

SUCCESSFUL TRANSITION:

A guidebook for international students

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WELCOME



Welcome to UNMC.

You are entering an academic health science center where possibilities for personal growth and learning are limited only by your own diligence, intelligence, and imagination. Here, you will study and work with researchers and health care professionals known around the world as experts in their fields. You will learn from the best because we want you to be the best in your chosen discipline.

Congratulations on your first step toward a career through which you will surely make a difference in this world.

H. Dele Davies, MD, MS, MHCM Interim Chancellor University of Nebraska Medical Center

WELCOME



We are pleased that you have made the decision to join the University of Nebraska Medical Center.

We welcome and support students and scholars from diverse nations and cultures. Your presence on our campus contributes to the rich tapestry of students, staff and faculty.

You have taken an important step by investing in yourself and your future. We provide personalized support services to international students and scholars, and opportuni-

ties for all students to enhance their experience. All around you are individuals, groups, and activities that serve to enrich your life and help you feel at home in your new community.

This handbook will provide information for current and future students, visiting scholars, international partners, as well as faculty and staff.

Our staff welcome you and hope that you will always feel free to stop by for assistance, ask questions or just say a friendly hello. We extend warm greetings and wishes as you begin your academic program here.

Jane L. Meza, PhD
Interim Vice Chancellor for Academic Affairs

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INTRODUCTION

Careful planning and preparation by students can ensure that the process goes smoothly. Here are some things you should do:

- Before leaving your country, confirm that your passport and visa are still valid for entry into the United States (U.S.). The passport should be valid for at least six months from the date of your entry and remain valid throughout your time in the U.S.
- Check to see that your visa accurately reflects your correct visa classification.
- Students entering the U.S. for the first time under their respective nonimmigrant visa classification may only be admitted up to 30-days prior to the program start date. Note: Always ensure that you do not arrive before your EARLIEST ADMISSION DATE listed in your I-20.
- Be sure to carry a printed version of your immigration document (I-20 or DS2019), your original current passport, and your admission or invitation letter in your carry-on luggage, along with financial support documentation (if different than invitation/admission letter).
- Make sure you are in contact with the Office of Global Engagement at UNMC: www.unmc.edu/global.

UNMC Office of Global Engagement Williams Science Hall, 2.0.111 402-559-8326 globalsupport@unmc.edu

DOCUMENTS

VISA INFORMATION

A visa is a grant of permission to enter the country. The U.S. entrance requirements are as follows:

- You must be healthy. Specific admissible health conditions change from time to time, please consult your U.S. embassy or consulate for current information.
- You must be law-abiding. Criminal behavior is grounds for deportation.
- You must be able to support yourself financially during your stay.
- You intend to leave the U.S. after you complete your studies.

There are three common types of visas found at UNMC — student, exchange visitor and employment:

- F-1 (Student Visa): The F-1 visa is for full-time students enrolled in an academic or language program. F-1 students may stay in the U.S. for the full length of their academic program, plus any post-completion practical training, and an additional 60-day grace period. F-1 students have strict enrollment requirements throughout their academic programs and, unless granted an authorized extension by the program sponsor, must complete their studies by the program end date listed on their I-20 form. Most F-1 students enrolled in degree programs are eligible for practical training (OPT employment) during or following each successful degree level completion. Students who complete degree programs in certain STEM-eligible fields may also be eligible for additional practical training employment authorization.
- J-1 Student: The Student category is issued for any level of education, including non-degree study under certain circumstances. Its duration is determined by the average length for the program of study, typically four years for undergraduate, two-to-three years for masters and five years for doctorate students. The J-1 Student category has features and requirements similar to the F-1 Student visa but has some significant differences in both how it is administered and the post-completion training (employment) opportunities available. Of these, the F-1 and the J-1 are the most common for international students.





SPOUSE AND CHILDREN

- Your spouse and unmarried, minor children (below age 21) who intend
 to reside with you during your stay may apply for F-2 or J-2 visas. Your
 school must issue them an individual Form I-20 or DS-2019, which is
 required to apply for their visas. To your dependents, you must provide
 copies of your visa, I-20, or DS-2019 and proof of relationship.
- Your minor children are permitted to attend school in the U.S. while accompanying you.
- Family members, while not required to purchase comprehensive health insurance unless on J visas, are encouraged to maintain similar insurance coverage.

For more information, visit:

- » unmc.edu/global/support-services/immigration-visa-sponsorship
- » studyinthestates.dhs.gov
- » uscis.gov/working-united-states/working-us

CHANGING VISA STATUS AFTER ARRIVAL

The B-2 visa (Tourist Visa) is not considered a student visa for full-time study. Studying in the U.S. on a B-2 visa is grounds for deportation. Switching from a B-2 visa to a F-1 or J-1 visa after arriving in the U.S. is extremely difficult and may be grounds for deportation or prosecution for visa fraud. If you intend to enter the U.S. with a B-2 visa and switch later to an F-1 or J-1 visa, be sure to get the visa with a "Prospective Student" stamp on it. You'll need to supply a copy of a letter of admission before being granted a B-2 visa with a "Prospective Student" stamp on it. As a rule, if you intend to enter the U.S. as a student, you should get an F-1 or J-1 visa. If you decide to change status after arriving in the U.S., you should wait at least 60 days to avoid presumptions of visa fraud.

MAINTAINING VISA STATUS AFTER ARRIVAL

If a student on an F-1 visa is not able to complete their studies by the expiration date on the I-20 form, they must apply to the school's international advisor for an extension 30 days before expiration. Extensions are normally granted for academic and medical reasons so long as there have been no violations of visa status.

It is possible to transfer schools after arrival on an F-1 visa. You will need to notify your current school of the transfer, prove admission to the new school, obtain an I-20 form from the new school and begin studies there within 30 days of arrival. You will complete the student certification section of the I-20 and must deliver it to the international advisor at the new school within 15 days of starting attendance at the new school.

If you are changing majors at your current school or are changing degree programs (e.g., from a bachelor's degree to a master's degree program), you will need to have the international advisor update your I-20 to reflect the new major or degree objective. This will produce a new I-20 with new validity dates.

TIP: Always keep all I-20 forms issued to you, regardless of the dates or programs they reflect. **Do not discard or destroy any I-20 forms unless** directed to do so by your international advisor.

For more information, visit the UNMC Visa Sponsorship page:

» unmc.edu/global/support-services/immigration-visa-sponsorship

PROVING NON-IMMIGRANT INTENT

When applying for most non-immigrant visas (with the exception of H-1B) you need to establish that you intend to return to your home country after your objectives are complete. You may need to demonstrate economic, personal, social, and cultural ties to your home country. Some of the methods of doing this include:

- Providing a list of the names, addresses, ages, and occupations of close family members who remain in the home country.
- Providing documentation of financial ties to the home country, such as ownership of real estate.
- Providing evidence of job prospects in the home country, such as a letter from a potential employer.
- Providing an explanation of why equivalent educational training is not available in your home country or as suitable.

Likewise, if you have close relatives or financial interests in the United States, you may have difficulty getting a visa. If a consular officer believes that you intend to immigrate to the U.S., the officer must, as a matter of law, deny the visa.

A helpful resource for new international students applying for a visa can be found in this article from NAFSA, Association of International Educators:

» nafsa.org/professional-resources/browse-by-interest/ 10-points-remember-when-applying-student-visa

CRITICAL VISA INFORMATION

Once you are in the U.S., check your visa status carefully before traveling to other countries. Your visa must permit multiple entries. Otherwise, you might not be allowed to re-enter the U.S. when you return from your trip. It can be very difficult to get a new U.S. visa outside your home country if you've been denied re-entry into the U.S.

For students on an F-1 visa planning to re-enter the U.S., your passport must be valid for at least six months when you enter and your I-20 must include a travel endorsement on page 2 from the international advisor, issued within the past six months. You must also have a valid F-1 visa stamped in your passport and carry documentation of financial support. The rules for students on a J-1 visa are similar, except the DS-2019 form must have a travel validation signature by your sponsor within the past year. But there are exceptions for students on both visas, especially for students who have changed their visa type while in the U.S. or who come from certain countries, so check with your international advisor before any trip outside the U.S., including trips to Canada or Mexico. There are also limits on the amount of time you may stay outside the U.S. before your visa becomes invalid.

For more information visit: travel.state.gov/visa

PASSPORTS

Your passport must be valid for at least six months into the future, beyond the dates of your trip. When you are within one year of your passport expiration date, you should consult your home country embassy to discover how to obtain a new or extended passport.



Before leaving for the U.S., make a photocopy of the page containing your photograph and passport number. If your passport is lost or stolen, this will make it easier to replace the passport. Keep the photocopy in a safe place, but do not carry it with your passport.

If your passport is lost or stolen, notify your embassy and the police immediately.

To get an F-1 visa approved, you will need to demonstrate that you have sufficient funds to pay for the first year of study and that you have resources available to cover the rest of your educational program. For a J-1 visa, you will need to demonstrate that you have sufficient funds to pay for all tuition (if applicable) and living costs for your entire stay in the U.S.

The information you provide in support of issuing I-20 form (F-1) or DS-2019 form (J-1) will be scrutinized very carefully by both the international advisor at the school and the U.S. Department of State. If you don't have the resources necessary for study or living in the U.S., you will not get a visa.

