university in the United States to a new university:

- Inform your International Student & Scholar Advisor at your current school that you intend to transfer to another school and request to have your SEVIS record transferred to the new school.
- Ask your International Student & Scholar Advisor to sign any Transfer Clearance forms from the new institution.
- Report to the Responsible Officer at the new institution within 15 days of the start date listed on your new DS 2019 to complete the transfer procedure.

X. Becoming Socially Integrated

US Social Customs

Invitations

Invitations may be printed, handwritten or in person. Responses can be made in the same manner. Regardless, make every effort to tell your host as soon as possible whether you will be able to attend. It is not rude to decline a first invitation; accept only if you intend to go. If you are going to refuse an invitation, it is enough to say, "Thank you for the invitation, but I will not be able to come." Though not required, it is a nice gesture to bring something for the host such as flowers, drinks or food.

Food

If you are invited for a meal or refreshments and you have special dietary restrictions, it is considered polite to inform your host of those restrictions well in advance, preferably at the time you accept the invitation.

Promptness

Being on time is very important in American society. Schools and classes, plays, concerts, public meetings, weddings, and formal dinners begin as scheduled. It is considered impolite to be even a few minutes late. Family dinners are a little more flexible and informal, but you should still try to be on time. You may attend a cocktail party or reception at any time between the appointed hours.

Thanks

When expressing thanks to a host, for any entertainment or visit, a short letter is sufficient. You might also consider inviting special friends to an event or offering to prepare a meal from your country at their home to thank them.

Eating Out

A form of entertainment that people in the United States enjoy is "eating out." Family, or one or two friends, might get together to go to a local restaurant for lunch or dinner and conversation, and then return to their homes immediately afterwards. If a friend asks you to "go to dinner" with him/her, you may assume that you will each pay for your own dinner. If he/she asks to "take you to dinner," he/she will pay for both of you.

Bathing and Hygiene

Most Americans bathe or shower daily and use a deodorant or antiperspirant. Americans, therefore, because they are not accustomed to it, find body odor and perspiration offensive. Some international visitors may want to adjust their bathing and hygiene routine to accommodate the American preference for the time that they are here.

Social Equality

The American dream is equality for all; unfortunately this dream has not yet been completely achieved. Americans, however, expect that all people respect an individual regardless of occupation, handicap, sex, race, religion, or sexuality. All individuals you meet will expect the same consideration and courtesy, whether they are professors, students, doctors or janitors.

Women

Women in the United States have an active part in community life. Many women have full time careers outside the home, and in many cases both parents take care of small children and share home chores. Women who hold responsible positions in the work world expect the same professional respect as do men.

Fashion

The US has been known to be materialistic and superficial which is usually determined by someone's personal fashion and hygiene. The way you dress and conduct yourself leads the people around you to make certain assumptions about you that may not be true. Wearing more revealing clothing may allow someone to think you are more sensual than you may actually be. Also, wearing clothes of a certain fashion may lead people to think you are inapproachable or reserved; albeit, the US emphasizes individuality and encourages people to accentuate their personal style.

Friendships

One of the best ways to meet Americans is outside of class in the cafeteria, during break-time, following class, through student organizations and in residence halls. Friendships form around shared interests, work, study and opinions; and by asking them questions about life in the United States, you will understand the culture better as well as establish rapport with someone.

As an international exchange visitor, it will often be up to you to begin a conversation with those around you. You can tell by the way a person responds whether they would like to continue the conversation. Americans usually appear warm and open. Friendship patterns are generally casual and informal due to the mobility and quick pace of American life. An American may have a quantity of friendly acquaintances, but only a few "close friends." Among college students, flexibility is valued in friendships.

Try not to feel offended if someone is ignorant of your country – its modernization, politics, even its location! Many Americans you meet may not have had the opportunity to travel outside of their country or, possibly, out of their home state. Remember that both of you are learning about each other's culture, which requires time, patience, dialogue, and exposure.

You are strongly encouraged to speak English when your American friends are around. It may feel more comfortable to speak in your own language, but Americans often feel excluded when you talk in a language they do not understand.

It will be tempting to spend time with people in your own nationality group. They share many of your own problems, concerns and interests, and can provide needed support. However, some international students spend so much time together that their English hardly improves. They form their own group in a foreign environment and do things together which they enjoy back home. It is fine to spend some time with students from your

own country, but many students, once they leave the United States, regret that they have learned little and have not made many American friends.

Dating

To "date" someone or to "go on a date" with someone implies that you would like to know the person better, often leading to a romantic relationship. It does not mean that you wish to marry the person or that you have any intention to marry the person. Going to social events together indicates an enjoyment of the other person rather than implying a serious commitment.

For heterosexual relationships, men have traditionally initiated invitations to movies, parties, or other evening events, although it is not uncommon for women to take the initiative. Whoever asks for the "date" should specify what is planned and when. Recognizing that few students have a great deal of money, many people go on "dutch dates" where the cost is shared by both people.

