CHECKLIST FOR NEW INTERNATIONAL STUDENTS:

- **REVIEW AND UNDERSTAND YOUR VISA AND IMMIGRATION DOCUMENTS.**
  It is critical that you understand your immigration documents, including your passport, I-20 (for F visa holders) or DS-2019 (for J visa holders), the I-94 (which is printed after you enter the US at www.cbp.gov/i94), and your US visa. Make sure that the information on these documents is correct. You need to keep these documents current and be aware of their validity lengths and expiration dates. It is your responsibility and obligation to know the laws and rules applicable to you as a person in student status. Make copies of the documents listed above and keep them in a safe location alongside other important records. Contact the Global Education Office (GEO) if you have questions regarding how to maintain your legal status in the US, international travel, immigration rules and regulations, or if you change your immigration status. Advisors will review your immigration documents and the rules for maintaining legal status and give you a handout on this topic at the orientation. You can also access this information at http://geo.unm.edu/immigration_info.html.

- **GET YOUR ID NUMBERS AND YOUR LOBO CARD.**
  All incoming new students will receive two identification numbers that will be used for identity and record-keeping purposes. The first of these numbers is the UNM Student Identification Number (also called “Lobo” or “Banner” number.) This number has 9 digits and it starts with a “1”. The second number is either a US government-issued Social Security Number (SSN), or a UNM issued temporary SSN, which starts with “999.” People who already have a valid SSN do not need to utilize the Temporary SSN. Once you have these numbers, you can apply for your student ID card (Lobo Card) at the Lobo Card Office located on the lower level of the Student Union Building (SUB), Room 1077. The Lobo Card will give you access to campus buildings and student discounts.

  For an official identification document that you can use off-campus, you will want to apply for a New Mexico Driver’s License or State ID (see the “NM Driver’s License and State ID” handout included in this packet, and the following website for more information: http://geo.unm.edu/all_handouts/drivers_licence.pdf.) A NM Driver’s License or State ID is recommended so that you don’t have to carry you passport an official identification document. You will need a government-issued identification to open a bank account, cash a check, or to enter some business serving alcohol—you student ID will not be sufficient identification in these cases.

  Please make sure that you obtain your UNM Student Identification Number and temporary SSN, if needed, before your leave your Check-In meeting today.

- **FIND HOUSING.**
  Volunteers from International Students, Inc (ISI) are available to help new students search for off-campus housing. ISI is a community-based Christian organization, but there is no requirement to participate in religious activities to receive assistance. You can get help from ISI by emailing them at isiabq@isiwebnet.net. You can also use our listserve to look for international student roommates if you would like to share accommodations. Ask at the GEO office for details. Housing information is also available from the following sources:
  - UNM off campus housing: http://och.unm.edu. (The lists are updated regularly.)
  - Drive/walk around nearby neighborhoods, looking for signs: "For Rent" or "Apartment Available"
  - Advertisements in campus and local newspapers, such as the Daily LOBO, Alibi, or the Albuquerque Journal (especially the Sunday Edition)
  - Check with fellow students from your country or your department.

  When renting an apartment or a house, we recommend that you document any damages you see during a walk-in with your future landlord. Bring a camera with you to take pictures to avoid being responsible for these damages when moving out.

- **ON-CAMPUS MAIL.**
  If you are a student living on-campus you are entitled to a free mailbox. However, mailboxes are not automatically assigned so you need to sign up for a mailbox and request a key at the SRC Commons Mail Room.

- **OPEN A BANK ACCOUNT.**
There are some local banks commonly used students that have ATM machines on campus on the bottom floor of the Student Union Building (SUB):

- New Mexico Educators Federal Credit Union, SUB, Rm. 301, 889-7755.
- Bank of America, 4401 Central Ave NE (Corner of Central and Washington), 282-2531.
- Wells Fargo Bank, 3022 Central Ave NE (Corner of Central and Richmond), 255-4372.

In the US, a credit card, a bank debit card, and/or cash are the most convenient ways of making purchases. Checks are not widely used for everyday purchases. However, most people have a checking account for routine monthly bills such as rent. Fees will vary for bank and credit card services. When opening a bank account, you may be asked for a Social Security Number (SSN). However, you do not need SSN to open the account. You should tell the bank staff that you are an international student and remember to provide your bank with your REAL SSN if you later obtain one. The bank may also have you fill out a W-8BEN tax form indicating your foreign tax status.

- **REPORT TO YOUR ACADEMIC DEPARTMENT OR COLLEGE**
  
  Report to your department or college before you register for classes. GEO will lift our hold from your student account after you complete our Check-In meeting (exchange students on J1 visas do not have a hold), however you may have other types of holds depending on your departmental or orientation requirements. A hold on your account will prevent you from registering for classes until it is resolved. Meet with an academic advisor in your college/department before you register for classes to be make sure that you are following departmental recommendations or requirements.

- **REGISTER FOR CLASSES AND UNM NET ID/EMAIL.**
  
  In order to register for classes, students must first obtain a UNM NetID and an email account. The following steps will help you obtain a UNM NetID and email account:

  1. **Apply for the Net ID/Email account**
     
     - Go to the link: [https://netid.unm.edu](https://netid.unm.edu)
     - Click on “I am new, I need a new NetID”
     - Read and complete the user agreement, fill in your name, and click “I agree”
     - Follow set-up instructions using your temporary or real SSN (e.g. 999XXXXXX)
     - The system will suggest a user ID for you, but you can change it; this is the ONLY opportunity to change your user ID, so make sure to pick one that you like!!!

  2. **Register for classes**
     
     - Go to [http://my.unm.edu](http://my.unm.edu) and use your UNM Net ID to login
     - Click on the gray “Student life” tab near the top of the page, then on “LoboWeb” in the middle of the page
     - Click on the red “Enter Loboweb” button
     - Click on “Registration and Records”
     - From here you can register, search the class schedule, and perform a number of student record functions
     - To search the class schedule, you can type in the subject or the range of level for your classes (e.g.: 100 – 300). You will receive all the classes with a short description and the number of the class (usually 3 digits)
     - You can also view the current Schedule of Classes at [http://schedule.unm.edu](http://schedule.unm.edu)

- **REGISTER FOR A FULL COURSE LOAD.**
  
  International *undergraduate* students must be registered and **complete at least 12 credits** (usually 4 classes) each semester in order to remain full-time and maintain legal student immigration status. **Undergraduate students with an Amigo Scholarship** must be registered and **complete at least 15 credits**.

  International *graduate* students must be registered and **complete at least 9 credits** (usually 3 classes) each semester in order to remain full-time and maintain legal immigration status. However, **graduate students with assistantships** are required to **register and complete only 6 credits**.

  Most UNM courses are 3 credits and the credit values are indicated in the Catalog and Schedule. You will need to understand the UNM course numbering system in order to choose your classes. In general, courses numbered in the 100's are introductory; 200-level courses are for second-year students; 300-level for third-year students; and 400-level for fourth-year students. However, these are only guidelines and students may register for any courses for which they are qualified regardless of their year in school. Courses numbered 500 or 600 are for graduate students only, unless special permission is given by the instructor. **Students should talk to their advisors before registering.** Remember to check that the location of the course you are enrolling in is **UNM Main Campus** and that your class instructions are in person (only a limited number of on-line class credits counts toward your full-time requirement.)

  **IMPORTANT:** **Courses that count toward your minimum full-time requirement must be for a grade (A-F) or Credit/No credit (C/NC) and only 3 credit hours of your minimum can be in on-line classes.**
MAKE ARRANGEMENTS TO PAY YOUR BILL.

All international students will be assessed a $125 International Student fee in the first semester of a new UNM program!!! You must pay this fee (it is not covered by assistantships). Regardless of how you are paying your bills at the University, it is your responsibility to be aware of billing issues. If your bills are not paid in a timely manner, you will be charged late fees and will not be able to enroll for next term classes in the proper time frame.

To ask billing questions or to pay your bills, visit the Bursar’s Office/Cashier in person or at http://bursar.unm.edu. The Bursar’s Office is located in the UNM Business Center (1700 Lomas NE.) Through their website, you can learn about payment methods and chat online with a Bursar representative. If you plan to have money wired to UNM, be aware that wire transfers can take some time (days or weeks), so it is critical that you inform the Bursar’s office about when your money should be received and make arrangements for your first and all subsequent terms. If someone else is paying for your bill, the Bursar’s Office must receive an authorization letter from you each semester prior to the Enrollment Cancellation deadline. You can find more information about payment methods at http://www.unm.edu/~bursar/methods.html#third).

