Welcome E-PACKET
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12. INTERNATIONAL STUDENT RESPONSIBILITIES CONTRACT
Arrival Checklist

Required Tasks: An advisor will review this arrival checklist with you at Check-In

☑ Complete Check-in & Orientation Requirements
   - Set up your myGEO Portal: For further directions on how to set-up and use your myGEO portal, please use this link: https://geo.unm.edu/all_handouts/checkin_instructions.pdf
   - Upload all of these necessary documents to your portal (now and whenever there is a change)
     - Passport
     - F-1 or J-1 visa (except Canada)
     - I-94 Record of Arrival (usually at cbp.gov/i94)
     - I-20 or DS-2019
     - Proof of Health Insurance *Remember that YOU MUST PROVIDE PROOF OF HEALTH INSURANCE TO GEO!!! Health insurance is REQUIRED for all international students for their entire stay at UNM. Please refer to the handout in this packet or our website. Please use this link for more information: https://geo.unm.edu/students/health_care/health_insurance/insurance_information.html
   - Add your US address, US telephone number, and emergency contact to the Personal Information section.
   - Update your address at my.unm.edu and mygeo.unm.edu anytime your address changes
   - Attend International Student Orientation - International Student Orientation is MANDATORY. If you fail to attend orientation, you will be dis-enrolled from the university and your student status will no longer be valid.

☑ Review and understand your immigration documents
   - Information on these documents must be correct (contact an advisor if incorrect):
     - Passport
     - L-20 (for F-visa holders) or DS-2019 (for J-visa holders). *with your signature and date*
     - I-94 (print at cbp.gov/i94 EVERY time you re-enter the US)
     - US entry visa (valid visa required for ENTRY to the US except for Canadian citizens)
   - Be aware of their validity and expiration dates (ONLY your visa is allowed to expire while in the US). It is your responsibility to know the rules and regulations to stay in legal student status. Make copies of all the documents listed above and keep them in a safe place.

☑ Create your UNM Net ID and get your Lobo ID card
   - Go to https://netid.unm.edu/form_new_netid.php Your temporary Social Security Number was printed on your GEO admission letter and has 9 digits. If you only have a 4-digit number, use 0000 and then the number. The system will suggest a net ID; this is your ONLY CHANCE to change the Net ID if you do not like the suggestion.
   - 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. Your Lobo Card gives you access to campus facilities, a free bus pass, and student discounts.

☑ Report to your academic department or college
   - Report to your department or college and meet with an Academic Advisor before you register for classes.
   - Take care of any holds on your student account: A hold prevents you from registering due to an unmet requirement. GEO will lift the International Orientation hold after you complete our Check-In session, but you may have holds from your department, advisor, and UNM Orientation.

☑ Register for a full-time course load
   - Undergraduate students: Register and complete at least 12 credit hours every semester (except for summer and winter break); 9 credit hours must be in classes that are not online. Undergraduate students with an Amigo Scholarship must be registered and complete at least 15 credits for the scholarship.
   - Graduate students without assistantship: Register and complete at least 9 credit hours every semester (except for summer and winter break); 6 credit hours must be in classes that are not online.
   - Graduate students with assistantship: Register and complete at least 6 credit hours every semester (except for summer and winter break); 3 credit hours must be in classes that are not online.
   - For more information and instructions on how to register for your classes: https://registrar.unm.edu/Registration/registration-tips.html For Enrollment Requirements go to: https://geo.unm.edu/students/immigration_work/legalstatus/enrollment_rules.html

☑ Complete paperwork if you will work on campus
   - Certain forms must be completed to work on campus, get paid and be taxed correctly. At the end of check-in, we complete some of these forms for students with assistantships. Refer to the handout in your e-packet for more info or https://geo.unm.edu/students/immigration_work/working_us/index.html
Other Important Tasks:

- **Open a bank account** (if you will be here for more than 1 year or will get paid here)
  - Nusenda Credit Union, Student Union Basement, 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. You do not need a social security number to open a bank account.

- **New Mexico driver’s license or state ID?**
  - See handout to apply at [http://geo.unm.edu/students/life_unm/getting_around/driver_license.html](http://geo.unm.edu/students/life_unm/getting_around/driver_license.html). Recommended for students staying more than 6 months for an official ID. Government-issued identification is required to open a bank account, cash a check, or buy alcohol—your passport or New Mexico driver’s license are sufficient forms of identification. Your student ID is not sufficient.