IMMUNIZATIONS

UNMC STUDENT HEALTH SERVICES

It is the intention of UNMC Student Health to provide knowledge of, and take precautions to prevent, communicable diseases for students. Immunizations are an extremely important part of this effort for students during their tenure at UNMC.

UNMC IMMUNIZATION REQUIREMENTS

As an incoming student, it is important that you take care of your immunization requirements as soon as possible and in your home country. Immunizations administered at UNMC will have a cost associated with them.

Please review the Required Immunizations Form carefully.

» https://www.unmc.edu/student-success/student-health/ immunizations/immunization-fags.html

For more information visit:

- » https://www.unmc.edu/student-success/student-health/ immunizations/required-immunizations.html
- » https://www.unmc.edu/student-success/student-health/ immunizations/immunization-fags.html

Students, please contact studenthealth@unmc.edu for further information.

PACKING FOR DEPARTURE

WHAT TO BRING

The following checklist will help you make sure you haven't missed anything important.

OFFICIAL DOCUMENTS

 When you travel, you should carry some specific documents on your person. Do not check them in your baggage! If your baggage is lost or delayed, you will not be able to show the documents to the Customs and Border Protection



Officer. As a result, you may not be able to enter the United States.

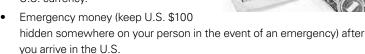
- Passport, plane tickets (if applicable) and I-20 or DS-2019 (immigration documents)
- Official academic transcripts and English translations
- Medical and dental records, including immunization and vaccination records (including COVID-19, if applicable) and prescriptions, eyeglasses and insurance records
- Marriage certificate and birth certificates for all family members
- National and international driver's licenses.
- Make two photocopies of any important document. Leave one copy at home and bring one copy with you, but keep it separate from the originals. It might be worthwhile to bring several spare sets of passport photographs in case you need to get a new passport or visa.
- A list of the names, addresses, telephone numbers and email addresses of key contacts, both in the U.S. and at home, including the contact information for friends and family who live in the U.S.
- Books, including a dictionary and phrase book
- Business cards

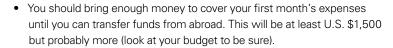
ELECTRICAL CONVERTERS

Electrical converters/adapters. In the U.S., the power sockets are
of Type A and B. The standard voltage is 120 V and the standard
frequency is 60 Hz. (Note: Type A will work with Type B, but Type B
will NOT work with Type A.

CURRENCY

- U.S. currency, credit cards, financial records (copy of bank statements and list of account numbers)
- After you clear customs in the U.S., use an ATM so you can have some U.S. currency.





CLOTHING

- Do not pack clothes for winter months such as heavy clothing, boots, coat, hat and gloves or mittens. You may purchase these items or any items at a discount or second-hand stores when needed.
- Your carry-on bag should also include one change of clothing along with all medications, critical documents and other valuables (jewelry, electronics, etc.)

OTHER TIPS

- The following items may seem inconsequential, but you will find them
 very useful: cell phone, pen, paper, safety pins, paper clips, sewing
 kit, extra buttons, first aid kit, snacks and plastic bags. If you lock your
 luggage, ensure that it is a lock approved by the Transportation Security
 Administration (TSA). More information about TSA approved locks can
 be found under the "Checked Baggage Screening" heading at tsa.gov/
 travel/security-screening#quickset-security_screening_quicktabs_3.
- Label your luggage inside and out with your name and contact information. If your luggage is lost in transit, this will help the airline return it to you.
- It can be very expensive to transport a lot of belongings. It might be
 better to buy what you need in the U.S. If you decide to send your
 belongings separately, your main options are by boat and by air. Shipping
 items by boat takes longer but is also about half the cost of sending them

by air. Allow eight (8) weeks for items to arrive by boat, or one or two weeks for items shipped by air.

WHAT NOT TO BRING

Before you depart, you should be aware of the USDA's guidelines for bringing agricultural items into the United States. The USDA restricts or prohibits many of these items from entering the country because they could carry pests or diseases that could threaten human health or devastate the environment, crops, agricultural animals, ornamental plants and community landscapes. *Foods not commercially packaged will be confiscated.* Individuals who fail to declare non-commercial agricultural items may be subject to serious financial and possibly criminal penalties.

For more information about items that are not allowed, visit aphis.usda.gov

WEATHER

Omaha experiences all four seasons. Summer brings average temperatures ranging from the mid to high 80s during the heat of the day, to the mid-60s at night. In the spring, the average high temperature is around 63 degrees, and the average low is about 40 degrees. Fall weather in Omaha



usually stays around 70 degrees during the day cooling off to the mid to low 50s at night. Wintertime average high temperatures are in the mid-30s with average lows dipping to the mid-teens. However, these are just average temperatures and not a prediction of what the weather will be like.

- July and August, on average, are the warmest months
- January and February are usually the coldest months
- Most precipitation normally occurs in April and May
- Average yearly snowfall is approximately 28 inches and usually falls during December, January and February

AVERAGE TEMPERATURES					
MONTH	HIGH	LOW			
January	25°F / 0°C	12°F / -11°C			
February	30°F / 3°C	18°F / -8°C			
March	40°F / 10°C	28°F / -2°C			
April	63°F / 17°C	40°F / 4°C			
May	74°F / 23°C	51°F / 11°C			
June	84°F / 29°C	61°F / 16°C			
July	93°F / 31°C	73°F / 19°C			
August	95°F / 29°C	73°F / 18°C			
September	87°F / 25°C	58°F / 12°C			
October	65°F / 18°C	41°F / 5°C			
November	48°F / 9°C	28°F / -2°C			
December	32°F / 2°C	16°F / -9°C			

CALENDAR DATES

In the U.S., dates are written as month/day/year. This is the opposite of the British method, in which dates are written day/month/year. While 4/3/67 would be March 4, 1967, in Europe, it is April 3, 1967 in the United States. It is best to write out dates using the month name to avoid confusion.



TRAVEL/ARRIVAL IN CUSTOMS

 Once you have your visa stamp in your passport, it is safe to make your travel arrangements to the U.S., though you need to be aware of the timelines for arriving. F-1 and J-1 student visas allow you to arrive up to 30 days in advance of the start date of the form you hold (I-20 or DS-2019).



The I-20 specifies an "Earliest Admission Date" which is the earliest date that you can enter the U.S. The DS-2019 will not specify this date, but you can simply count back from the start date to establish the earliest date to enter (up to 30 days prior).

- If you find you are unable to arrive prior to the start date of classes identified on your form, please communicate this to your international student advisor and academic program as early as possible.

 Arrangements may need to be made regarding your registration and course attendance depending on the length of the delay. If necessary, your international advisor will send you a letter that indicates you have permission to enter the U.S. after the start of the semester.
- Upon arrival at the Port of Entry, you will be directed to a Customs and Border Protection (CBP) station to have your documents examined. Be sure to have your documentation ready, including your I-20 or DS-2019 and your passport. You should also have readily available your admission letter and your financial support documentation (if not indicated on your admission letter). Be sure your passport is open to the proper visa page (F-1 for I-20 and J-1 for DS-2019). If you have any other U.S. visas in your passport, be sure that the CBP Officer is inspecting the one for which you are seeking entry. If they mistakenly have your passport open to a valid B1/B2 visa, you may end up receiving the wrong status of entry, which can be very difficult to fix if not identified immediately.
- It is recommended that you have readily available the name and phone number of your international advisor at UNMC in case your admission/ participation needs to be verified.
- Failure to provide proper documentation and to comply with entry/exit procedures is cause to refuse the student admission into the United States. In limited circumstances, if a student is mostly, but not fully in compliance, he/she may be issued a Form I-515A, Notice to Student.

This form authorizes temporary admission for 30 days into the United States and requires the student to take immediate action to submit proper documentation. Non-compliance with the directions contained on these forms can result in future adverse action

- In some cases, even if all documentation is presented, you may be selected to undergo "Secondary Inspection." This allows CBP officers to conduct additional research to verify information. These verifications are conducted apart from the primary inspection line so that an individual case will not cause delays for other arriving passengers.
- If, upon completion of the CBP inspection, you are found to be mostly, but not fully, in compliance with the status you are seeking, you may be issued a Form I-515A, Notice to Student. This form authorizes temporary admission into the United States for 30 days and requires you to take action to have your status updated to D/S. You should bring this form to your international student advisor immediately upon your arrival to campus. Your advisor will help you prepare a response to the I-515A and submit it to the proper authority. Once the I-515A response has been recorded, your status will be updated to reflect D/S rather than a specific date of expiration.
- Upon completion of your initial CBP encounter or at the conclusion of Secondary Inspection, your passport may be stamped (near the visa) with the date, your visa status and how long you can remain inside the U.S. with that status. For F-1 and J-1 visa holders, this should be indicated as D/S, which stands for Duration of Status. This means that if you are in compliance with your visa regulations, you can remain in the U.S. even after the visa stamp in your passport expires. If the stamp does not indicate D/S and shows a specific date instead, you should inquire why it is a date instead of D/S. This stamping is currently being discontinued at many entry locations. If you do not receive the stamp, it is not cause for concern.
- Shortly after your entry to the U.S., your arrival will be recorded in
 the online I-94 system where it can be retrieved. It is important to
 check your I-94 each time you enter the U.S. to ensure that your entry
 was recorded properly. Your international advisor can assist you with
 this each time, if you need help. If you discover an error in the I-94
 information, or if you cannot retrieve your I-94 from the system, please
 contact your international advisor right away to investigate and take

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corrective action. The I-94 system is responsible for identifying the status you hold while in the U.S. and if it is incorrect or missing, your status may be considered invalid until the correction is made. Corrections are generally quick and easy so long as the error is through no fault of your own

- Once you arrive on the UNMC campus, you should arrange to meet
 with your academic department to discuss your registration and other
 important student topics relevant to your program. After meeting with
 your department, you should arrange a meeting with your international
 student advisor to have your SEVIS record activated. Your international
 student advisor will make copies of appropriate documentation (I-20,
 passport, visa, I-94) and collect information from you regarding your local
 address and course registration, which are required for SEVIS activation
 to occur.
- If you are offered on-campus employment, through an assistantship or some other type of on-campus job, you will qualify to receive a Social Security Number (SSN). To obtain this number, you must apply in person at the Social Security Administration (SSA) and present your documents, including your passport, I-20, I-94 and two letters from UNMC, respectively. One letter is your on-campus job offer, and the other letter is from your international student advisor. During your initial visit with your international advisor, you should mention whether you will be working on campus and need this letter.
- Your international advisor must validate your registration in SEVIS prior to visiting the Social Security Office.