Finally, if you will receive an assistantship through your department, be sure that your contract is up-to-date in order to prevent administrative problems and late fees.

PURCHASE HEALTH INSURANCE.

You can buy student health insurance for yourself (and any dependents) in person at the Student Health Center (Building 73 on the campus map). Health insurance is REQUIRED. International students in F-1 or J-1 status (and their dependents) are eligible to purchase the Macori International Plan. This provides different coverage from the Macori Plan A or Plan B, which is offered to all UNM students, so review the plans carefully before enrolling to make sure that you choose a plan that suits your healthcare needs. Students who receive graduate assistantships for more than 10 hours per week will receive basic health care coverage (Macori Plan A) paid by their department, which is different from the international plan (be sure to check the acceptance box for the health insurance on your assistantship contract).

ATTEND INTERNATIONAL STUDENT ORIENTATION.

International Student Orientation is REQUIRED. There is more information about orientation included in this package. Today’s Check-In is not complete until you attend orientation. If you fail to attend orientation, you will be disenrolled from the university!

UPDATE YOUR ADDRESS INFORMATION.

After you find a place to live and every time you change your address while at UNM, you must report you change your address in two places:

1. At GEO: in person or by emailing: iadvisor@unm.edu. In order to maintain your legal immigration status, you must report your change of address within 10 days so that we can report it to the federal government SEVIS system.

2. At my.unm.edu: This will update your address with the University. Once you have logged in, click on Demographic Self-Service (DSS), located on the left side. Login to DSS and then click on Demographic Information to update your address (permanent address must be outside the US for International Students and local address must be a physical address and not a PO Box.) Please be aware that GEO does not get this information from this site, so you must report your address individually to GEO by emailing iadvisor@unm.edu or by coming in to the office.

BECOME FAMILIAR WITH TRANSPORTATION OPTIONS.

1. Public Transportation

UNM students, faculty, and staff get free public bus transportation in the City of Albuquerque. To take advantage of this service, you must present your class schedule (once registered) to the transportation kiosk located on the bottom floor of the Student Union Building (SUB) (across the way from the Lobo card office.) They will place a sticker on your Lobo ID Card and this sticker will allow you to access the city buses free of charge for the year. You must repeat this process at the start of every semester to continue this service. Students enrolling in the Spring and summer semesters can obtain a pass which is valid through August. Students who are not yet enrolled may want to purchase a weekly or monthly bus pass for ABQ RIDE (the Albuquerque City Bus). Without a pass, exact change is always required and no change is available on the bus (adult fare is $1.00). The customer service number is 243-7433 or 243-RIDE. You can find additional information in information center of the SUB.

2. Driving

People who plan to stay in New Mexico for more than 2 months and who plan to drive regularly or own a car, should obtain a NM driver’s license. Detailed information on applying for a driver’s license is
available in this Check-In packet and at our website http://geo.unm.edu/all_handouts/drivers_licence.pdf. People without real SSNs will have to make an appointment before obtain the driver’s license. If you will be working the semester you arrive, we recommend that you wait until you get your real SSN to apply. There is also information about buying a car at our website http://geo.unm.edu/car_buy.html.

3. UNM Parking and Transportation Services (PATS).

Student parking lots are far from main campus, can be expensive, and often require a wait list. For on-campus parking information, go to the UNM Parking Services website at http://pats.unm.edu/. PATS has a one-stop Transportation Information center in the Student Union Building. This one-stop center can provide students with information on:

- One-On-One Trip Planning Guidance
- ABQRide Free Bus Pass Program
- Bus Routes and Times
- Zipcar (pre-register for easy hourly or daily car rental – international licenses accepted)
- Railrunner information
- Bicycling information
- Other types of alternative transportation

This center is open Monday-Friday from 8:00am-3:00pm during the semester. For more information on transportation, visit the parking and transportation website at http://pats.unm.edu.

TAX ISSUES.

All international persons (students, scholars, researchers, professors, dependents, etc.) residing in the US (even on a temporary basis) are required to file US federal tax form(s), even if they had no US income of any kind. You are also required to copy and keep these records for 7 years or as long as you remain in the US, whichever is longer. Tax forms are due by April 15 for the previous year (i.e. on April 15, 2014 for the tax year 2013). Be aware of your tax obligations as the spring “tax season” comes each year. You will receive information by email from GEO in February reminding you about tax requirements and informing you of the special tax services available to you.

All students who are “Non-residents for tax purposes” will complete form 8843 and those with income will ALSO complete either form 1040NREZ or form 1040NR. You will need to complete these forms and send them to the Internal Revenue Service (IRS) along with other forms you receive from employers. You can find forms and instructions on the IRS website at www.irs.gov. You can also check the GEO webpage for tax information.

All university income that is classified by the university as wage or covers more than tuition and fees is subject to US tax. If you have a tuition scholarship (Teaching Assistants, Graduate Assistants, Amigo recipients or Athletes at UNM) the tuition amount is not subject to tax. If you have a Research or Project Assistantship, the tuition portion of your award IS considered wage, so you WILL need to pay tax on the tuition portion of your award. You may want to consider having additional money withheld from your pay each month. If you work on campus, remember to always promptly fill out the forms sent to you by Payroll or you may be taxed more than you should!

APPLY FOR A SOCIAL SECURITY NUMBER (SSN), IF APPLICABLE.

Students who arrive at UNM without a US government issued Social Security Number (SSN) are assigned a “temporary SSN” by the university that begins with 999. This is not a real SSN, but it can be used to set up a net ID and begin employment on campus. Students should NOT use this “temporary SSN” for any other purpose and should change the “temporary SSN” (999 number) if they receive a real SSN. F-1 and J-1 students are eligible to apply for a real SSN only if they have employment. J2 spouses may be eligible for a SSN if they have employment authorization from DHS; refer to the handout “Information for Spouses and Families of International Students at UNM.” F2 spouses are not eligible to apply. See the Social Security Administration handout in your packet or on our website for more information: http://geo.unm.edu/ssn.html.

ASSISTANTSHIPS AND ON-CAMPUS WORK.

If you will be employed at UNM, there are a number of procedures which you must complete before you can begin work, get paid, and to be correctly taxed by the university. Some of these procedures must be done each year. Please refer to the handout in your Check-In packet or on our website for more information: http://geo.unm.edu/all_handouts/Working_on_Campus.pdf. If you already have a job offer or graduate assistantship, please inform the advisor and she/he will help you and other employed students fill out the hiring paperwork at the end of the Check-In.

UNM EMERGENCY NOTIFICATION SYSTEM.
All registered students will automatically be enrolled in UNM’s Emergency Notification System. “Lobo Alerts” is an opt-out messaging system that provides fast, convenient, real-time message alerts regarding safety and weather, or notification of any event which may pose a threat to the University’s ability to conduct regular activities. The system also includes a warning siren, email alert and web page updates. Individuals will Lobo Alerts via email those who wish to edit their account info to receive texts or opt out can do so by logging in to loboalerts.unm.edu. If you opt-out you will NOT be notified in the event of a campus emergency. All users should review their contact information and correct it as necessary. Visit the Lobo Alerts website at loboalerts.unm.edu for more info and frequently asked questions.

ASSISTANCE FROM GEO.

The Global Education Office (GEO) is here to support you during your stay at UNM. In addition to providing immigration information and orientation services, our office plans events and programs of interest for international students and scholars. We require your UNM email account so that we can contact you directly by email for critical immigration and other information. Please check your UNM account frequently or set your mail to forward to your preferred account. Official mail directed to you from the international advisors will come from iadvisor@unm.edu. For more information about other events and services log on to our website at: geo.unm.edu, contact the office, subscribe to our listserve, or “Like” our Facebook group “UNM GEO Activities” for international students and scholars. To receive or stop receiving listserve mail, you need to subscribe or unsubscribe yourself:

To subscribe:
- Send a message from your email account to: listserv@unm.edu
- Leave the subject field of the message blank
- Type in the body of the message: subscribe intlstud-L Firstname Lastname

To unsubscribe:
- Send a message from your email account to: listserv@unm.edu
- Leave the subject field of the message blank
- Type in the body of the message: unsubscribe intlstud-L

International students also connect via the “UNM World Student Alliance” Facebook group; “Like” this group from your Facebook account to connect with other students.
1. **DOWNTOWN:**

   This is the economic, social and cultural center of Albuquerque. It is located along Central Ave Between 1st and 7th streets. It is the place to find live music – both local favorites and traveling bands, one-of-a-kind shops, restaurants, bars, pubs, and a movie theatre, Century 14.