- **Find Housing**
  - International Students, Inc. (ISI) is 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 learn more at their website: [www.isiabq.org](http://www.isiabq.org), and email them at isiabq@isionline.org for assistance. UNM off-campus housing for apartments: [http://och.unm.edu](http://och.unm.edu). Websites: [www.forrent.com](http://www.forrent.com), [www.rent.com](http://www.rent.com), [www.apartmentguide.com](http://www.apartmentguide.com), [albuquerque.craigslist.org](http://albuquerque.craigslist.org), [unmnextdoor.net](http://unmnextdoor.net/)

- **Pay your Bill**
  - Please be aware that all international students are charged an “immigration processing fee”. For degree-seeking students this fee is once per program and it is not covered by assistantships. Exchange students must pay this fee each semester.
  - You must pay bills on time to avoid late fees and will not be able to enroll for next term classes until all bills are paid. To ask billing questions or to pay your bills, visit the Bursar’s Office/Cashier in person or at [http://bursar.unm.edu/billing-and-payments](http://bursar.unm.edu/billing-and-payments). Credit cards incur additional fees. Click the “International Payments” link if your payment is coming from abroad.

- **Update Lobo Alerts**
  - All registered students will automatically be enrolled in UNM’s Emergency Notification System. “Lobo Alerts” is an opt-out messaging system that provides real-time message alerts regarding safety or notification of any event which interferes with the University’s ability to conduct regular activities. You can edit your account to receive texts or opt out from Lobo Alerts by logging in to [loboalerts.unm.edu](http://loboalerts.unm.edu).

- **Transportation**
  - Public Transportation includes FREE public bus transportation in the City of Albuquerque for UNM students. For a free bus sticker, go to the transportation kiosk located on the bottom floor of the Student Union Building (SUB) across from the Lobo card office) or the UNM Parking Office if the kiosk is closed. You must repeat this process at the start of every semester to continue this service. Before you enroll you can ride for $1.00. Exact change is needed for the bus.
  - Check the schedule before you go at [http://www.cabq.gov/transit/](http://www.cabq.gov/transit/) (a transit mobile app is available there), or call 243-7433 (RIDE).

Future Information from GEO:

- **Taxes:**
  - All international persons residing in the US are required to file US federal tax form(s), even if they had no US income. Tax forms are due by April 17 for the previous year (i.e. on April 17, 2020 for the tax year 2019). For more information click here: [https://geo.unm.edu/students/immigration_work/working_us/taxes.html](https://geo.unm.edu/students/immigration_work/working_us/taxes.html)

- **Work workshops:**
  - **Work in the U.S. as an International Student:** Friday, September 13th
  - **Work visas and permanent residency:** Friday, November 08th

- **Other workshops:** [https://geo.unm.edu/activities_events/workshops/index.html](https://geo.unm.edu/activities_events/workshops/index.html)

- **Other communications:**
  - iadvisor@unm.edu – Official mail such as immigration alerts, workshop reminders and some GEO events
  - UNMGlobal Facebook, Instagram, Twitter – Events and activities of GEO
  - Intlstud-L Email Listserv – Events and activities of GEO if you don’t use Social Media (you have to subscribe yourself)
WHEN TO CONTACT GEO
FOR F-1 AND J-1 STUDENTS

I. OVERVIEW AND SERVICES:

Required Reporting: GEO is required to report information about you to the US government via the Student and Exchange Visitor Information System (SEVIS). Therefore, you MUST update information with our office whenever you make changes in your name, academic program, address, etc. Report any changes as soon as they happen to avoid severe consequences!

International Advisement:

- Walk-In hours for short questions:
  - 1 pm to 3 pm, Monday through Friday
  - 10 am – 12 pm, Monday and Thursday from 10am to noon except summer and holidays
- Appointments for privacy or more than 5-minute questions
  - Schedule by calling 277-4032 during regular office hours (Monday – Friday 8 am - 5 pm)
  - Schedule by emailing geo@unm.edu.

Requests (letters, work authorizations or signatures):

- Minimum of 5 business days for processing – come in early for questions!