OMAHA ARRIVAL – OMAHA EPPLEY AIRFIELD



PLAN YOUR ARRIVAL

Your arrival in Omaha is something that you should carefully plan. Make sure that you know how you want to get from the airport to your accommodation before you travel to Omaha. The Office of Global Engagement does not offer transportation from the airport. See the information below for your options on how to get to your destination after arriving in Omaha.

ARRIVING AT EPPLEY AIRFIELD

Eppley Airfield (OMA) is also known as Omaha Airport. There is construction taking place which you should consider when planning your arrival.

For more information on where to go when you arrive at the Omaha airport, see the following sites.

- » https://www.flyoma.com/passenger-services/airport-maps/
- » https://www.flyoma.com/ground-transportation/ passenger-pickup-drop-off/
- » https://www.flyoma.com/ground-transportation/ride-app-pickup/

RIDE SHARING

Ride sharing companies such as Uber and Lyft are great ways to arrange a ride to your accommodation. Ride sharing services are like taxis. Each ride sharing company completes a background check on their drivers and you can see the ratings other customers gave each driver. You will need to have the app set up before you arrive in Omaha.

For more information on ride app pickups at the Omaha airport, see the following sites.

- » https://www.uber.com/global/en/r/airports/oma/
- » https://www.lyft.com/rider/airports/oma

LOCAL TRANSPORTATION

You may choose to organize transportation using a private service. The website below has further details.

» https://www.flyoma.com/ground-transportation/shuttles/

AIRPORT SHUTTLE

A select number of area hotels offer shuttle transportation to/from Eppley Airfield and that service is subject to change. For more information on these shuttles please contact your hotel directly.

TAXIS

Taxis are located on the commercial curb of the terminal roadway south of Door #3.

If a taxi is note waiting in the queue, simply press the "Taxi Call" button which will dispatch a vehicle to the location, or for further assistance reach out to the operators below:

zTrip: 763-318-2900

City: 402-933-8700

TEMPORARY ACCOMMODATIONS

Call or reserve online

HOTELS CLOSE TO UNMC

DOUBLETREE BY HILTON HOTEL OMAHA DOWNTOWN

1616 Dodge Street, Omaha, NE 68102 402-346-7600

» doubletree3.hilton.com



ELEMENT OMAHA MIDTOWN CROSSING

3253 Dodge Street, Omaha, NE 68131 402-614-8080

» elementomahamidtowncrossing.com

HOME2SUITES BY HILTON

4440 Douglas Street, Omaha, NE 68131 402-504-4848

» hilton.com/en/hotels/omamcht-home2-suitesomaha-un-medicalctr-area/

HOMEWOOD SUITES BY HILTON OMAHA DOWNTOWN

1314 Cuming Street, Omaha, NE 68102 402-345-5100

02 040 0100

» homewoodsuites3.hilton.com

HOLIDAY INN OMAHA DOWNTOWN-AIRPORT

1420 Cuming Street, Omaha, NE 68102

402-341-0124

» ihg.com

HYATT PLACE OMAHA/DOWNTOWN-OLD MARKET

540 South 12th Street, Omaha, NE 68102 402-513-5500

» omahadowntownoldmarket.place.hyatt.com

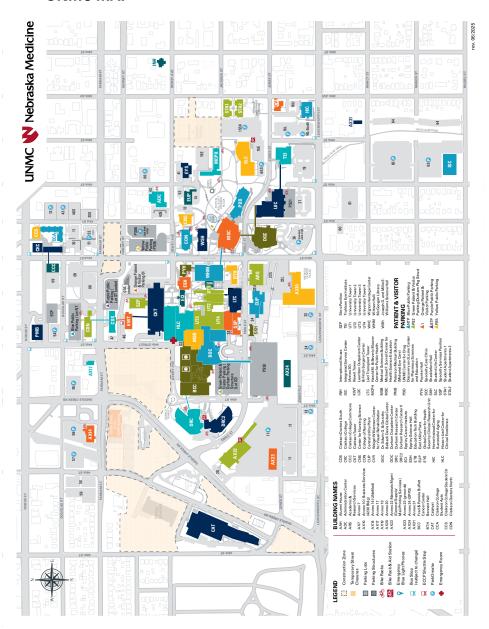
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MAPS

ОМАНА МАР



UNMC MAP



MAP LINKS

OMAHA MAP

» https://assets.simpleviewinc.com/simpleview/image/upload/ v1/clients/omaha/OmahaMap_web_5115f9cf-181f-4d80-b272-829b2d6db877.pdf

UNMC MAP

» https://www.unmc.edu/_documents/unmc-campus-map.pdf

GLOBAL AMBASSADOR PROGRAM

UNMC AMBASSADOR PROGRAM

UNMC's Global Ambassador program was designed to provide practical information about living and friendly support to new international students as they prepare for their new living community.



Ambassadors and new international stu-

dents are partnered during the summer. Partners are assigned based on information provided in your registration. An email will be sent to new students about how to register with the ambassador program.

Partner communications should begin several weeks before coming to Omaha, Nebraska, U.S.A., and continue across the first several weeks of the fall semester.

2025 INTERNATIONAL STUDENT ORIENTATION

VERY IMPORTANT – ORIENTATION IS MANDATORY.

UNMC

Required Onboarding:

» unmc.edu/student-success/academic-success/onboarding

International Student Orientation:

August 14 – 15 | 8 a.m. – 5 p.m.

All Student Orientation:

August 21

Additional information will be provided regarding international student orientation.

TRAVELSMART

TRAVELSMART PROGRAM

livegreennebraska.com/travelsmart

The TravelSmart program promotes *active transportation*, which includes biking, carpooling, taking the bus and walking.

All staff and students affiliated with UNMC, Nebraska Medicine and Clarkson College who primarily work or study at the 42nd and Dewey Streets campus are welcome to participate. You will first need to register at https://livegreennebraska.com/travelsmart/ before you can ride the bus for free.

As a TravelSmart participant, you have access to the following:

- Free online service to help match you with carpool partners
- · Free carpool pass
- Free Omaha Metro bus pass and access to improved bus stops/shelters around campus
- Free indoor/secure bike parking and access to lockers and shower facilities
- Free ride home if an emergency occurs on a day that you use active transportation (Emergency Ride Home)
- Opportunity to cancel or keep your current parking permit (if you cancel it, you have a three-month grace period to request it back for the same parking lot)
- \$3 Daily-rate flexible parking for the days you travel to campus by yourself in a vehicle (assuming you cancel your current parking permit)

PUBLIC TRANSPORTATION

Omaha does not have an extensive public transportation system. However, there are bus routes to many places. When you register for TravelSmart, your UNMC identification badge can be used as a bus pass (you will not receive a separate bus pass). Please note if you obtain a new



I.D. badge, your bus access will automatically transfer, no need to re-register with TravelSmart. If your status changes, e.g. student to employee, UNMC to Nebraska Medicine, etc., please re-register on the TravelSmart registration webpage: livegreennebraska.com/travelsmart

HEARTLAND BICYCLE

University of Nebraska Medical Center students, faculty and staff are eligible to participate in a bike sharing program called Heartland Bicycle.

Bike sharing is particularly helpful for people to need to connect the first and last miles of their commutes from home to a bus station and to work. Biking is also a quick and healthy way to travel to meetings and appointments throughout the day, and a good way to get some exercise on the city's trails. Heartland Bicycle's fleet includes electric bikes that give riders an extra boost as they pedal, helping them arrive at their destination sooner and sweat-free

Omaha's bike share system, Heartland Bicycle, features about 70 stations throughout the city including several around the 42nd and Dewey campus, Midtown Crossing, UNO and neighborhoods including Blackstone, Aksarben and downtown.

ELECTRIC VEHICLE CHARGING

There are two locations on campus:

- A station with two stalls in Lot 34 on Emile Street between Shackelford Hall and the Central Utility Plant; and
- A station with two stalls in Lot 21 by the entrance to the middle level of the Lauritzen Outpatient Center.

The rate to charge is \$0.50 for up to four hours daily. After four hours the rate is \$3 per hour. Please limit the usage of the charging station to sessions no longer than four hours per day. Failure to observe these restrictions may subject the vehicle to a violation, in addition to the higher hourly rate fee. These stalls are for active charging parking only. Once you are done charging, the vehicle must be moved to allow other users to access the EV charging station. Both charging stations are available to students, colleagues and the public.