2. **NOB HILL:**

   Many restaurants, pubs, coffee and ice cream shops, boutiques, and other stores are located in this area. For those who like independent movies, the Guild (located at 3405 Central Ave. NE) is one of the few independent movie theaters in town.

3. **UPTOWN:**

   This is the best place for shopping addicts. Tons of shops - approximately 220,000 square feet of retail space, restaurants, and New Mexico's premier day spa! You can find more information at [http://www.simon.com/mall/abq-uptown](http://www.simon.com/mall/abq-uptown).

4. **STATE FAIR GROUNDS:**

   Located on Louisiana Blvd and Central Ave, this space is normally used for special events, concerts, rodeos, and it is also the home of the annual State Fair during the month of September. Also, there is a flea market organized every Saturday and Sunday.

5. **CORONADO SHOPPING CENTER:**

   This giant shopping mall is located on Menaul Blvd and Louisiana Blvd. For a list of shops, visit [http://www.coronadocenter.com](http://www.coronadocenter.com).
FINDING HOUSING IN ALBUQUERQUE

Looking for housing in the United States might be very different from your home country. This handout is designed to help newly arrived international students. We would like to review some basic information to consider when renting an apartment or a house in Albuquerque.

HOW TO FIND HOUSING

Talking with people at UNM (students, staff at GEO and/or people in your academic department) is one of the best ways to find housing and get an idea of the different types of housing near UNM. Do not rent in an area of town without asking about safety. Another good resource for finding housing is the internet. Apart from searching local apartment complexes and various internet websites, such as www.craigslist.com, you can also look into the following options:

- **UNM Off-Campus Housing**: this website includes houses, rooms, and apartments for rent in Albuquerque. All listings provide information about rent, location, and detail description of the property. The website is [http://och.unm.edu](http://och.unm.edu).

- **UNM On-Campus Housing**: it is possible to arrange living in the dormitories at UNM. Since rooms are awarded on a first-come, first-served basis, we recommend that you submit your application as soon as possible. To learn more about on-campus housing, go to UNM On-Campus Housing website at [http://housing.unm.edu](http://housing.unm.edu/) or the GEO website at [http://geo.unm.edu/housing.html](http://geo.unm.edu/housing.html). For various reasons, we generally do not recommend on campus housing for graduate students. However, undergraduate and exchange students frequently choose to live on campus. If you are married or have a family, Student Family Housing is available upon request.

- **UNM Daily Lobo**: the free campus newspaper can be a useful resource when looking for housing or a roommate. It offers listings of houses and apartments available for rent.

- **International Students, Inc. (ISI)**: is a Christian community service organization that serves over 500 college and university campuses in the US and works in several countries around the world. ISI Albuquerque offers their services to new international students in the form of providing temporary home stays and assistance with finding permanent housing. If you are interested, you can email them at isiabq@isiwebnet.net.

**ESTIMATE PRICE RANGE**

Finding housing and managing all the costs related to moving might be expensive. We advise students to plan ahead and estimate the cost of rent. These are approximate costs for off campus housing:

- Room in Private Home: $300-$475 a month
- Studio: $350-$500 a month
- 1-Bedroom Apartment: $475-$650 a month
- 2-Bedroom Apartment: $650-$950 a month
- House: $1,000-2,500 per month (can be shared with other students)

**HOW TO FIND A ROOMMATE**

International students looking for a roommate are welcome to bring flyers to GEO and post them in the front office. In addition, the international student listserv can be used to find a roommate. Please send an email to [geo@unm.edu](mailto:geo@unm.edu) with a detailed description of your housing situation and your contact information. Emails are forwarded to the listserv frequently.

- **Roommate Concerns**: Having a nice and considerate roommate is essential to a pleasant living experience. Your housing situation maybe different from what you are used to and it is important that you can trust your
roommate. We advise students to choose their roommates carefully and with caution. Let your potential roommates know your habits, what is important to you, and your expectations for day to day living (cleanliness, security, noise, etc.). Plan ahead and start looking for a roommate as soon as you figure out what your housing situation will be. Also, make sure that you both sign the lease or rental agreement so that you are not the only one responsible for the apartment or house.

**LEASE AGREEMENT**

A lease is a legally binding contract between you and your landlord. It is very important for you to read it and ask questions before you agree to the terms of the lease and before you sign it. Once it is signed, you are responsible for following ALL of the terms in the lease. Before signing a lease, consider the following:

A) **Length of time on the lease.** One of the most important elements is the duration of the lease. It can be for a specific time period, such as one calendar year, or it can be a month-to-month basis. If you sign a lease for a specific time period, you are required to live at that residence for the entire time. If you move out before the end of your lease, you will be subject to a fee. Therefore, make sure that you like the residence and that you can afford it before you sign the lease. Also, it is your responsibility to understand how to properly give notice of your intend to move out, either before or after the end of the lease.

B) **Damage deposit/Security deposit.** Most landlords require that you pay “damage deposit” or “security deposit” before moving into an apartment or house. This money is intended to cover damages to the property beyond the typical, ordinary use of living in an apartment or house. We recommend that you do a “walk through inspection” with the landlord before signing a lease and document and/or take photographs of any damage that you see in the property. Ask the landlord to put in writing the damage that already exists. Sometimes, landlords will give you a checklist for you to fill out with comments and descriptions of damages prior to you moving in. We also recommend you do a “move-out inspection” at the end of your lease with your landlord for the same reasons.

C) **Late payment.** Please review your lease and make sure you understand the date that your rent is due. If you don’t understand, ask questions. You are responsible to pay rent on time according to the terms of your lease agreement. If you fail to pay on time, your landlord will likely charge you a fee for late payment. Failure to pay on time or make arrangements with your landlord can result in your eviction, and you will be responsible for paying the rent owed under the terms of the lease.

D) **Utilities.** Utilities are typically electricity, gas, and water. Many apartment complexes include the price for utilities in your monthly rent. You should talk to your landlord and ask who is responsible for paying the utilities. You may have the option of paying for your utilities separately. You should expect to pay more for gas and electricity in the winter due to the seasonal change in weather in Albuquerque.

E) **Parking.** If you own a car or plan on getting a car, you should ask your landlord where you can park your car. Many apartment complexes offer free parking for their tenants. If not, ask your landlord about parking arrangements in your neighborhood. Parking can be very difficult if you live near UNM. Therefore, you should not assume that you can legally park on a public street without permission.

F) **Smoking Policy.** All apartments and houses in Albuquerque have fire/smoke alarms. It is the resident’s responsibility to change batteries regularly. If you forget to do it and there is an emergency you will be held responsible for any damage done to the building.

**MORE INFORMATION ABOUT HOUSING AND LEGAL ASSISTANCE**

Legal issues related to housing may come up while you live in your apartment or house. Law Access New Mexico is a non-profit organization that provides free telephone legal assistance for low-income individuals related to many issues including housing. They have many housing handouts on their webpage that provide you with helpful information. Please see their website for more information, [www.lawhelp.org/Program/3577](http://www.lawhelp.org/Program/3577). They can also be reached by phone at: 998-4529 or 1-800-340-9771. They have interpreters available for many languages if you prefer to communicate in a language other than English.

**ADDITIONAL SERVICES RELATED TO HOUSING**

A) **Internet and cable**- typically not included in your rent, but you can purchase them through private companies.
B) **Renters Insurance** - will protect your personal property in case of robbery, fire, or other damages that may happen to your apartment or house.

C) **Laundry facilities** - are available at many apartment complexes for a small fee. It will be more convenient if they are located inside of the apartment complex. Otherwise, you should ask the landlord about the closest “Laundromat” where you can do your laundry.
The Global Education Office (GEO) website www.geo.unm.edu, offers full access to all handouts and will answer immigration, practical and other questions that you might have as a new international student at UNM. GEO regularly updates our events calendar and the website informs students about workshops, cultural events and social activities. For more information about social activities, sign up for the GEO listserv (instructions below) or join the “UNM GEO Activities” Facebook group.