Emergencies (stuck at a port of entry, reporting a health emergency, etc.):

- AFTER HOURS call the GEO emergency line: 505-277-4GEO.
- During business hours: 505-277-4032

II. WHEN SHOULD YOU CONTACT GEO?

YOU ARE REQUIRED TO REPORT TO GEO IF:

- You change your name, address, or telephone number (update this information within 10 days of the change).
- You want to travel internationally and your I-20 or DS-2019 has not been signed by an international advisor in the last six months.
- You want permission to work on or off campus in the U.S.
- 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 extend it before it expires).
- You want to stop attending university, or you want to change to another school.
- You want to bring your husband, wife, child or children to the U.S.
- You violate the terms of your immigration status (“go out of status”) for any reason and want to reinstate status.
- You (or your dependent) want to or need to change to another immigration status (e.g., from J-1 to F-1 or F-2 to F-1)

IT IS RECOMMENDED YOU CONTACT GEO IF:

- You have questions about traveling outside of the U.S., even for a short visit to Canada or Mexico.
- You have questions about applying for a new U.S. visa.
# WHERE TO GO FOR OTHER SERVICES AT UNM

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<tr>
<th>FOR HELP WITH</th>
<th>CONTACT</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic Issues</strong></td>
<td><strong>Contact an international advisor if you cannot get help from your academic advisor, if you need to drop a course, or if you change your program (to get new I20 or DS2019). International Admissions at GEO can answer questions about credit transfer and transcripts.</strong></td>
</tr>
<tr>
<td>• Understanding degree requirements</td>
<td></td>
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<tr>
<td>• Trouble with your professor</td>
<td></td>
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<tr>
<td>• Changing majors</td>
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<td>• Requirements for graduating</td>
<td></td>
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<tr>
<td><strong>Details About a Specific Course</strong></td>
<td><strong>Contact Course Professor or Department</strong></td>
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<td>• Late assignments</td>
<td></td>
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<tr>
<td>• Can’t understand a lecture</td>
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<tr>
<td>• Questions re collaborating with other students</td>
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<tr>
<td><strong>Community Activities</strong></td>
<td><strong>Global Education Office (GEO)</strong></td>
</tr>
<tr>
<td>• Lobo Friend Program</td>
<td><a href="http://geo.unm.edu/activities_events">http://geo.unm.edu/activities_events</a></td>
</tr>
<tr>
<td>• International student social hour</td>
<td>Subscribe to the UNMGlobal Facebook group and/or the GEO Listserv</td>
</tr>
<tr>
<td>• Trips</td>
<td></td>
</tr>
<tr>
<td><strong>Employment Permission</strong></td>
<td><strong>Contact GEO for work authorization info:</strong></td>
</tr>
<tr>
<td>• Work on campus/Student employment</td>
<td><a href="https://geo.unm.edu/students/immigration_work/working_us/index.html">https://geo.unm.edu/students/immigration_work/working_us/index.html</a></td>
</tr>
<tr>
<td>(international students are not eligible for federal work study)</td>
<td>Student with SSN: <a href="http://stuemp.unm.edu/">http://stuemp.unm.edu/</a></td>
</tr>
<tr>
<td>• Work off campus</td>
<td>Student without SSN or All J1 students: Please see GEO advisor</td>
</tr>
<tr>
<td></td>
<td>Contact Career Services <a href="http://www.career.unm.edu/">http://www.career.unm.edu/</a> regarding job search information or Coop information.</td>
</tr>
<tr>
<td><strong>U.S. Federal Income Tax Issues</strong></td>
<td><strong>About tax taken from you:</strong> Payroll <a href="mailto:pay@unm.edu">pay@unm.edu</a> OR Taxation <a href="mailto:tax@unm.edu">tax@unm.edu</a></td>
</tr>
<tr>
<td></td>
<td><a href="https://payroll.unm.edu/">https://payroll.unm.edu/</a> or <a href="http://taxation.unm.edu/">http://taxation.unm.edu/</a></td>
</tr>
<tr>
<td><strong>Off-Campus Housing</strong></td>
<td><strong>About filing your taxes for non-residents:</strong> Global Education Office (GEO)</td>
</tr>
<tr>
<td></td>
<td><a href="http://geo.unm.edu/all_handouts/tax_message_students.pdf">http://geo.unm.edu/all_handouts/tax_message_students.pdf</a></td>
</tr>
<tr>
<td><strong>On-Campus Housing</strong></td>
<td><strong>UNM Off-Campus Housing:</strong> <a href="http://och.unm.edu/">http://och.unm.edu/</a></td>
</tr>
<tr>
<td>• Problems with dorm room</td>
<td><strong>Resident Life &amp; Student Housing:</strong> For information for both prospective and current residents, visit:</td>
</tr>
<tr>
<td></td>
<td><a href="http://housing.unm.edu/">http://housing.unm.edu/</a></td>
</tr>
<tr>
<td>• Problem with roommate</td>
<td>For any personal issues such as problems with your room or roommate, safety concerns, etc., contact your Resident Advisor (RA) Questions?: 505.277.2606</td>
</tr>
<tr>
<td>• Safety Concerns</td>
<td></td>
</tr>
<tr>
<td><strong>Medical Problems</strong></td>
<td><strong>Student Health &amp; Counseling:</strong> <a href="http://shac.unm.edu/">http://shac.unm.edu/</a></td>
</tr>
<tr>
<td><strong>Personal/Adjustment Problems</strong></td>
<td><strong>Counseling Services:</strong> <a href="http://shac.unm.edu/services/mental-health/index.html">http://shac.unm.edu/services/mental-health/index.html</a> or speak to an International Advisor at GEO. You can email <a href="mailto:geo@unm.edu">geo@unm.edu</a> or call 505.277.4032 to schedule an appointment.</td>
</tr>
<tr>
<td><strong>Change to Another US School</strong></td>
<td><strong>International Advisor (GEO):</strong> Speak to an international advisor during walk-in hours, email <a href="mailto:iadvisor@unm.edu">iadvisor@unm.edu</a> or set up an appointment via phone at 505.277.4032. You will need an admission letter from the new school.</td>
</tr>
<tr>
<td><strong>Visa and Travel Issues</strong></td>
<td><strong>International Advisor (GEO):</strong> Web info at: <a href="https://geo.unm.edu/students/immigration_work/travel">https://geo.unm.edu/students/immigration_work/travel</a> Visa/index.html Speak to an international advisor during walk-in hours, email <a href="mailto:iadvisor@unm.edu">iadvisor@unm.edu</a>, or set up an appointment via phone at 505.277.4032.</td>
</tr>
<tr>
<td><strong>Admission, Scholarship, Bursar, Registration</strong></td>
<td><strong>The “One Stop”: <a href="http://allaccess.unm.edu/">http://allaccess.unm.edu/</a></strong></td>
</tr>
<tr>
<td><strong>Campus Addresses and Phone Numbers</strong></td>
<td><strong>University On-line Directory:</strong> <a href="http://directory.unm.edu/">http://directory.unm.edu/</a> Log in with your net ID</td>
</tr>
<tr>
<td><strong>UNM Departmental Listing</strong></td>
<td><strong><a href="http://www.unm.edu/depart.html">http://www.unm.edu/depart.html</a></strong></td>
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</tbody>
</table>
SHOPPING AND TRANSPORTATION IN ALBUQUERQUE