For information on other programs such as TravelSmart biking, carpool support and matching, go to livegreennebraska.com/travelsmart.

EMERGENCY INFORMATION

EMERGENCY TELEPHONE NUMBERS

In most communities in the United States, but not all, dialing 911 on any phone will connect you to emergency services such as ambulance, fire and police. Your college or university will have an on-campus emergency service with its own telephone number. You should memorize these telephone numbers.



You should receive a card with these phone numbers when you obtain your UNMC ID card. When on the UNMC campus, dial the security number rather than 911. Security will dispatch someone to your location immediately and then call 911 if needed. UNMC security officers are familiar with the campus and may be able to reach your sooner than Omaha police officers.

Another way to get emergency help is to dial 0, which reaches a telephone operator. Tell the operator that you have an emergency and the street address and city where help is needed. The operator will connect you to the appropriate emergency service.

Call the emergency telephone numbers if you need help immediately in a life-threatening situation. For example, you should dial 911 if a crime is in progress, someone is badly injured or ill, there is a fire or you fear for your life.

For non-emergencies you should call the non-emergency telephone number for the local police station or campus police. For example, if a car is blocking your driveway, or to report vandalism, if your car was damaged in the parking lot.

EMERGENCIES (FIRE, AMBULANCE, SERIOUS ACCIDENTS) 911 UNMC INTERNATIONAL STUDENT HOTLINE 402-559-5111

This is the security office at UNMC. International students may call this number to ask for assistance with problems they encounter while new to living in Omaha.

OMAHA POLICE (NON-EMERGENCY) 402-444-4877

HEALTH AND HUMAN SERVICES 211

UNIVERSITY OF NEBRASKA'S PHONE DIRECTORY

https://nebraska.edu/directory

SAFETY AND SECURITY

Most people you meet in the United States will be friendly and helpful. However, there is still a moderate amount of crime. A few simple precautions will help keep you safe. Visit **crimemapping.com** for more information about crime rates in Omaha and other major cities in the U.S.

The following common tips will help prevent you from becoming the victim of a crime:

- Tips for the Home. Remember to lock the doors and close the windows to your apartment when you are not at home. You should also install window locks or stops on all the windows, especially if you are renting a first-floor apartment. Some people leave on lights and a radio to give the impression that someone is home.
- **Tips for the Car.** Keep your car doors always locked. Get a map and know where you are going and how to get there before you leave on a trip. Always park your car in a well-lit area. Never leave valuable articles or packages on the seat; lock them in the trunk.
- Walking at Night. Don't walk alone at night. Try to walk with a
 group of friends. Walk on busy well-lit streets and avoid poorly lit and
 deserted areas. If you are lost, walk as though you know where you are
 going and stop at the police station or a gas station for directions. Do
 not hitchhike or take rides with strangers. It is not safe.
- Crossing the Street. In the United States cars drive on the right side
 of the street, not the left. On most streets cars will be approaching you
 from your left. Always cross the street at a corner and look both ways
 before crossing the street.
- Bicycle Safety. Bicyclists are encouraged to always wear a helmet.
 Ride to the right side of the roadway. Never ride against the traffic.
 Wear brightly colored clothes and reflectors. Try not to ride alone. Use hand signals. For more tips on bicycling, go to https://dot.nebraska.gov/media/1268/bicycle-guide.pdf.
- Phone Scams. A phone scam is when someone calls and says
 you have been specially selected (for this offer), you have won a
 valuable prize, or you owe money to the government. These are
 just some examples. If you answer the phone and hear this, hang
 up immediately. For more information, go to consumer.ftc.gov/
 articles/0076-phone-scams.

PRACTICAL DAILY NEEDS

SHOPPING SUGGESTIONS FROM OTHER STUDENTS

Aksarben Village

(aksarbenvillage.com)

Aksarben Village is an entertainment and shopping community with unique shops, restaurants, bars, bike trails, movie theater, fitness facilities, outdoor live entertainment and green spaces.



Asian Market (asianmarketomaha.com)

Asian Market carries a wide selection of both Asian and non-Asian fresh vegetables, fruit, seafood and meat, as well as other grocery items: Chinese, Vietnamese, Indian, African, Filipino, Korean, Japanese and more.

• Bakers (bakersplus.com)

This is a grocery store close to UNMC campus on the southwest corner of Leavenworth and Saddle Creek Road.

Blackstone District (www.blackstonedistrict.com)

This is a historic area close to UNMC with opportunities for dining, nightlife and shopping.

• Target (target.com)

They have food, clothing, health and beauty products and a pharmacy.

• CVS/Walgreens (cvs.com / walgreens.com)

There are many CVS/Walgreens pharmacies and general stores in town.

• Midtown Crossing (midtowncrossing.com)

This is an entertainment district one mile east of campus on Farnam Street. There are a variety of restaurants. There is a movie theater, a park area and many public events in the summer.

 Nebraska Crossing Outlet (nexcrossing.com) An open-air outlet mall located about 20 minutes outside of Omaha. There are over 80 retail brands represented here.

• The Old Market (oldmarket.com)

This is the downtown area of Omaha. It is east on Farnam Street and between 10th and 13th streets. There are restaurants of all types and price ranges. There are also stores that sell music, books, furniture, novelties and clothing. A farmers' market is held on Saturday mornings in the summer and early fall.

- Village Pointe (reddevelopment.com/village-pointe/) An open-air shopping mall located in West Omaha. There are many retail stores, a movie theater, and dining available.
- **Walmart** (walmart.com) This is a grocery store (not Walmart department store) within walking distance.
- Westroads Mall (westroadsmall.com) This mall features JC
 Penney's, Von Maur, restaurants, a movie theater and a lot of other
 shops.

HOUSING

OFF CAMPUS HOUSING

Most students that choose to live off-campus live near UNMC, while others find apartments in other areas of the city that may require a longer commute. There are a few apartment buildings between 36th and 38th Streets and between Farnam and Jones Streets that are reasonably priced and are located in a relatively safe part of the city so you can still walk to campus. Most students recommend not searching for apartments in the North, South and especially East of these blocks. Apartments that fit your requirements and price range can be found throughout Omaha. There are many apartments and homes to rent between the UNMC campus and 72nd Street. Drive times are only about 10 minutes, and these neighborhoods are nice.

UNMC HOUSING WAITLIST

There is currently a major change happening with UNMC housing as the university is planning the construction of new housing for students. There is a waiting list for UNMC housing. **There is currently no availability, however, you can be placed on a waitlist.**

Contact Esther Collins as early as possible if you want to be placed on the waitlist for UNMC apartments. Esther Collins: 402-559-5201 or ecollins@unmc.edu

UNMC HOUSING DESCRIPTION

All rental units are located on the UNMC campus, within a short walking distance to all campus buildings. Properties consist of one-, two- and three-bedroom units. Prices range from \$485 to \$700 per month for a one bedroom and \$580-900 per month for a two-bedroom apartment. Additional housing details can be found on the UNMC housing website, unmc.edu/housing. All rental agreements are made through the UNMC Business and Finance Student Housing, Rental Property Management. The on-campus student apartments are located at the east end of the Student Life Center parking lot. Maintenance and campus security are available 24 hours a day. Leases are based on the academic year. Parking is provided.

Students should also know that there is a waiting list for UNMC housing; therefore, they should

USEFUL INFORMATION

WEBSITES THAT MAY BE HELPFUL DURING YOUR HOUSING SEARCH:

- » rent.com
- » apartments.com
- » apartmentguide.com
- » forrent.com
- » gradrent.com
- » omaha.com
- » omaha.craigslist.org
- » angi.com

Some things to keep in mind when you are searching for apartments:

- Most apartment complexes will require a security deposit and first month's rent at lease signing. The security deposit could range from \$250 to an amount equivalent to one-month's rent.
- If you are bringing a pet a pet deposit will be required, which ranges from \$150 to \$400. In addition, you may be asked to pay a monthly pet rent. Some complexes only allow cats and some only cats and small dogs.
- 3. At the time of lease signing, you will also be asked to fill out an application for services from the Omaha Power Public District (OPPD) for electricity and the Metropolitan Utilities District (MUD) for natural gas and water. If you do not have a payment record with either one of these companies, you will be asked to pay a security deposit to have these services started. OPPD and MUD can ask for a deposit in the range of \$50-\$200. The exact amount is often determined by the average monthly payments from the previous tenant.
- 4. Most leases are one-year long. In some cases, you will be able to sign six-month leases or go on a month-by-month basis. With shorter leases the monthly rate may be higher.

UNDERSTANDING APARTMENT LISTINGS

Apartments for rent are often described using cryptic language and abbreviations. You will need to learn to decode apartment listings to find a place that meets your needs.

Common abbreviations: incl (included), elec (electricity), 1½ baths (one full bathroom and one with just a toilet and sink), a/c (air conditioning), w/w (wall to wall carpeting), h/w (hardwood floors), dw (dishwasher), furn (furnished), cpt (carpeted), gar (garage for a car), yard (includes a backyard), eff (efficiency), immed (available immediately), fp or frplc (includes a wood-burning or gas fireplace). A security building has a locked front door in addition to locks for each apartment.

Rental costs depend primarily on the size, condition and location of the apartment, and whether utilities are included. Larger apartments and apartments which are closer to the school or shopping usually cost more.