On the website under the tab “International Students” you will find useful information under the “Living in the US” link. Here you can access answers to questions regarding:

- **Housing:** http://geo.unm.edu/housing.html
- **Car Buying:** http://geo.unm.edu/car_buy.html
- **Areas of Interests:** http://geo.unm.edu/areas.html
- **Driver’s License:** http://geo.unm.edu/drivers_license.html
- **Health Insurance:** http://geo.unm.edu/health_information.html
- **Transportation:** http://geo.unm.edu/transport.html
- **Shopping:** http://geo.unm.edu/shopping.html
- **Student Services:** http://geo.unm.edu/student_services.html
- **Cell phone Service:** http://geo.unm.edu/cell_phone.html
- **Safety in ABQ:** http://geo.unm.edu/safety.html
- **Student Resources Page:** http://geo.unm.edu/students_resource.html

For more information on social and academic events, visit our Activities and Events page, where you can find the following:

- **Events Calendar:** http://geo.unm.edu/calendar.html
- **Social Hour Info:** http://geo.unm.edu/social_hour.html
- **Upcoming Workshops:** http://geo.unm.edu/practical_workshops.html

To subscribe to the GEO Listserv for all announcements:

- Send an email to listserv@unm.edu.
- Leave the Subject field blank
- In the message body, type 'subscribe intlstud-L Firstname Lastname'.
I. EXPLANATION

International students are required by United States law to abide by immigration regulations throughout their stay in the US and are admitted to the US for the sole purpose of being a full-time student. Participation by students in any other activity in the US, from employment to vacation travel, is considered to be a privilege and is only allowable in accordance with strict Department of Homeland Security (DHS) rules. Penalties for violations of immigration law can be severe and can include deportation and 10-year bars from reentry to the US, so it is essential for students to understand their responsibilities. It is the STUDENT and not the university who is responsible for knowing and abiding by all immigration rules and for maintaining legal student status. The university must report updated information and violations of student status to the government via an electronic tracking system (SEVIS) within 21 days of the violation. **SO KNOWING THESE RULES IS ABSOLUTELY VITAL TO YOUR ABILITY TO REMAIN IN THE US AND TO COMPLETE YOUR ACADEMIC PROGRAM!** Changes in student requirements are expected in the next two years so please continue to read information sent to your account from iadvisor@unm.edu.

II. DOCUMENTATION OF LEGAL STUDENT STATUS IN THE US

International students are normally admitted to the US for "Duration of Status" (D/S). This means that they are allowed to remain in the US for as long as they "maintain legal student status", and NOT necessarily for the length of time listed on their visa or I-20/DS-2019 document. **If you fail to follow all the rules of legal student status, your stay expires on the day the violation occurs.** The information listed below sets out the documents that students MUST have while they are residing in the US to remain legally present. **You should make copies of each of these documents and keep them in a safe place separate from the originals in case they are lost or stolen.**

1. **Passport**

   The passport is the legal document issued by your country of citizenship. It must be valid for 6 months into the future upon your entry into the US and it should remain valid at all times during your stay. Your passport MUST be valid to work in the US. The passport can usually be renewed through your embassy or one of your consulates in the United States. If you have been issued a Travel Document in Lieu of a Passport by the government of the country of which you are a resident, the information above, regarding passports, applies to Travel Documents.

2. **I-20 & DS-2019 - "Certificate of Eligibility"**

   The I-20 (for those with F-1 status) or DS-2019 (for those with J-1 status) is the document that you present at the US Embassy or Consulate abroad to obtain a visa and that you present to immigration officials to enter the US each time you travel abroad and return. For most UNM students, the I-20 or DS-2019 is issued by the University through the Office of International Admissions or the Global Education Office (GEO). Some J-1 students have documents issued by an outside agency. You should keep all of these and any other immigration documents for your records even if you get new ones in the future. The I-20 and DS-2019 forms are issued via the SEVIS government tracking system and have a bar code and ID number in the top right corner. **If any of the information on these documents changes, you MUST come to GEO immediately to apply for a new document.** Remember, the expiration date on the I-20 or DS-2019 is just an estimate. For F-1 students, your permission to stay in the US ends 30 days from the date you complete the last requirement for your degree. For J-1 students your permission to stay ends within 30 days of completion of the last requirement. If you fail to follow all the rules of legal student status, your stay expires on the day the violation of status occurs.

3. **I-94 Departure Record**

   The I-94 is your official record of legal entry into the US. This document authorizes you to be in the US as a student (F-1 or J-1) for a specified period of time, for the specified program of study, and at the institution specified on the I-20/DS-2019. Formerly the I-94 was given to you at the Port of Entry to the US. As of May 2013, travelers into the US must print their own paper I-94 after arrival by entering their entry information at www.cbp.gov/I94. In addition to your class of admission (e.g., F-1 or J-1), the I-94 contains the date of entrance into the US and the date of expiration of your permission to stay. For F-1 and J-1 visa holders, the expiration date should be written as "D/S" (duration of status), which implies the date of program completion (not always the same date as graduation). The I-94, like the passport, must be valid at all times. The I-94 should be kept in a safe place and should be carried while traveling in the US. The I-94 must be presented when applying for a Social Security Number and a driver's license or state ID. Each time you re-enter the US, you should print a new I-94. The number at the top, called your "Admission Number" or "I-94 Number" may be requested on immigration applications. **Once again, if you fail to follow all the rules of legal student status, your stay expires on the day the violation occurs, even if your I-94 and I-20 or DS-2019 are still valid.**

4. **Entry visa**

   The entry visa is a sticker with photograph on a page of your passport that permits you to enter the US. Only Canadian citizens do not need a visa to enter the US. Individuals entering as students will have either an F-1 or J-1 entry visa. The visa may expire while you are in the US. It is not necessary to have a valid entry visa while you are inside the US, but a new entry visa will be required if the original expires and you travel out of the US and then wish to re-enter. You must present a valid SEVIS form I-20 or DS-2019 from the school you will attend to the US Consular officer to obtain your entry visa. You may be able to travel to and return from Canada, Mexico, and adjacent islands (except Cuba) without a valid visa if you will be
staying less than 30 days (check with an advisor for current regulations). Remember, the visa does not indicate how long you are permitted to stay in the US. Your permission to stay ends once you complete your program of study (plus grace period) or when you fail to “maintain legal student status”.

III. REQUIREMENTS FOR “MAINTAINING LEGAL STUDENT STATUS”

YOU MUST ALWAYS:
1. Attend the school whose name appears on your I-20 or DS-2019 - in some cases, the DS-2019 may be from a different organization.
2. Provide an updated local address within 10 days of any change (notify GEO in person or via email and in turn, we notify DHS).
3. Maintain registration as a full-time student throughout every Fall and Spring semester. Summer is considered your annual vacation unless you begin your program in summer. You must COMPLETE each semester with a full-time course load.
4. Full-time means:
   - Undergraduate students = 12 credit hours minimum to keep legal student status (15 credit hours to keep an Amigo scholarship)
   - Graduate students = 9 credit hours minimum (or 6 credits if you have an assistantship).
   - NO STUDENT may drop below their minimum number of credits except under extremely limited circumstances that must be authorized in advance by an international student advisor!!
   - Grades that do NOT count toward your full-time minimum include:
     - W, WP, or WF: These grades are “withdrawals” and will be assigned by professors if you do not attend class
     - Grade option of “Audit”: This is a non-graded course which allows you to sit in on the class without doing the work
     - More than 3 credit hours of on-line courses: while students are permitted to take more online courses, only 3 credits can be counted toward full-time.
5. Keep your "certificate of eligibility" (I-20 or DS-2019 form) correct and valid at all times and apply for extensions of stay at least one month before the document expires; see an advisor for a new I-20/DS-2019 if any information changes.
6. Maintain a valid passport throughout your stay in the US. Your passport must be valid for six months into the future to enter the US, and you must bring updated passports to GEO immediately so that we can report the new information when required.
7. Complete necessary "immigration transfer procedures" if changing from one school to another in the US (even if you completed the program at the prior school); contact an international advisor for details.
8. Observe the “grace period” upon completion of studies. This means that if you are F-1 you have 60 days and if you are J-1 you have 30 days from the end of your program to do one of the following things:
   - Leave the US
   - Get a new I-20 or DS-2019 for a new program or school and enroll in the next available semester
   - Apply for off-campus work authorization (OPT for F-1, Academic training for J-1). Because of application deadlines and other restrictions, you must speak with an advisor before completing your program in order to get this benefit.
   - Apply for a change to another immigration status.