SHOPPING

Shopping conventions are different in every country and city. Below is some basic information for those who are new to Albuquerque.

- **Hours** – check on the website or call before you go

- **Sales Tax** - Most states and cities in the US charge an extra amount for certain items you purchase. The amount varies by state and city as well as the items subject to tax. Currently, in Albuquerque a 7.87% tax is charged for all items purchased except food and prescription drugs (this is the total for state and city sales tax).

- **Returning Items You Don’t Want** – Purchases that you decide you don’t want can almost always be returned with a receipt, sometimes even when used or damaged if there is a defect or problem. You will usually be asked why you are returning the item. If you do not have a receipt, you may still be able to return the item for in-store credit.

- **Paying for Your Purchases** - Debit cards, credit cards and cash are most commonly used for purchases. Bargaining is customary at garage sales, yard sales, flea markets, when buying from a private individual, and for very expensive items such as cars. Otherwise, prices are fixed.
  - **Cash**: Accepted for most transactions; never send cash through the mail.
  - **Checks**: Rarely used in stores; in most cases you have to open a store account to use a check.
  - **EFT**: This means using your ATM card to pay for purchases. Allowed in supermarkets and some other businesses. You will need to enter your 4-digit PIN. Do not let anyone see your PIN and do not keep your PIN written down anywhere near your card.
  - **Debit Card**: You must have money in your account for the purchase. Money will usually be withdrawn within one or two days.
  - **Credit Card**: Charges will be on your next monthly bill.