The first distinguishing characteristic is the type of the apartment. The different types are defined as follows:

- **Sleeping Room.** A sleeping room is a single room, usually furnished, located in a private home, with a shared bathroom and kitchen. This is the least expensive option but provides little privacy.
- Efficiency. An efficiency is a single room with a private bathroom. The
 room will include a small alcove that serves as a kitchen and should
 provide a stove, refrigerator, sink and cabinet space.
- **Studio.** A studio is somewhat larger than an efficiency and has a separate kitchen and eating area designed for one person.
- One, Two or Three Bedroom. Regular apartments include a separate kitchen, bathroom, living room and/or dining room and the number of bedrooms advertised.

The next important consideration is what is included in the rent and what is not included

Utilities. If the advertisement says that utilities are included, that usually
means electricity, heat/gas and water/sewage, but not telephone or cable
TV. If the advertisement doesn't specify any utilities, assume that you will
be responsible for paying for them. If heat is included, this sometimes
means that the landlord controls the temperature, not you. Water and
sewage fees are usually paid by the landlord, except if you are renting a
house.

- Furnished or Unfurnished. A furnished apartment will include a
 bed, chest of drawers or dresser, a couch or sofa and a dining room
 table and chairs. A furnished apartment will also include a stove
 and refrigerator. An unfurnished apartment will include a stove and
 refrigerator, but nothing else. A furnished apartment will cost extra
 each month. Graduating students often sell their furniture to incoming
 students. Most apartments rented are unfurnished.
- Parking. If you intend to own a car an apartment that includes a garage
 or off-street parking is best. It is sometimes difficult to find a parking
 space on the street, especially if many students with cars live nearby.
- Laundry. You should also ask whether there are any laundry facilities. In apartment buildings there is usually a coin operated washer and dryer, but not always. Few apartments have laundry machines in each unit

LEASES

A lease is a written contract between the tenant (you) and a landlord which allows you to use a dwelling for a designated period of time in exchange for monthly rent payments. The lease outlines the restrictions on the use of the dwelling and the responsibilities of tenant and landlord. A lease is a legal document and should be read carefully before signing.

If you don't understand part of the lease, ask the landlord or a friend to explain it to you. Don't be afraid to cross off sections with which you disagree just because it is a printed form. Both you and the landlord must initial any changes to the printed lease. If the landlord promises to make certain repairs or there are pre-existing problems with the property, attach a list to the lease and have the landlord sign it. The list should include all problems, including leaking faucets, clogged drains, stains on the walls and rugs, peeling paint, cracks and holes in the walls and ceiling, non-functional kitchen appliances and anything else you notice.

When you pay for the rent and security deposit, get a receipt. Get a separate receipt for the rent and security deposit. It is best to pay the rent by check and to use a separate check for the security deposit. You will need this at the end of the lease to recover your security deposit. To get your security deposit returned when you move out, clean the apartment well, return the key to the landlord and provide a forwarding address. We

recommend sending this by certified mail, return receipt requested, so that you have proof the key and forwarding address were received by the landlord. The landlord then has 30 days to return your deposit or send you a list of the repairs, their actual cost and any money left in the security deposit.

RENTER'S INSURANCE

This is required by most landlords and is highly recommended to protect yourself and your belongings.

This is property insurance that provides coverage for a policyholder's belongings and liabilities. It is generally inexpensive.

Many students obtain renter's insurance to insure their possessions against fire or theft. The landlord is not responsible for your belongings if they are destroyed in a fire or stolen. Most renter's insurance policies also protect you if someone is injured while in your apartment. Ask for replacement value coverage, so that the insurance covers the cost of replacing the item. Be careful not to hang clothing on the fire sprinklers to avoid flooding the apartment.

The following companies are examples of common renter's insurance providers. UNMC does not recommend or endorse any specific company.

- » https://www.geico.com/renters-insurance/
- » https://www.progressive.com/answers/ renters-insurance-for-college-students/

MOVING IN

INTERNET SERVICE

The major companies that provide internet service in Omaha are Cox and CenturyLink. Each provide internet, cable TV and landline phone services.



TELEPHONE SERVICE

Many students will choose to have a cell phone. There are a few options to choose from. The two basic options for cell phone service are called prepaid and contract. Prepaid are plans in which you pay for the minutes you use before you use them. When your minutes are close to being used up, you purchase more minutes. Stores such as Target and Walmart often sell these phones.

Cell phones with a contract have monthly charge that you pay whether you use the minutes the plan includes. Some of the companies that provide cell phone services are AT&T, Verizon, Cricket and T-Mobile. Each company has stores in the area that sell their services. Visit each company's website to locate a store.

International phone calls often cost significantly more than domestic calls. However, many internet services such as Skype, Google Voice, and WhatsApp offer free or low-priced international phone calls. This technology is always changing, so search the internet or talk with fellow international students about which are the current best options.

PLACING PHONE CALLS

U.S. country code: 001 or +1

East Nebraska prefix: 402 & 531

DEPENDENTS

CHILD CARE

If your children are too young for school and both parents are away during the day, you will need to enroll them in a day care center. Day care can be very expensive, costing between \$100 and \$200 a week or more.



For temporary care during the evening,

you can hire a neighborhood teenager or college student to babysit your children for \$5 to \$15 an hour. Ask your neighbors, friends and colleagues for recommendations. You can also post an advertisement on bulletin boards on campus.

CHILDCARE CENTERS AROUND UNMC

Donna's Little Darlings

1025 South Saddle Creek Road 402-558-7050 donnaslittledarlings.com

Kathv's Kinder Kids

4175 Cass Street 402-553-5733

Kids Count 2 Childcare Preschool

4827 Dodge Street 402-884-0089 / 402-614-3260 kidscount2childcare.net

Little Lamb's Daycare and Preschool, Inc

4408 Capitol Avenue 402-554-1171

Montessori Learning Center of Dundee

5103 Capitol Avenue 402-558-6018

Family Place — Nebraska Medical Center

115 South 42nd Street 402-552-2375

UNMC Childcare Development Center

426 S. 40th Street 402-559-3867 unmc.edu/unmcchildcare

PUBLIC SCHOOLS

Dependents of a non-immigrant visa holder of any type, including F-1, are not prohibited from attendance at either a public primary school, an adult education program or another public educational institution.

STUDENT HEALTH

The Student Health Clinic is located in Suite 2010 on the second floor of the UNMC Student Life Center.

3908 Jones St Omaha, NE 68105

For more Information:

» https://www.unmc.edu/student-success/student-health/index. html

STUDENT HEALTH CONTACT INFORMATION

Student Health Clinic: 402-559-7204 Student Health Office: 402-559-5158

Appointments: 402-559-7204

Fax for prescription refills: 402-559-5550

COUNSELING AND PSYCHOLOGICAL SERVICES (CAPS)

Counseling and Psychological Services (CAPS) provides mental health and wellness related services for the UNMC campus community.

For more information, see the CAPS website:

» https://www.unmc.edu/student-success/support-services/ counseling/students.html

CAPS CONTACT INFORMATION

Monday-Friday (8 a.m.-5 p.m.): 402-559-7276

Outside regular business hours: 402-559-7276 (option 2)

STUDENT HEALTH INSURANCE FOR F-1 STUDENTS

Student Health Insurance is required for UNMC students both domestic and international. All F-1 students will be automatically signed up for the student health insurance through your student account once enrolled into classes.

All F-1 students must confirm/guarantee or waive enrollment for student health insurance on your MyRecords account each fall and spring semester. It is especially important to complete this process as soon as the link is available on your MyRecords dashboard if you have any upcoming appointments for which you need to utilize the student health insurance coverage. This will activate your student health insurance so you can begin to use it.

To request a health insurance waiver, you must provide proof of other active health insurance for the duration of your term and your other health insurance must meet the Affordable Care Act (ACA) guidelines of Nebraska. If you are unsure if your other health insurance meets the guidelines, you can contact your insurance carrier directly. If your waiver request is denied, please contact Student Health (studenthealth@unmc.edu) for assistance. Additional information about United Healthcare Student Resources Insurance is available on the UnitedHealthcare website for UNMC students.

- » https://www.uhcsr.com/unmc.
- » https://www.unmc.edu/student-success/student-health/student-health-insurance/index.html?

INSURANCE FOR J-1 STUDENTS

All J-1 visa holders regardless of category (including J-2 dependents) are required to have health and medical evacuation insurance while holding J-1 visa status inside the U.S., either through enrollment in insurance coverage through employee benefits or through a separate insurance vendor. Medical evacuation/Repatriation insurance is not included with UNMC employee benefits coverage and must be purchased separately. For information on how and when to obtain this insurance, please contact the Office of Global Engagement (global@unmc.edu).

» https://nebraska.edu/faculty-and-staff/health-benefits

U.S. DRIVER'S LICENSE

DRIVING IN THE U.S.