The amount of physical contact between people depends, of course, on the individuals and the amount of affection developed for each other. What happens on a date varies with each individual and each situation. Touching someone may appear to be an invitation to greater intimacy; sometimes it is not. Even though the US is progressing in the acceptance of same-sex relationships, there are many who find it offensive or inappropriate. Showing affection to someone of the same sex is to your own discretion but be attentive of when and where you do it.

If you have any questions about dating or any other American customs, do not hesitate to ask a fellow student or an International Student Advisor. Social customs in the United States are sometimes vague, so it is not unusual to be confused at first.

Who to go to with social/personal problems

If you are experiencing a personal or emotional problem, you may want to seek guidance from the Counseling Center on your campus. It is common for Americans to seek help from professionals in these offices, especially during especially stressful times. Don't hesitate to make an appointment if you are experiencing distress that you, your friends, or your family may not be able to handle on your own. If you are experiencing a crisis in which someone risks committing suicide, you should call 911 on your phone for help. You may also contact CIE for assistance in finding medical care.

US Holidays

People of every country celebrate holidays. For you, the international exchange visitor, holidays are very important because the institution may be closed and you will want to make preparations for these times. Your school's website will have a list of holidays, so make sure to refer to it. If you live on-campus you may want to pay close attention to these dates and be prepared to make alternative short-term housing arrangements for the times when on-campus housing may be unavailable.

XI. Practical Tips on Life in the US

Phones & Utilities (electricity, water, etc.)

Once you arrive in the United States there are certain services that you will need to set up for yourself. These include phone service and utilities.

If you live on campus, most likely your utilities such as water and electricity will be included in the price you pay for on-campus housing. If you live off campus, you will need to call the power company to have electricity connected and the city to set up an account for city water unless you have water from a well.

Regardless of your living situation you will need to set up a phone account if you plan to make many personal calls. You may purchase cell phones with a “pay as you go” package. However, minutes on these phones will expire. Generally, those staying for a short time find it most convenient to purchase these phones. You may also purchase a cell phone with a contract. These contracts generally last from one to two years. If you have land line access, you may also set up a landline. A connection fee is usually charged up front for this service. Many international exchange visitors find it cost effective to use software applications which allow users to make voice calls over the Internet to stay connected with family and friends.

Internet

Internet access can be attained by various means. Most campuses in Georgia are equipped with wireless Internet access throughout the campus. Residence halls (dormitories) may require that you connect via Ethernet. If you live off-campus in a private apartment you may obtain Internet access through your cable television or land-line telephone service provider. All libraries should have Internet access.

ID/Email

Columbus State University provides each exchange visitor with an institution ID and an institutional email account. This email account is the official means of communication at CSU, and it is important to check your email account regularly. The technology center on your campus can provide information about establishing your email account and help troubleshoot technical problems you may encounter.

Money and Banking

Opening a Bank Account

We recommend that you open a bank account while in Georgia. A bank will be able to help you set up a checking account or a savings account. If you decide to open a checking account, keep your checkbook balanced and set up a budget so you know your spending limits.

Some frequently asked questions about bank accounts are:

1. What kind of identification do I need to open a bank account?
You will need your passport, your school ID, and your social security number.
2. What if I do not have a social security number?
Some banks will allow you to open an account without a social security number but may require further documentation. Please consult the bank you are considering opening an account for further details.
3. How long will it take to open an account?
It depends on the bank. Some accounts can be opened over the telephone or internet. For others you will need to visit and it might take 20-60 minutes.

4. Is there a fee?
Again, it depends on the bank. Some banks do not have a fee for some of their accounts.
5. How do I obtain checks?
Some banks supply you with free checks while others charge a fee for checks.
6. What kind of bank account should I open?
Checking accounts are the best choice for most exchange visitors. Savings accounts are also available.
7. Which bank is best for me?
This also depends.
Certain banks are only found in specific cities, regions, or states. These are referred to as “local,” “regional” or “state” banks. If you don’t plan on travelling outside of your city or region, this may be the best option for you. You must generally pay a fee if you use an ATM at a bank other than your own.
Other banks are found in most states and large cities in the United States. Examples of banks which are found throughout the United States are: Bank of America; Wells Fargo; and Chase. Banks like these may be a good option if you plan on travelling throughout the United States for easier access to your own bank’s ATM and to avoid ATM fees.

Checking accounts

People open checking accounts in order to pay for their expenses by check. It is convenient and safe. People usually write checks to pay expenses such as credit card charges or to pay for goods and services. Banks offer different kinds of checking accounts. Many of these banks have special “College” checking accounts that have no monthly service charges, regardless of your balance. These accounts usually have ATM cards, which allow you to withdraw money from your account at automated teller machines at various locations. The kind of account the customer chooses depends upon the number of checks the person writes each month and the minimum amount of money he/she keeps in the account. Paying by check provides a record of payments made for goods and services. When opening a checking account, use your name as it appears in your passport to avoid any confusion.