If you leave before completing your program, you do NOT have this “grace period” – please speak with an advisor for details.

YOU MUST NEVER:
1. WORK OFF CAMPUS unless you have written authorization from the international advisor in advance on your I-20 or DS-2019 form
2. WORK ON CAMPUS more than 20 hours per week while school is in session
3. Take a leave of absence, withdraw from classes, or drop below the required number of credits without FIRST checking with an international advisor in GEO; students who terminate their program or otherwise fall out of legal status before completing do not have a grace period to leave the US, they must leave immediately!

III. OTHER REQUIREMENTS FOR STUDENTS:
- Once you have completed or terminated your program, or have failed to “maintain legal student status,” you can no longer legally enter the US with your I-20 or DS-2019 form and the staff of GEO can no longer sign those forms (this means that you should NOT plan to travel out of and return to the US with your current I-20/DS-2019 after you have finished your program).
- All international students are required to complete and submit US tax forms to the federal government every year regardless of whether or not they earned any money in the US.
- All students are required by UNM policy to have health insurance that covers them during their stay. J1 students are also required by the US federal government to have health insurance that meets specific requirements. Check the letter that came with your DS-2019 form to make sure your insurance meets these requirements.

I have read and understand my responsibilities as outlined above.
** UPDATE: The NM Motor Vehicles Department (MVD) is requiring all foreign nationals **WHO DO NOT** have a US Social Security Number to schedule an appointment for requesting a NM Driver’s License or State Identification Card (ID). You can schedule an appointment at: https://secure.mvd.newmexico.gov/mvdappointments/ or call (505) 827-2257. If you have an SSN, you do not need to schedule an appointment. **

I. EXPLANATION

We highly recommend that you obtain a NM Driver’s License or State ID. The license or ID is a legal form of identification that is useful for many purposes, such as writing checks, using credit cards, ordering an alcoholic drink, or even entering a night club.

If you plan to drive in NM, you need to carry a driver’s license with you each time you drive a vehicle. If you have a valid driver’s license from your home country, including an international driver’s license, you may drive with that license until you become a resident of New Mexico. You are considered a state resident once you have lived in New Mexico for more than 6 months. It is likely that if you are stopped or questioned by a police officer, he or she may not recognize the driver’s license from your home country. Therefore, if you plan to live in New Mexico for more than six months and drive a car, we highly recommend that obtain a NM driver’s license. The fee for the driver’s license is $18.00 (valid for four years) and $34.00 (valid for eight years).

If you have a driver’s license from another state in the US, a records check will be performed regarding any previous record for Driving While Under the Influence of Alcohol (DWI). You will need to pay an additional one-time fee of $15.00 for the DWI records check. Therefore, your total fee will be $33.00 for a four-year license or $49.00 for an eight year license.

If you do not apply for NM driver’s license, we still recommend that you obtain a state ID card, which looks just like a driver’s license and is also issued by the Motor Vehicle Division (MVD), but is only for identification purposes. To obtain the ID go to an MVD office with your passport, visa, I-94, I-20/DS-2019 and proof of residence (2). The fee for the State ID card is $10.00 (valid for four years) and $18.00 (valid for eight years). You may even consider getting one for your children.
II. CONDITIONS AND LIMITATIONS
1. **Documents**: you will need to bring your passport, visa, I-94 printout, your I-20/DS-2019, and two documents as proof of residence showing a New Mexico address (such as a rental agreement, bank statement with your street address or utility bill). You may also want to take a *translated and notarized* version of your home country license, if you have one. Please note that if you present your driver’s license from your home country, NM law requires that the driver’s license be taken from you and not returned during the application process for a driver’s license. Note that MVD personnel are not well informed about requirements for non-immigrants who want to obtain their license. It may helpful to bring this handout with you and to ask for a supervisor if you have difficulty with the MVD staff person.

2. **US Social Security Number**: MVD personnel will ask you for a social security number. You are not required to have a social security number to be issued a driver’s license or state identification card. However, if you do not have an SSN you need to make an appointment to apply for the license. Bring the SSN card if you already have one, otherwise, the items listed above will suffice.

3. **Appointments**: MVD’s website specifies that “if you are a foreign national applying for a first time license at a State field office, you must make an appointment. No exceptions. Individuals coming into the office without an appointment will be referred to the website or told to call the MVD appointment line.” GEO has clarified that MVD will only require an appointment for those applicants that do not have a valid US Social Security Number. You can schedule an appointment on-line or call. If you have a US Social Security Number (and the SSN card to provide as documentation), then you may go to the MVD office without an appointment. See [https://secure.mvd.newmexico.gov/mvdappointments/](https://secure.mvd.newmexico.gov/mvdappointments/) or (505) 827-2257.

III. OTHER IMPORTANT INFORMATION
1. **Previous Licenses**
In most cases you will need to pass a written test, an eye exam, and a road test to obtain the driver’s license. However, if you already have a license from your home country, you may not have to take the road test. If your home license is not in English, you will need to have it translated and notarized, before you can be exempt from the road test. If you have a license from another US state, you can pay the fee and exchange it for a NM license. Please note that if you present a previous driver’s license from the US or your home country, NM law requires you to surrender it during the application process for a NM driver’s license.

2. **Automobile Insurance**
In NM, as in most US states, it is mandatory that all automobile operators carry proof of Liability Insurance for the automobile they are driving. You must supply proof of automobile insurance upon demand by any qualified state official. Insurance may be purchased from a number of reputable companies, all of whom are listed in the Yellow Pages or online.

3. **Registration**
All automobiles must be registered with the State of NM if you are living here. This is also done at the MVD. In order to register your car you must show proof of emissions testing. Your vehicle must pass the test once every two years. Any oil change, car dealer or mechanic that is licensed by the state can conduct the test. Fees assessed for the registration vary according to the year and type of car.
IV. APPLICATION PROCESS

STEP 1: Determine if you need to make an appointment.
If you do not have a US Social Security Number, you will need to make an appointment to apply for a NM Driver’s License or State ID. Go to: https://secure.mvd.newmexico.gov/mvdappointments/. If you already have a US Social Security Number, you can go directly to a State MVD office to apply.

STEP 2: Determine if the DWI Prevention and Education Program applies to you.
If you are under 25 years of age, you have to complete the DWI program before you may apply for the NM driver’s license. The fee is $20.00 and it is a self-taught class, administered by UNM Continuing Education, with the workbook sent to you and a video available at your local library. Once you receive a workbook and answer all the questions correctly, the results in the form of the certificate are sent to you. The certificate must be presented to the MVD at the time you apply for your license. Call (505) 277-0051 or go online at http://ce.unm.edu/ce-about-us/dwi-education.html for additional information.

STEP 3: If necessary, take the Written Test
Obtain the New Mexico Driver’s Manual from any of the MVD offices or online (in English and Spanish) at http://www.dmv.org/nm-new-mexico/driver-handbook.php#Driver_License_Manual. This booklet covers all the driving regulations that you need to know in order to pass the written test so study it carefully. You will need to pass this test before taking the road test. The written test is usually available half an hour before your scheduled road test. However, if you do not pass, you will need to reschedule the driving test.

STEP 4: If necessary, take the Road Test
You need to make an appointment to take the road test and bring a vehicle (someone else must drive you to the test if you do not have a license). An examiner will accompany you, for a brief on-the-road test of your driving skills. The car you are driving for the road test must have current registration and insurance and be in very good condition. You must also pass a vision test when you go in to take the road test.

V. DEPARTMENT OF MOTOR VEHICLES DIVISION (MVD) OFFICES
Please, contact the office you plan to go to for open hours, directions, and services provided at that location.

Rio Bravo Office
873-0683

Menaul & Juan Tabo
292-4570

The Cottonwood Mall
890-5799

Montgomery & San Mateo
875-0715

***Although qualifying international applicants may apply at any “regular” MVD office, we recommend applying at the Montgomery & San Mateo office for consistency. (Note that the “MVD Express” offices in Albuquerque are privately owned and provide some of the same services for an additional fee. However, in most cases internationals are NOT permitted to use MVD Express offices).***

MAIN TELEPHONE NUMBER FOR INFORMATION: 1-888-683-4636 (1-888-MVD-INFO)
Visit MVD online at http://www.mvd.newmexico.gov/index.html
VI. PURCHASING A CAR

Owning a car in the US can be expensive. Keep in mind ownership costs (purchase price, taxes, depreciation, finance charges, registration, insurance, license fees, parking, etc.) and the operating costs (gas, oil, engine maintenance, tires, etc.). If you'd like to research this option, Consumer Reports and Car Magazine are good resources. You may also refer to http://www.carseverything.com or http://www.nada.com. Automobile insurance rates for people who are new to the US are usually inflated until a driving history has been established. Be aware that parking on campus is very difficult and costly to obtain.