For more details visit https://dmv.nebraska.gov/dl/ driver-licensing-services

- An International Driving Permit (IDP) translates information contained on your driver's license into 10 languages so that officials in foreign
- countries can interpret your license. An IDP supplements a valid government-issued license it does not serve as a replacement for a license. If you are stopped by law enforcement, you will most likely be asked to produce both your IDP and your official driver's license.
- 2. If you are going to reside in the U.S., you can get a U.S. driver's license once you are in the U.S. Since you must present at least two documents showing that your home address is in Nebraska it may take a few weeks to have these documents. The website referenced above shows which type of documents you can provide.
- 3. F/J students and scholars must be registered in SEVIS prior to visiting the DMV office. Additionally, all immigration documents (I-20/DS2019) are verified prior to the issuance of a license or State ID Card.
- 4. There is a written test and a driving test. After you complete the written test, you can get a Learner's Permit that allows you to legally practice driving. Read the driver's manual and do not practice driving before you get this permit.
- 5. Driver's licenses are issued from the state you reside in, not from the federal government. Once you receive your driver's license, you will be permitted to drive in all other U.S. states. The laws in each state vary from one to another. It is your responsibility to know and obey the laws of the state you are driving in.
- Do not purchase a driver's license online as these are all fraudulent.
 You must go to the local Department of Motor Vehicles (DMV) office in person to take your written and driving test.
- The local DMV offices are listed below. Go to the DMV website (dmv.nebraska.gov) for current hours.
 - 4502 Maass Road (Hwy 370 at 48th Street)

Bellevue, NE 68133 402-595-2039 17007 Burt Street Omaha, NE 68118 531-600-7537

GETTING A DRIVER'S LICENSE

F1 VISA DRIVER LICENSE REQUIREMENTS FOR INTERNATIONAL STUDENTS:

- I-20 from your school in U.S.
- Enrollment verification letter from school (only from UNMC)
- I-94
- You must take two pieces of mail stamped and delivered to your home address in the Omaha area.
- Make sure your international advisor has registered you in SEVIS before going to the DMV.

You can also take classes to learn the information needed to pass the written test and practice for the driving test.

For more information:

» https://dmv.nebraska.gov/fr/ driver-education-and-training-courses-certified-dmv

GETTING A STATE IDENTIFICATION CARD

Any person who is a resident of the state of Nebraska may obtain a State Identification (ID) card with a color photograph of the person included. If you have a driver's license, this acts as your state ID, you do not need a separate ID.

However, if you do not plan on getting a driver's license, a state identification card can be useful. When applying for your initial State Identification card you must bring the following documentation to the DMV: Proof of U.S. Citizenship or Lawful Status, containing Name and Date of Birth, and Identity. Principal Address in Nebraska (at least two documents are required).

Applicants must disclose their valid social security number which can be verified through the Social Security Administration or show proof of exemption from the requirement by presenting a valid, unexpired Record of Arrival and Departure in a valid foreign passport (I-94 or I-94A).

For more information:

» dmv.nebraska.gov/dl/state-identification-card

SOCIAL SECURITY CARD

GETTING A SOCIAL SECURITY CARD

Social security numbers are assigned to people who are authorized to work in the U.S. Social security numbers are used to report your wages to the government and to determine eligibility for social security benefits. Social security will not assign you a number just to enroll in a college or school.



If you want to get a job on campus, you should contact your international advisor (designated school official) for international students. This official can tell you if you are eligible to work on campus and give you information about available jobs. Also, your school may approve certain limited off-campus employment, as permitted under Department of Homeland Security (DHS) regulations. If your school has authorized you to work either on or off campus, and you meet social security's eligibility requirements described in the next section, you can get a social security number.

For more information go to socialsecurity.gov

NEBRASKA OFFICE LOCATION

604 North 109th Court Omaha, NE 68154 866-716-8299 800-772-1213

OFFICE HOURS

Monday – Tuesday 9 a.m.-4 p.m.

Wednesday 9 a.m.-12 p.m. (noon)

Thursday – Friday 9 a.m.-4 p.m. Closed on U.S. Federal Holidays

DIRECTIONS

Office located at 108th and Dodge Streets on the north side.

BANKING

CHECKING ACCOUNTS

You will need a checking account to pay bills, such as rent and utilities. It isn't safe to send cash through the mail. It also isn't safe to carry large amounts of cash on your person, so you should pay for most of your purchases using a check or credit card.



To open a checking account, visit a bank and ask to open a checking account. You will need to deposit money into the account when you open it. You can deposit cash or traveler's checks or arrange for a wire transfer from your home bank. American Express also offers a variety of services that make it easy to withdraw money from your checking account back home. Additional deposits and withdrawals may be made at any time.

The bank will ask you for your social security number. If you are exempt from this requirement complete an IRS Form W-8, which you can obtain from the bank

Most checking accounts will include a debit card you can use to withdraw money from your account at any ATM, 24-hours per day. This lets you make deposits, withdrawals and other transactions (e.g., balance inquiries) at any time, even when the bank is closed. ATMs are located throughout the city near shopping areas and sometimes inside grocery stores. Most people don't carry a lot of cash because they can get cash from an ATM when they need it. ATMs limit the amount of your daily withdrawals usually to a maximum of \$300.

If your ATM card is ever stolen notify the bank immediately. Your liability for a stolen or lost card is limited to \$50 if you report the loss promptly.

Be careful in selecting an ATM to use because the bank that owns the ATM can charge a fee (typically \$1 – \$3) in addition to any fees your own bank may charge for ATM withdrawals. So, it is best to use your ATM card to withdraw money only from ATMs owned by your bank. Although you can make withdrawals from almost any ATM, these fees can add up.

MONEY TRANSFERS

Wire transfers are a type of electronic funds transfer. They are usually considered the safest way to transfer funds, especially large amounts, to banks in countries overseas. Most large banks belong to a bank network in Belgium called the Society for Worldwide Interbank Financial Telecommunications (SWIFT)[1] that helps to verify and process financial messages, including wire transfers. To make a wire transfer to another country, you will need information from the recipient and pay a fee to your bank to process the transfer. The recipient may be another person or another bank account in your name.

Most major banks have an online wire transfer option. You may be able to independently transfer funds via the bank's webpages. Do a search for international wire transfer options on your bank's website or look for the wire transfers section on the top toolbar of your bank's website. If you cannot locate the online wire transfer page, call your bank for more information.

To complete an international wire transfer, you will need specific information from the recipient of the transfer, including:

- The full name and address of the recipient bank.
- The recipient's name, address, and account name (savings, checking, money mart, etc.).
- The recipient's account number, or International Bank Account Number (IBAN). Your recipient should be able to get this information from their bank, or from their banking statement.
- The recipient's bank's SWIFT/BIC code. Your bank will require the
 recipient's bank's SWIFT/BIC code to identify which bank they are
 transferring your money to. The recipient should be able to get their
 bank's SWIFT/BIC code by asking their bank for this information. Your
 bank may also be able to locate the recipient's SWIFT/BIC code based on
 the recipient's account information.

Most banks charge an international wire transfer fee ranging from \$40 – \$50 per transfer. The receiving bank may also charge a small fee to process the wire transfer, ranging from \$10 – \$20. The recipient of the transfer can ask their bank about the exact fee for receiving and processing a wire transfer.

Keep in mind that there are several online options for wire transfers, such as PayPal or OFX. These services charge reasonable fees for international wire transfers. They can wire the money directly from your bank or you can set up an ACH direct debit.

Source: wikihow.com/Make-an-International-Wire-Transfer

Western Union: westernunion.com/us/en/send-money

PayPal: paypal.com/us/webapps/mpp/send-money-online

OFX: ofx.com/en-us

CREDIT CARDS

CAUTION! It can be easy to overuse a credit card and get into financial trouble. Use it sparingly and make timely payments. A poor credit rating will increase your level of credit card interest, ultimately resulting in a larger re-payment balance.

Credit cards are such an ingrained part of the American way of life that you will have trouble making certain purchases with anything other than a credit card. If you want to place an order by phone, rent a car or buy airline tickets, you need to have a credit card. Sometimes, you can use the debit card from your checking account for these transactions, but not always.

Many international students find it difficult to get a credit card in the U.S. because they do not have an established credit history. If you already have a major credit card such as a MasterCard (Eurocard, Access, Chargex), Visa (Barclaycard, Carte Bleue) or American Express, it is a good idea to bring it with you. American banks can check your credit limit on the foreign card. This may make them more likely to issue you a credit card. Also, if you opened a checking or savings account with a bank that offers credit cards, it may be easier to get a credit card from that bank since you have money on deposit with them.

Because getting a major credit card is difficult for international students, you should take every opportunity to establish a good credit record. Be careful not to bounce any checks. If you open a department store credit card, pay the bills promptly. Mailing your payment late several times or missing a single payment can ruin your credit rating. After you've established a good credit history, it will be easier to get a major credit card. The major credit cards in the U.S. are Visa, MasterCard, American Express and Discover.

POSTAGE AND SHIPPING

U.S. POSTAL SERVICE (USPS)

The U.S. Postal Service delivers letters and packages. You can also purchase stamps and money orders here. They deliver mail both domestically and internationally.

Letters and correspondence are usually sent by First-Class Mail within the United States. There is no need to pay extra post-



age for air mail because all First-Class Mail is routinely sent by air. However, when sending mail abroad, you should pay for air mail because surface mail travels by ship and is slower.

ADDRESSING MAIL

When addressing mail for delivery within the U.S., don't forget to include the zip code. If you don't include a zip code, delivery will be delayed. You can use a five-digit zip code if you don't have the nine-digit zip code. The zip code should be placed on the same line as the city and state, after the state, not before.

The following is an example of how you would address a letter to a person named "John Student." The number "12345-6789" is the nine-digit zip code. You should print the address in capital letters and omit punctuation, since that makes it easier for address reading machines to scan the address.