Savings accounts

Money that you want to save can be kept in a savings account where it will earn a modest interest. Money in a savings account is usually only withdrawn in case of emergencies. Many banks require a minimum balance. If the amount of money you have in your account drops below the minimum, then the bank will charge you a fine or penalty. If a customer has a savings account and a checking account at the same bank, then the customer can usually transfer money from her savings account to their checking account. When opening a savings account, use your name as it appears in your passport to avoid any confusion.

Account balancing / Record keeping

The bank provides a monthly statement or record of checks written and paid on your account via mail or online. It is important to be sure that your record of the amount remaining in the account is the same as the bank's record. The statement also reflects all banking activity, including interest earned and amounts subtracted from the account by the bank for service charges or for the printing of personalized checks. If you use an automatic teller to withdraw or deposit cash, these transactions will also appear on the monthly

statement. Be sure to enter banking transactions in your checkbook's check register when they are made so that you will have an accurate record of your account balances. This is very important when using an automatic teller, because it is easy to forget a transaction and/or lose the receipts. Customers are penalized through service fines for checks, which are written for an amount greater than the amount of money they have in their account. Checks such as these are called "bounced checks" and writing many of these is considered a criminal offense.

Automatic Teller Machine (ATM)

The Automatic Teller is a computerized device through which bank customers can make deposits or withdrawals at any time of the day or night, any day of the week. To operate an ATM, the customer needs a plastic instant access card and a personal identification number (PIN#). If you make a check deposit through an automatic teller make sure you write "for deposit only" when you endorse the back of your check. There are fees for using the ATM machines of banks other than your own. CAUTION: Using ATM machines alone at night can be dangerous. Avoid making ATM transactions at night if possible. If you must get money at night, go to an ATM located inside a building with people and security, such as shopping malls or grocery stores.

Credit Cards

Credit Cards can be obtained from banks, charge-card companies, and financial organizations. Some will charge an annual fee, some will charge interest, and some may charge both. If you pay the entire balance at the end of each billing period, then you will most likely not be charged interest. If you are going to make a partial payment and carry the balance owed to future billing periods, then you want a card with a low interest rate.

How to write a check

Here are the steps to follow when writing a check.

1. Start by writing the date on which you are "issuing" or writing the check.
2. Write the name of the person or business to whom you are making the payment on the line that starts with "Pay to the order of" or "Payable to".
3. Write the amount of the payment in Arabic numerals (1, 2, 3...). Put the first numeral directly after the dollar sign, not leaving any space for another person to alter the amount of the check by writing in an additional numeral.
4. On the next line, starting on the far left, line spell out the number of dollars included in the payment, and write the number of cents in the form of a fraction. Then, draw a straight line to fill up the remaining space ending at the word "dollars." (For example, \$175.50 would be written out like this: One Hundred and Seventy Five and 50/100-----).
5. Sign your name as it is printed on the check, at the lower right.
6. Note the purpose of the payment on the lower left column of each check and also in the check register in your checkbook. If you make a deposit to your account, be sure to also indicate this in your check register.

To cash or write checks off campus, you will probably need a form of identification besides your student ID, such as a Georgia State Identification Card or Passport.

Budgeting Your Money

Arranging one's finances is difficult enough. Add in the complication of an unfamiliar currency, and your money could disappear much too quickly. Be cautious about spending money until you are accustomed to the value of the dollar and thoroughly understand how much your essential living expenses will cost. Keep a record of all the money you spend. We recommend planning a budget. The list below may help in estimating possible expenses:

Tuition	Fees	Rent (Summer)
Meals	Health insurance	Books
Transportation	Communications	Supplies
Personal Expenses	Recreation	Clothes
Taxes	Stamps	Travel

Estimates that are given on the DS-2019 are usually accurate. When budgeting, students should not expect any increase in the amount of financial aid awarded. It generally is not possible to arrange for more financial aid once you arrive at your institution.

Spending Money

The amount of money you spend will vary significantly based on your school's location, your personal spending habits, and travel and entertainment expenses. Students can expect to spend from \$100-\$150 per month for personal and incidental expenses. Books and supplies are estimated at \$350-\$450 per semester. This amount depends upon the type and number of courses in which you enroll. Summer expenses will range from \$800-\$1,000 upward per month, depending on whether the student chooses to live on or off campus. Students should bring an extra \$2,500 to \$3,500 with them for summer living expenses because on-campus or off-campus employment cannot be guaranteed during the summer.

XI. A Final Word

This handbook is intended to be used as a tool to help you understand immigration regulations and adjust to life in the United States and Georgia. However, it certainly will not help you with every question you may have. Columbus State University's International Student Handbook will also be a useful resource to help you become acclimated to CSU. If you find yourself in a situation that you cannot resolve yourself, the staff at your college or university will be able to assist you. Please seek help from your International Student 7 Scholar Advisor, RO, or other service offices on campus.