If you do decide to buy a car and drive to campus, parking permits can be obtained online if available at: http://pats.unm.edu/. The permits are based on availability and can be purchased as early as July 14th for the fall semester. Permits range from between $70 to $183 annually for students. Most parking spaces are in lots on the far northern or far southern side of campus. Shuttle buses run regularly to transport students from the parking lots to the center of campus.
SAFETY IN ALBUQUERQUE

CAMPUS SAFETY
While the UNM campus is fairly safe, you should avoid walking alone on campus after dark, especially if you are a woman. Always ask a classmate or friend to walk with you to your bike, car, apartment or dormitory. You can also take advantage of the **UNM Escort Service** (277-2241) offered by Campus Police on campus at night. Call the number from any phone and campus police will take you or walk with you anywhere on the UNM campus. Tell your roommate or neighbor when you expect to be arriving home. If you ever feel threatened, find one of the blue emergency phones located throughout campus and push the button to contact Campus Police. The phones are for emergencies only.

PERSONAL SAFETY
It will take you some time to become familiar with what constitutes a safe or unsafe environment in Albuquerque and the US. Unless you are extremely familiar with your environment and know it to be completely safe from personal experience and reliable sources, never walk alone after dark. Always walk with at least one friend or more. Always be aware of your surroundings and who is around you and walk with confidence. If you meet someone and would like to meet them again, do not give out your address. Plan to meet with them again in a safe, public location until you get to know them better. If you have children, give them a “code word” that only someone familiar to you/them will know. Teach them that, if someone talks to them who does not know this code word, they should seek out another adult and tell them loudly that “a stranger is bothering me”. UNM offers Personal Defense Classes through the Physical Education (Non-Professional) Department.

HEALTH
Make sure you know the locations of emergency centers near you, as well as which hospital is your insurance policy’s preferred provider and where it is located. Always carry your health insurance card in your wallet. In an emergency, call 911. This number will connect you to a dispatcher, who will ask for your name and address and then contact the police, fire department or an ambulance for you.

AUTO AND BIKE SAFETY
It is very important to take bike precautions on and off the UNM campus. A U-shaped lock is the only lock that can help to prevent bike theft. If possible, lock the bike frame and tires together and always take your bike seat with you if it is detachable. Also bicycle lockers are available at UNM campus. For further information, contact Parking and Transportation Services (277-1938). Always wear a helmet when riding a bike and use lights on your bike and body at night. Register your bike with the UNM Campus Police for possible return in case of theft. Never lock your bike to a handrail for a ramp or door entrance, as UNM Police will confiscate your bike. Keep your car doors locked when you are both in and out of your car. When walking to your car, especially at night, have your car door key in your hand ready to unlock the door. Get in quickly and lock the door. Never park in dark or isolated areas.

HOME AND APARTMENT SAFETY
Keep your doors locked when you are both away and at home and check that all doors and windows are locked at night and whenever you leave. Use a bar to keep sliding doors in position when not in use. Install deadbolts in your doors and, if you live in an apartment, you may want to ask the landlord to install a peephole in the door so you can see who is outside before opening the door. Never open the door unless you know exactly who is outside. If you plan a vacation or plan to be away from your home for a long period of time, ask a neighbor or friend to keep an eye on it for you. Ask them to pick up your mail and newspapers for you so it is not obvious there is no one at home. Be sure that they can contact you in case of emergency.

MONEY
Use credit/debit cards when you are traveling and personal checks or ATM cards while in Albuquerque. Never carry a large amount of cash. Do not leave backpacks, wallets or purses where they can be easily seen or stolen. Always report the loss of a checkbook, ATM card, or credit cards to your bank or credit card company immediately (to do this, you will need to keep a list of all your cards and contact numbers in a safe place separate from the cards). Only use ATM machines during the day or use well lit machines at night. Do not let others see the amount of money you are withdrawing. Do not write checks for someone who claims to be giving you money, until you are sure the money/check has cleared your account (this can take up to 2 months). Do not get caught in this type of scam.
SHOPPING IN ALBUQUERQUE

Local Foods:

Bosque Bakery
922 Coal Ave SW
505.234.6061

Nob Hill Growers Market
229 Morningside Dr. SW
505.869.3553

International Local Food Stores:

Cafe Istanbul
1415 Wyoming Blwd. NE
505.294.9900

Ariana Halal Market:
607 San Mateo Blvd. NE
505.255.1325

99B Market
5315 Gibson Blvd. SE
505.368.2422

International Corporate Food Stores:

Talin World Market
88 Louisiana Blvd. SE
505.268.0206

Cost Plus World Market
3301 Menaul Blvd. NE
505.881.9300

Pro Ranch Market
4201 Central Ave NW
505.833.1765
Corporate Supermarkets and Stores

Albertson
1625 Rio Bravo Blvd. SW
505.873.2758

Smith
320 Yale Blvd. NE
505.266.0201

Walmart
301 San Mateo Blvd. NE
505.268.6611

Walgreen
3501 Lomas Blvd. NE
505.255.9004

Second Hand Stores for Clothing and Furniture

Clothing:

Buffalo Exchange

Clothing, Furniture, Kitchen Ware and Everything Else you cannot Imagine :)

Savers
3300 San Mateo Blvd. NE
505.888.0116

Thrift Town
3900 Menaul Blvd. NE
505.872.0647

Visit the

Flea Market
Garage Sales/Yard Sales/Moving Sales
Corporate Furniture and Supply Stores

Walmart
301 San Mateo Blvd. NE
505.268.6611

K-Mart
2100 Carlisle Blvd. NE
505.265.5911
WHAT TO DO WHEN YOU GET SICK
FOR F-1 AND J-1 STUDENTS

I. EXPLANATION
It is likely that, at some point during your stay in the US, you will need some type of health care. The most accessible health care for students can be found on Main Campus at UNM Student Health and Counseling (SHAC). SHAC is open Monday through Friday, 8am to 5pm (On Tuesdays, SHAC is open 9am-5pm). For more information about SHAC services, visit the SHAC website at http://shac.unm.edu or call (505) 277-3136.

Generally, SHAC health practitioners can treat your medical conditions and should be your first stop in a non-emergency. If they are unable to treat your condition, they will assist you with referrals to other health facilities, which can provide the care you need. Students who purchase UNM Student Health Insurance Plan A pay $4.50 for an appointment at SHAC. Students who purchase the International plan pay $3.00 for a regular appointment at SHAC. There are additional fees for lab work, X-rays and other treatments and it can be expensive. For those without the UNM Student Health Plan or the International insurance plan, the price is $15.00 for an office visit. Dependent spouses can be treated at Student Health and Counseling only if they are covered by the UNM student health insurance. Dependent children cannot be treated at SHAC.

If your illness requires immediate attention and SHAC is closed, you can:
1. Contact the doctor on call at Student Health and Counseling by calling 277-3136.
2. Contact a local doctor's office or clinic. You should try to seek assistance from a preferred network provider with your insurance plan. Medical care outside of the preferred provider network may result in higher costs to you.
3. If you cannot contact a doctor or clinic and the matter is urgent, you can go to an Urgent Care center. Urgent Care centers provide medical care to treat minor illnesses when immediate care is needed.
4. If you can't contact a doctor or clinic and the illness is severe, go to a hospital emergency room (make sure to check with your insurance company in advance, if you are not so severely sick that you are prevented from doing so).
5. Take medical insurance information with you (including an insurance card if you have one).
6. Take a picture I.D. with you.
7. Take a friend or acquaintance that can help you.
8. If you are not sure what level of care you need, you can also contact the Nurse Advice Hotline: 1-877-725-2552.

If you are ill and SHAC is closed, or if you need care for your spouse or children, you may try the following health care providers for an appointment or emergency care.