MR JOHN STUDENT 1234 MAIN STREET CITY STATE 12345-6789

For detailed information about how to address mail, visit

» usps.com/ship/preparing-domestic-shipments

OTHER SHIPPING SERVICES

In addition to the U.S. Postal Service, there are several companies that offer shipping services for letters and packages. The primary advantage of the U.S. Postal Service is the inexpensive rates for delivering letters. Also, only the U.S. Postal Service can deliver packages to a PO Box. The other shipping companies are only able to deliver to a street address.

The major shipping companies are:

FedEx: fedex.com

UPS: ups.com

DHL: dhl.com

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RESOURCES

LEGAL AND IMMIGRATION AID

LEGAL AID

If you are arrested in the U.S. for a serious crime, you have the right to not say anything until you have spoken to an attorney. If you cannot afford an attorney, one will be appointed for you by the court free of charge.



The American legal system differs

significantly from legal systems in other countries. The person accused of a crime is considered innocent until proven guilty. The accused person is also entitled to a trial by jury for serious offenses, such as murder, rape, burglary and drug trafficking. Conversations with your attorney are private and cannot be used against you. These rights are guaranteed by the U.S. Constitution. If you are not already familiar with the U.S. legal system, your attorney can explain it to you.

If you plead guilty to a serious crime or are convicted of a serious crime, you will be subject to deportation.

IMMIGRATION RELATED WEBSITES

AMERICAN IMMIGRATION LAWYERS ASSOCIATION (AILA)

» aila.org

AILA is a national bar association of more than 5,200 attorneys who practice immigration law. For more information, call 1-202-216-2400, fax 1-202-371-9449 or write to American Immigration Lawyers Association, 1400 Eye Street, NW, Suite 1200, Washington, DC 20005 U.S.A.

AMERICAN IMMIGRATION CENTER

» us-immigration.com

This site provides information about topics relating to U.S. immigration.

INTERNATIONAL STUDENT IMMIGRATION ISSUES

UNMC: unmc.edu/global/support-services/immigration-

visa-sponsorship

General: studyinthestates.dhs.gov

RESOURCES

CULTURE SHOCK

One consequence of traveling to another country is culture shock. The stress of a new situation, confusion due to language difficulties and small cultural differences add up to culture shock. You might feel depressed, be homesick for your country and family, have difficulty sleeping or concentrating and avoid contact with others.

If you experience these symptoms, try talking to someone. All currently enrolled UNMC students are provided with free counseling services at the Counseling and Student Development Center (unmc.edu/stucouns).

While preparing yourself ahead of time can help you deal with culture shock, you cannot completely avoid going through it at some level. Living and working conditions as well as the pace of life may seem totally unlike your familiar world, but the more you know, the more you can learn about what to expect when you arrive.

Before you ever leave home, study up on the area you will call home when you get to the U.S. Learn about unspoken rules and expectations, social manners and current affairs. Talk to anyone you know who has studied in the U.S. and ask them about their experience.

Most importantly, go into your adventure with an open mind. Put aside any stereotypes or preconceptions you already have. People experience culture shock because of mismatched cultural cues and expectations. When these cues collide, hostility and confusion ensue. Notice similarities and differences without judging them and realize that you can experience something as different without labeling it as inferior. Respect the new culture without denying your own.

Our universities provide various social, interest, or support groups which may help guide you through this cultural transition. Please contact an advisor or counselor if you are experiencing high stress levels.

SOCIAL & CULTURAL INFORMATION

STEREOTYPES

Do not believe all the stereotypes you may have heard about Americans. Even the ones that are true in general may not be true about specific individuals or a large segment of the population. For example, although Americans tend to be louder and more boisterous than people from other cultures (especially at athletic events), many of the people you meet will be quiet and polite. Some people may be intolerant and afraid of people from other cultures, but most will be pleasant and welcoming. Remember that American films and television exaggerate to generate excitement. So, this gives a distorted picture of what life in the United States is really like.

PERSONAL SPACE

When two people are talking to each other, they tend to stand a specific distance apart. Each person has an invisible boundary around their body into which people they do not know well are not welcome. If someone comes inside their boundary, they will feel uncomfortable and move away to increase the distance between them

The average personal distance varies from culture to culture. Americans tend to require more personal space than in other cultures. If you try to get too close to an American during your conversation, he or she might back away. Try to be aware of this and if the person with whom you are speaking backs away a little, do not try to close the gap.

Also, some Americans avoid physical contact while speaking. Touching is often too intimate for casual acquaintances. So don't put your arm around their shoulder, touch their face or hold their hand unless you know this is acceptable. Shaking hands when you initially meet is usually always acceptable.

DEMEANOR

Americans are much more assertive that most international visitors. Speaking for yourself and attempting to persuade someone to adopt your view are not only not taboo but expected. You may need to become more assertive and speak out on your own behalf more than you might be used to. Take the initiative and give information that will be of interest. In an interview, talk about your goals and accomplishments. It is ok to criticize someone's opinion, if you are providing feedback that is helpful.

SOCIAL & CULTURAL INFORMATION

Eye contact is also important and expected in conversations. It is not a sign of disrespect, but instead an indication of openness, honesty and enthusiasm.

FORMS OF ADDRESS

American names are written and spoken with the given name first and the family name last. John Smith's family name is Smith, not John.

In a formal setting, address men as "Mister" (abbreviated as "Mr."), married women as "Misses" (abbreviated as "Mrs."), and unmarried women as "Miss" (abbreviated as "Ms."). However, the distinction between Mrs. and Ms. is not as common now-a-days. Often both married and unmarried women go by Ms. If the person has an M.D. or Ph.D., they will often be addressed as "Doctor" (abbreviated as "Dr.").

In an informal situation, Americans will introduce each other by first name without titles. If you are introduced to somebody by first name, you can address him or her by first name the next time you meet. The only exception would be for someone who holds an important position, such as the university Chancellor or Vice Chancellor. Unless they tell you otherwise, faculty should be addressed using their title and last name (e.g., "Professor Smith").

When in doubt, use the formal manner of address, since it is better to error on the side of formality. It is also appropriate to ask how they prefer to be addressed

ATTIRE

Americans do tend to be more informal than people from other countries. It is common for Americans to wear casual clothing to school and to greet professors by first name. Nevertheless, good manners and politeness are always appropriate.

However, there are situations and environments in which formality is the norm. Some businesses require their employees to wear a uniform or a suit. It would be inappropriate to wear a T-shirt and blue jeans to a job interview. Some of the more expensive restaurants require formal attire. Americans tend to dress up for cultural events (the opera, theater and ballet) and to dress down for athletic events. Americans usually wear formal attire at weddings and funerals.

BUSINESS CLOTHING

Proper business attire is important in the U.S. If you dress inappropriately for an interview, for example, your chances of getting the position are significantly reduced

Men should have at least one suit, consisting of a coat and tie with a white button-down shirt. Dark suit colors, such as navy blue, black or dark gray, are best. The tie should match the suit and not be flashy.

Women's clothing is more difficult to describe. The goal is to achieve a conservative and professional look. Notice what other professional women are wearing and dress similarly.

BUSINESS-LIKE MEETINGS

Business visits, on the other hand, tend to be extremely punctual. If you arrive late for a business appointment, it will reflect badly on you. Try to arrive on time or even a little early. If you know you will be arriving late, you should call to tell them of the delay.

If a business meeting takes place over a meal, expect the business discussions to begin after everyone has been seated. Socializing tends to occur after the business is concluded, not before. This contrasts with the practice in many other countries, where the meal's purpose is to socialize and get to know each other before any business is discussed.

When businessmen or businesswomen meet, they usually introduce themselves by shaking right hands. When you shake hands, don't crush their fingers, but also don't hold their hand too lightly. A firm handshake is best and is a sign of self-confidence. This is an important aspect of American culture, so if you are not familiar with this form of greeting, practice with an American friend

Business cards are not normally exchanged upon meeting. If you need a colleague's contact information, it is ok to ask them for their card. It is also ok to offer someone your card. However, there is not an elaborate ritual of exchanging cards as in other cultures.

SOCIAL VISITS

Americans often plan social gatherings on short notice, so don't be surprised if you get invited to someone's home or to see a movie or baseball game without much warning. If you are busy, do not be afraid to decline the invitation. Perhaps suggest a time that would be better. Your host will not be insulted.

If a friend has invited you to drop by anytime, it is best to call before visiting to make sure it is convenient for them. Do not stay too long, since you do not want to overstay your welcome.

SOCIAL & CULTURAL INFORMATION

For a casual dinner invitation, do not arrive more than five minutes early, because your host may still be preparing for your visit. Arriving more than 10 minutes late is considered rude if very few people were invited. If many people were invited, it is ok to arrive a little late, even as much as half an hour late. For example, it is ok to arrive late for a party, for a potluck dinner or for a social gathering involving a large group of people. The main consideration is whether there are enough people in the group so that your late arrival will not be noticed.

At a party, don't be surprised if you are asked what you do for a living. This is a normal opening line of conversation and not an insult.

TIPPING

The words "tip" and "gratuity" are used interchangeably, with "gratuity" having a slightly more formal connotation. Restaurants do not include a service charge in the bill, so you should tip the waiter 10 – 20% of the total bill. If service was slow or particularly bad, some Americans will tip only 10%. Likewise, if service was particularly good, it is appropriate to tip 20% Tipping is only appropriate in restaurants which offer table service. You do not tip the cashier in a fast-food restaurant.