**UNM Hospital**
2211 Lomas Blvd NE
Albuquerque, NM 87106
(505) 272-2111 (Switchboard)

**UNM Westside Clinic**
4808 McMahon Blvd
Albuquerque, New Mexico 87114
(505)272-2900

**UNM Northeast Heights Clinic**
7801 Academy RD NE
Albuquerque, New Mexico 87109
(505)272-2700

**Presbyterian Health Services**
1100 Central Ave. SE
Albuquerque, NM 87106
(505) 841-1234

**Presbyterian Kaseman Hospital**
8300 Constitution NE
Albuquerque, NM 87110
(505) 291-2000

**UNM Urgent Care**
2211 Lomas Blvd
Albuquerque, NM
(505) 272-6946
II. UNDERSTANDING YOUR HEALTH INSURANCE POLICY

Be prepared in advance by familiarizing yourself with your insurance company's policy on emergencies and hospital treatment. Many insurance companies require you to check with them before going to the emergency room of the hospital. It is important to know what exactly your health insurance plan covers before the need to seek medical treatment arises. Sometimes it might be hard to understand the terminology, which describes your benefits and specific health conditions that are not included in the plan. This short guide should help you better comprehend your health insurance policy.

I. BASIC INSURANCE TERMINOLOGY

Please note that the terms listed below will introduce you to basic insurance terminology used throughout the industry. This list is not comprehensive and it is for informational purposes only.

<table>
<thead>
<tr>
<th>Term</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death and Dismemberment Benefit</td>
<td>The amount of money the insurance company will pay your family if you die or the amount they will pay should you lose bodily parts in an accident.</td>
</tr>
<tr>
<td>Congenital Defects</td>
<td>Medical problems you are born with.</td>
</tr>
<tr>
<td>Co-payment</td>
<td>The percentage of costs for services, which you must pay (e.g., if the company pays 80%, your &quot;co-payment&quot; is 20%).</td>
</tr>
<tr>
<td>Deductible</td>
<td>The amount you must pay for treatment of an injury or illness before the insurance company will begin to pay for you.</td>
</tr>
<tr>
<td>Exclusions</td>
<td>Illnesses or services the insurance company will not pay for.</td>
</tr>
<tr>
<td>Health Maintenance Organization (HMO)</td>
<td>A type of Health Benefit Plan under which the Members receive all medical services through a specific group of Participating Providers.</td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>Services provided while staying for a period of time in a hospital.</td>
</tr>
<tr>
<td>Limitations</td>
<td>Limits on the amount the company will pay or the services they will pay for.</td>
</tr>
<tr>
<td>Medical Evacuation Benefits (Medevac)</td>
<td>The amount the company will pay if you need to be transported long distance for health care.</td>
</tr>
<tr>
<td>Medical Expense Benefit</td>
<td>Services and amounts the company will pay for your medical coverage. (Also called your &quot;payment limit&quot;)</td>
</tr>
<tr>
<td>Outpatient Care</td>
<td>Medical services provided while you are not staying in a hospital (e.g., at a doctor's office).</td>
</tr>
<tr>
<td>Pre-existing Conditions</td>
<td>Illnesses or injuries you had before your policy began.</td>
</tr>
<tr>
<td>Premium</td>
<td>Monthly or yearly fee, which you pay to the insurance company for medical coverage.</td>
</tr>
<tr>
<td>Primary Care Physician (PCP)</td>
<td>A doctor selected by the Member to be the first physician contacted for any medical problem. The doctor acts as the Member's regular physician and coordinates any other care the Member needs, such as a visit to a specialist or hospitalization.</td>
</tr>
<tr>
<td>Preferred Provider Organization (PPO)</td>
<td>A group of doctors and hospitals whose members discount health services to subscriber patients.</td>
</tr>
<tr>
<td>Provider</td>
<td>A licensed health care facility, program, agency, physician or health professional that delivers health care services.</td>
</tr>
<tr>
<td>Reasonable &amp; Customary</td>
<td>Charges deemed &quot;normal&quot; for specific medical services in an area. If your hospital or doctor charges more, the insurance company may not pay for it.</td>
</tr>
<tr>
<td>Referral</td>
<td>A written recommendation by a physician for a Member to receive care from a specialty physician or facility.</td>
</tr>
<tr>
<td>Repatriation Benefit</td>
<td>The amount the company will pay to transport your body back to your home country if you die.</td>
</tr>
<tr>
<td>Right of Subrogation</td>
<td>The insurance company has the right to sue others for your injuries even if you don't agree.</td>
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</tbody>
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WHEN TO CONTACT
THE GLOBAL EDUCATION OFFICE (GEO)
FOR F-1 AND J-1 STUDENTS

I. EXPLANATION

The Global Education Office (GEO) is required to report information about you and your student status to the US government via the Student and Exchange Visitor Information System (SEVIS). For this reason, you MUST contact our office whenever you make changes in your name, academic program, address, identification numbers, etc. The consequences of not reporting this information in a timely manner can be very severe, so it is extremely important that you consult with us if you make a change or if you are unsure if a change in your circumstances needs to be reported.

The international student advisors in GEO are available to help you with any questions during walk-in advising hours from 1 pm to 3 pm Monday through Friday, and Monday and Thursday from 10am to noon (except during University Holidays). If you need to spend more than 10 minutes with an advisor, you should make an appointment. You can schedule an appointment by coming in to GEO, 2120 Mesa Vista Hall, by calling 277-4032, during regular office hours (Monday – Friday 8 am - 5 pm) or by emailing geo@unm.edu.

Remember: you should allow a minimum of 5 business days for processing of any signatures, new documents, or any other form or work authorization from our office. Come in to ask questions well in advance of any international travel or start date of any employment.

II. WHEN SHOULD YOU CONTACT GEO?

YOU ARE REQUIRED TO REPORT TO GEO IF:

- You change your name, address, or telephone number (you must come in or email within 10 days of making the change).
- You want to travel internationally and your I-20 or DS-2019 has not been signed by an international student advisor within the last six months.
- You want permission to work on or off campus in the US.
- You are thinking about dropping a class that will make you less than a full-time student, or you are planning to enroll for less than full-time in any semester, except summer, for any reason!!!
- Any significant information changes on your I-20 or DS-2019 form (such as name, major, level of study, source of funding, citizenship, etc.)
- Your I-20 or DS-2019 will expire in the next 90 days (you must speak with the advisor before the document expires).
- You decide to stop attending the University or you want to change to another school.
- You want to bring your husband, wife, or children to the US.
- You violate the terms of your immigration status (“go out of status”) for any reason and want to be reinstated to student status.

IT IS RECOMMENDED YOU CONTACT GEO IF:

- You want to or need to change to another immigration status (e.g., from J-1 to F-1 student status).
- You have questions about traveling outside of the US, even for a short visit to Canada or Mexico.
- You have questions about applying for a new US visa.
- Your dependent on F-2 or J-2 status wants to change to another immigration status (e.g., from F-2 to F-1 student status).
## WHERE TO GO FOR OTHER SERVICES AT UNM

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<td><strong>Change To Another US School</strong></td>
<td>International Advisor (GEO): Speak to an international advisor during walk-in hours, 1-3pm, Monday through Friday, and Monday and Thursday from 10am to noon. If you cannot come to GEO during these hours or need an extended session, please set up an appointment via phone at 505.277.4032 or email us at <a href="mailto:geo@unm.edu">geo@unm.edu</a></td>
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<td>International Advisor (GEO): <a href="http://geo.unm.edu/all_handouts/students_important_immigration_info.pdf">http://geo.unm.edu/all_handouts/students_important_immigration_info.pdf</a> You can also speak to an international advisor during walk-in hours, 1-3pm Monday through Friday, and Monday and Thursday from 10am to noon. If you cannot come to GEO during these hours or need an extended session, please set up an appointment via phone at 505.277.4032 or email us at <a href="mailto:geo@unm.edu">geo@unm.edu</a> with your question.</td>
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Do you want to work on campus? Do you have a graduate assistantship? This handout will explain the procedures you must complete before you can begin work, get paid, and be correctly taxed by the university. Some of these procedures must be repeated each year.

Who can work on campus?
- Students who are in full-time F-1 or J-1 student status are allowed to work on campus for up to 20 hours per week while school is in session and up to 40 hours per week during the winter and summer breaks (provided that the student enrolls in classes the following semester).
- F-1 students do not need any special permission from GEO to work on campus. However they will need to come to GEO if they do not have a US social security number.
- J-1 students must report on campus employment to GEO before you start working. A GEO advisor must record J-1 student employment in the immigration database.

Where can I find work on campus?
- Student employment jobs are posted at: UNMJobs.unm.edu. International students are not eligible for federal or state "work study" jobs (listed as “W/S”), but they can apply for student employment jobs (listed as “SE”). Graduate students looking for an assistantship should speak with their departments or visit the Office of Graduate Studies (OGS) website at: ogs.unm.edu to learn about research, teaching, and project assistantships.

What steps do I need to take once I have a job offer?

Step 1: Complete the hiring paperwork with your hiring department and Student Employment (for campus jobs) or Office of Graduate Studies (OGS) (for any type of graduate assistantship).

- Have your hiring department complete the GEO "UNM Employment Verification Form" (attached) along with the other hiring paperwork.
- Return the completed UNM Employment Verification Form to GEO and have it signed by a GEO advisor during walk-in hours (M-F 1:00 – 3:00, and Monday and Thursday 10am to noon).
- Bring your passport, I-20/DS-2019, I-94 print out, and UNM Employment Verification Form to the Student Employment Office located in Student Services Center One Stop Office (if your job is on-campus), or to OGS if you have a graduate assistantship. At this point, you will be required to complete the employment paperwork including the employee demographic, direct deposit, W-4, and I-9 forms. The Student Employment or OGS may copy the UNM Employment Verification form, but make sure you keep the original, as the Social Security Administration will require the original document to issue you a Social Security Number.
- The W-4 form is confusing for international students because it does not contain options that pertain to the taxing of non-residents. International students are usually taxed as non-residents for the first 5 years in the US. On the W-4 form, IRS requires that non-residents write “0” for the number of exemptions and “single” under marital status, regardless of whether you are actually married. Students with Research or Project Assistantships may want to indicate an additional dollar amount to be withheld from their pay each month on this form in order to not owe taxes at the end of the tax year. Once you become a tax resident you may want to go complete this form again on line at: my.unm.edu.
Step 2: Apply for a US Government-issued Social Security Number if you do not already have one.

- A Social Security Number (SSN) is a unique number assigned to all US citizens and to foreign nationals who are eligible to work. This is a confidential number and should be used only for official business, such as for opening a bank account, payroll, at government agencies, or to obtain credit. If you are working in the US, you **MUST** obtain a SSN.
- Take the signed UNM Employment Verification Form along with your passport, I-20/DS-2019, and I-94 print out to the local branch of the Social Security Administration (SSA) and apply for your SSN. Ask for a letter/receipt showing that you have applied for the SSN. Directions to the local SSA branch are attached to this letter. You will also need to provide a US address for the mailing of your SSN card. It will take at least 3 weeks to arrive, so the address should be valid for at least two months into the future.
- You must wait until 10 days after you have completed your check-in with GEO so we have time to enter your information into the system.
- The SSA recommends that you **wait 10 days from your date of entry to the US to apply for a SSN**, so that immigration services have a chance to enter you in the system. **If you are a new student, you also have to wait until GEO has reported your new address in the SEVIS system before you go – wait three days from the date you give it to us.** You can call the SSA to check on the issuance of your card at 800-772-1213. If you do not receive the card within one month, and the national 800 number does not have a record of your card, return to the SSA office to inquire. There is no fee for this service.

Step 3: Complete taxation paperwork with the UNM Payroll Department.

- Email Suzanne Young in the Payroll office at syoung@unm.edu. Suzanne will send you an email that will contain an address and password for the International Tax Navigator on-line tax compliance system.
- When you receive your SSN, log in to the system and complete the on line information. Once you have completed all information in the system, print out the information, sign it, copy it and bring it with your original SSN card and copies of your passport, visa, I-20/DS-2019 and I-94 print out to the payroll office at 1700 Lomas NE (MSC01 1230) near the corner of Lomas and University Blvd. to complete the process.
- Find out if you can benefit from a tax treaty. If there is a tax treaty between your country and the US, you must complete IRS form 8233 to benefit from the treaty in your monthly paycheck. In most cases, if there is a treaty benefit that requires form 8233, it will download from Payroll’s on-line system when you complete the on-line process. If a tax treaty benefit is possible and the form has not downloaded, Payroll will contact you about filling out the proper treaty forms. German students should talk to a GEO advisor before accepting the benefits of the tax treaty.

***if you do not complete these steps your pay will STOP!***

What else do I need to remember?

- **Provide your Social Security Card and all the required forms to the Payroll department.** If you do not provide all of this information, you will be taxed the maximum for your income! If Social Security and Medicare taxes (FICA) were withheld from your pay before you provided all of the information, Payroll should refund the money to you in the next paycheck following completion of all forms. If not, email syoung@unm.edu.
- **Read your pay stubs carefully each month.** To do so, log in to [my.unm.edu](http://my.unm.edu). Click on “Employee Life,” then “LoboWeb” then “Employee” then “Pay Information” then “Pay Stub” to find the information. Please contact Suzanne Young at syoung@unm.edu promptly if you believe you have been taxed incorrectly or if you do not get reimbursed for FICA (Social Security and Medicare) taxes that were incorrectly withheld from your pay.
- **Renew all employment paperwork each year with your hiring department.** If you don’t, your pay will be delayed.
- **Complete the on-line tax information at the beginning of every calendar year.** You will be sent an email by Payroll to which you MUST respond. If you do not respond with the required information each year, you will not be able to benefit from a tax treaty in advance (by being taxed less in each paycheck). However, if you forget, you can still claim the benefit at the end of the year when you file your annual, federal tax forms.
Before you leave Albuquerque, be sure to go on line and update your address on my.unm.edu so Payroll can send tax forms/reports at the end of the calendar year. You will need these to file your taxes! If you do not receive these forms, contact syoung@unm.edu.
SOCIAL SECURITY ADMINISTRATION IN ALBUQUERQUE FOR F-1 AND J-1 STUDENTS

To avoid problems, wait 10 days after entering the US and 3 days after reporting your address to GEO, before applying for your SSN card. You must apply for the SSN in person.

Address:
4300 CUTLER BLVD. NE
ALBUQUERQUE, NM 87110
Located at the corner of Morningside & Cutler--2 blocks south of Menaul, 2 blocks west of Washington.

Phone: (800) 772-1213 INFO 24 HOURS/ DAY

*People who are hearing impaired may call the toll-free number, 1-800-325-0778, between 7 a.m. and 7 p.m. Monday through Friday.

Hours: MONDAY, TUESDAY, THURSDAY, FRIDAY: 9:00 AM – 3:00 PM (Except federal holidays)
WEDNESDAY: 9:00 AM-12:00 NOON

Website: www.socialsecurity.gov

Directions to the office via Private Transportation:

From the University, take University Blvd. north (mountains will be on your right) to Indian School road. Turn right (east, towards the mountains) on Indian School to Washington. At Washington turn left. After you cross over the I-40, turn left onto Cutler. The Social Security Administration will be on your left side.

Directions to the office via Bus:

Take the #5 Bus east from the corner of Lomas and University Blvd. Get off on the corner of Carlisle and Menaul. From there, take the #8 Bus on Menaul east, which will take you to Menaul and Morningside. The bus will not stop in front of the social security administration office. You will need to walk two blocks south on Morningside to the Social Security Administration building. The building is on the south end of Morningside.

**WHEN YOU GO, BRING YOUR**

- Passport
- I-94 (card or print out from www.cbp.gov/I-94)
- I-20 form for F1 Students/DS-2019 form for J1
- “UNM Employment Verification Form” signed by GEO, verifying your permission to work on Campus.

Please note, that you must have an employment offer in order to apply for a Social Security number.
UNM Employment Verification Form

To Whom It May Concern:

This is evidence of on-campus employment for: ____________________________ (Name of F1/J1 student)

Student ID# ____________________________

The student will be working as a ____________________________ (Job Title)

Start Date: __________ Number of Hours per week: __________

Employer Contact Information: University of New Mexico
EIN#85-6000642

Department Name: ____________________________

Contact Number: (505) ____________________________

Student’s Supervisor: ____________________________

Employer Signature (Original): ____________________________

Signatory’s Title: ____________________________

Date: ____________________________

For GEO Use only:
The above student is enrolled in a full course of study at the University of New Mexico and is authorized to work on campus in accordance with immigration regulations at 8CFR214.2(f)(9)(i) or 22CFR62.23(g)(2).

Signature of Designated School Official (DSO)/Alternate Responsible Officer (RO):

______________________________

School Code: ELP214F00205000; J1 Program Number P-1-01853