Taxi drivers expect to get a tip equal to 15% of the total fare. If the driver was especially helpful or got you to your destination more quickly than you expected, give a 20% tip. Hotel bellhops expect a tip for helping you with your bags, approximately \$1 per bag. If you order room service, the gratuity is included in the bill. Coat checkroom attendants expect \$1 per coat. Hairdressers and barbers expect a tip of 15% of the bill. Valet parking attendants expect a \$1 tip.

Bribery, although common in many other cultures, is not considered appropriate and is often illegal in the U.S. Attempting to bribe a policeman will certainly get you arrested.

SMOKING

Smoking has become more socially unacceptable in the U.S. Smoking is prohibited in government and public buildings, schools and many businesses. In Nebraska, smoking is prohibited in almost every indoor environment other than some hotel rooms, stores that sell only tobacco and tobacco related items, facilities doing research related to the health effects of smoking and private residences (which are not licensed childcare programs). Businesses, schools and public places have different rules about smoking outside on their

property. Usually the rules are posted, but if they are not, please ask before you smoke.

Tobacco products may not be sold to anyone under 18 years old. Federal law requires stores to ask to see a photo ID for anyone under 27 years old. Buying cigarettes for a child or giving a child a cigarette is illegal. There are severe penalties for smoking on an airplane or in an airplane lavatory. Smoking is prohibited on all public transportation.

If you are a guest in someone's home, you should ask whether it is ok to smoke in or outside the home. If there are no ashtrays in the house it is a good sign that smoking is not acceptable.

RECYCLING

In Omaha and on campus efforts to recycle materials are evident. On campus, you will see wastebaskets colored green or blue. Items that can be recycled go in these bins. Clear plastic and aluminum items go in the green bins. White paper products go in the blue bins.

Visit the website to learn more about recycling efforts across campus. UNMC: livegreennebraska.com/recycling

Wasteline Management offers recycling to all the single-family households in Omaha and the apartment buildings where the property owner has registered to have the City collect the building's waste and recyclables. For apartment buildings that we don't provide service to, we do encourage you to use any of the Omaha drop-off locations. A listing of drop-off sites is available at https://wasteline.org/recycling-collection-information/recycling-drop-off-locations/

For general recycling information go to https://wasteline.org/recycling-collection-information/

SOCIAL & CULTURAL INFORMATION

GENDER RELATIONS

NON-DISCRIMINATION AND TITLE IX

UNMC is committed to creating a diverse and inclusive work and learning environment free from discrimination and harassment. UNMC is dedicated to creating an environment where everyone feels valued, respected and included.

UNMC does not discriminate based on race, color, ethnicity, national origin, sex, pregnancy, sexual orientation, gender identity, religion, disability, age, genetic information, veteran status, marital status, and/or political affiliation in its programs, activities or employment.

UNMC complies with all local, state and federal laws prohibiting discrimination, including Title IX, which prohibits discrimination based on sex.

UNMC requires new international students to participate in an interactive Title IX training session during International Student Orientation or at another date during fall semester. Information provided in this session will help you to:

- Better understand U.S.A. culture and regulations
- The importance of creating an environment in which harassment and/or sexual assault is unacceptable, and survivors are supported
- · To identify situations in which sexual assault may occur
- How to step in/intervene safely to prevent situations in which sexual assault may occur

The Equal Opportunity in Education Act, commonly known as Title IX, is a U.S. law established in 1972. The law prohibits discrimination based on sex in education programs receiving Federal financial assistance. Title IX states: "No person in the United States shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving Federal financial assistance."

- Sexual harassment of students, which includes acts of sexual violence, is a form of sex discrimination prohibited by Title IX
- Title IX applies also to same-sex, bisexual and transgender students Sexual Violence
- Sexual violence refers to physical sexual acts perpetrated either against a person's will or where a person is incapable of giving consent due to the victim's use of drugs or alcohol
- An individual also may be unable to give consent due to an intellectual or other disability

- Several different acts fall into the category of sexual violence, including rape, sexual assault, sexual battery, and sexual coercion. All such acts of sexual violence are forms of sexual harassment covered under Title IX
- Students and scholars should avoid dating minors. The age of consent in Nebraska is 16

DEFINITIONS

Sex: At birth, infants are assigned a sex based on a combination of biological characteristics including, chromosomes, hormones and reproductive organs

Gender: Refers to attitudes, feelings, and behaviors that a given culture associates with a person's biological sex:

- Behavior compatible with cultural expectations is referred to as gender-normative
- Behavior viewed as incompatible with these expectations constitutes gender non-conformity

Gender Identity: A person's innate, internal sense of his or her gender.

Gender Expression: The way in which a person presents his or her gender to the outside world.

Transgender: An umbrella term referring to a person whose gender identity or expression falls outside of stereotypical gender norms and who may or may not seek to change their physical sex characteristics through hormones, sex reassignment surgery or other actions.

Cisgender: Refers to individuals whose sex assignment at birth corresponds to their gender identity and expression.

Sexual Orientation: An individual's physical and/or emotional attraction to people of the same or opposite sex or gender.

Transitioning: The process through which a person modifies his/her physical characteristics or manner of expression to bring his/her internal gender identity in harmony with his/her external gender expression, such as:

- 1. Taking hormones
- 2. Sex reassignment surgery
- 3. Covering certain body parts
- 4. Changing speech patterns, hair, wardrobe, makeup or other changes

SOCIAL & CULTURAL INFORMATION

LGBTQ+

LGBTQ+ is an acronym that stands for Lesbian, Gay, Bisexual, Trans and Queer, and is used to designate a community of people whose sexual or gender identities can create shared political and social concerns.

Lesbian: A woman who is attracted to other women.

Gay: A man who is attracted to other men.

Bisexual: An individual who is attracted to both genders.

Trans: An umbrella term that seeks to incorporate individuals whose gender identities do not match their biological sex.

Queer: Individuals who experience fluidity in their experience of sexuality or gender and therefore do not identify strictly as LGB or T. The term 'Queer' can also include those who do not identify as either gender.

UNMC has resources for students who seek assistance, have questions, or want to learn more. UNMC encourages you to review the following websites:

- UNMC Title IX website: unmc.edu/TitleIX
- UNMC Title IX Resources Omaha campus website: unmc.edu/titleix/campus-resources/omaha

At UNMC, the following persons have been designated to handle any questions, concerns or complaints you may have:

Discrimination or Disability Inquiries

Phil Covington, EdD, Associate Vice Chancellor for Student Success WSH 3.0.031C | 402-559-2792 | philip.covington@unmc.edu

Title IX Inquiries

Carmen Sirizzotti, MBA, Title IX Coordinator Administrative Building (ADM), Office# 2010 402-559-2717 | csirizzotti@unmc.edu

RELIGION

The U.S. Constitution guarantees religious freedom for all faiths. Omaha has many Christian churches and Jewish synagogues. There are also religious centers for Muslims, Hindus and Buddhists. The best way to find out more information is to search online for these various houses of worship.



Freedom of religion also means that you are likely to be solicited by people who want to invite you to their religious group or social activities. Use your judgment when interacting with a persistent new contact. Some of these groups can be helpful while others may be quite aggressive. There are a few that target college students, especially international students. If you are interested in their religion, do some research about the group online. Then, you will know better if further contact or association fits for you.

SOCIAL & CULTURAL INFORMATION

AMERICAN HOLIDAYS

The American calendar is filled with numerous holidays. The following table shows some of the more popular holidays. National holidays have been indicated in bold face. Most non-essential government offices will be closed on these National Holidays. Banks and post offices also tend to be closed on these days and many businesses will also give their employees the day off.

HOLIDAY	DATE
New Year's Day	January 1
Martin Luther King, Jr. Day	Third Monday in January
Ground Hog Day	February 2
Valentine's Day	February 14
President's Day	Third Monday in February
St. Patrick's Day	March 17
April Fool's Day	April 1
Patriot's Day	Third Monday in April
Mother's Day	Second Sunday in May
Memorial Day	Last Monday in May
Flag Day	June 14
Juneteenth	June 19
Father's Day	Third Sunday in June
Independence Day	July 4
Labor Day	First Monday in September
Columbus Day	Second Monday in October
Halloween	October 31
Election Day	Tuesday after the first Monday in November in years divisible by 4
Veterans Day	November 11
Thanksgiving	Fourth Thursday in November
Christmas Day	December 25

DAYLIGHT SAVING TIME (DST)

Daylight Saving Time — often referred to as "Summer Time," "DST," or "Daylight Saving Time" — is a way of making better use of the daylight in the evenings by setting the clocks forward one hour during the longer days of the summer, and back again in the fall.



CLOCKS BACK OR FORWARD?

The clock moves ahead (= losing one hour) in the spring when DST starts and falls back one hour (= gaining one hour) when DST ends in the fall. To remember which way the clock goes, keep in mind one of these sayings: "spring forward, fall back" or "spring ahead, fall behind."

WHEN WE CHANGE OUR CLOCKS

Most of the U.S. begin Daylight Saving Time at 2 a.m. on the second Sunday in March and reverts to standard time on the first Sunday in November. In the U.S., each time zone switches at a different time.

SOCIAL & CULTURAL INFORMATION

UNITED STATES TIME ZONES



SOURCES

Some of the information provided in this handbook has come from the following sources.

- www.cbp.gov
- www.ice.gov
- https://studyinthestates.dhs.gov
- www.travel.state.gov
- www.uscis.gov
- www.visitomaha.com
- www.unmc.edu
- www.edupass.org
- www.internationalstudents.org
- www.redbus2us.com





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