- **Getting the Most from Your Money** - Most students live on a very tight budget. Below are some tips for saving money:
  - **Buy at discount stores, second-hand stores or garage/yard sales**: Discount stores like Walmart and Family Dollar sell goods cheaply. Second-hand/thrift stores sell used goods for charity and often have items that are in good condition. Garage/yard sales are sales of clothing, furniture, books, toys, etc. by private citizens on their property. They take place most weekends and are advertised in local newspapers or by signs on the street corner; quality of items varies. Albuquerque also hosts a flea market (open air market with used items) every Saturday and Sunday on the State Fair grounds on Central Ave, between San Pedro and Louisiana.
  - **Buy during sales and use coupons**: Sales are advertised and coupons are provided in newspapers or are delivered to your mailbox. Many sales occur around holidays.
  - **Buy off-season**: Think ahead and buy your clothes for next year at the end of the previous season. In other words, winter clothes are cheapest during holiday sales at the beginning of March. Summer clothes are cheapest at the end of July or early August.
  - **Buy generic brands**: Most stores offer a brand name item and a cheaper “generic” or store-brand equivalent (e.g., Tylenol vs generic acetaminophen). The generic items are often the same as the brand-name item for much less.
Shopping Guide

Supermarkets:

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Smith’s (near UNM)</td>
<td>320 Yale Blvd</td>
<td>505-266-0201</td>
</tr>
<tr>
<td>Smith’s (near Nob Hill)</td>
<td>3701 Constitution</td>
<td>505-256-9423</td>
</tr>
<tr>
<td>Sprouts Market</td>
<td>5112 Lomas</td>
<td>505-268-5127</td>
</tr>
<tr>
<td>La Montaña Co-op</td>
<td>3500 Central Ave</td>
<td>505-265-4631</td>
</tr>
<tr>
<td>Whole Foods</td>
<td>2103 Carlisle Blvd</td>
<td>505-260-1366</td>
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</tbody>
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International/Ethic Food Stores:

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Phone</th>
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</thead>
<tbody>
<tr>
<td>Talin Market</td>
<td>88 Louisiana SE</td>
<td>505-268-0206</td>
</tr>
<tr>
<td>Café Istanbul</td>
<td>1410 Wyoming NE</td>
<td>505-294-9900</td>
</tr>
<tr>
<td>El Super</td>
<td>4201 Central Ave</td>
<td>505-833-1775</td>
</tr>
<tr>
<td>Ariana Halal Market</td>
<td>607 San Mateo Blvd</td>
<td>(505) 255-1325</td>
</tr>
<tr>
<td>Bombay Spice</td>
<td>6541 Central SE</td>
<td>505-232-6661</td>
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Pharmacy/Healthcare:

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Student Health Center</td>
<td>SHAC Room 206</td>
<td>505-277-6306</td>
</tr>
<tr>
<td>Walmart</td>
<td>301 San Mateo Blvd. SE</td>
<td>505-262-1915</td>
</tr>
<tr>
<td>Walgreens</td>
<td>3501 Lomas Blvd NE</td>
<td>505-255-9004</td>
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Furniture:

<table>
<thead>
<tr>
<th>Store</th>
<th>Address</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Walmart</td>
<td>301 San Mateo Blvd. SE</td>
<td>505-268-6611</td>
</tr>
<tr>
<td>Target</td>
<td>111120 Lomas Blvd NE</td>
<td>505-292-9110</td>
</tr>
<tr>
<td>Thrift Town</td>
<td>3900 Menaul Blvd NE</td>
<td>505-872-0647</td>
</tr>
<tr>
<td>Mor Furniture for Less</td>
<td>4920 Menaul Blvd NE</td>
<td>505-883-5630</td>
</tr>
</tbody>
</table>

Books and School Supplies:

- **UNM Bookstore** – More expensive than most other bookstores, but also extremely reliable. They do carry used textbooks, which are less expensive and sell out extremely quickly at the beginning of the semester.
- **Online** – Websites usually have really cheap deals on books for school, but you should use caution to make sure you are ordering the right book, especially with textbooks. Some sites include: www.half.com, www.amazon.com, www.cheapesttextbooks.com.

TRANSPORTATION

- **Public and UNM Transportation Services**
  - **UNM Parking and Transportation Services (PATS) [http://pats.unm.edu/](http://pats.unm.edu/)** has an information center in the SUB. They can provide your free city bus pass as well as information on:
    - UNM Shuttle - A route map and shuttle schedules are available at [http://pats.unm.edu/](http://pats.unm.edu/)
    - ABQRide - Bus Routes and Times
    - Enterprise CarShare (an hourly/daily car rental program)
    - Railrunner information
    - Bicycling information
    - Other types of alternative transportation and UNM campus parking
- **Campus Police Security Escort Service**
  The escort service is available and free to students/faculty/staff between 4:00pm and 7:00am; an escort will walk you from one campus location to another. Call 505-277-2241 to request an escort.
**Bus – ABQ Ride**

- For major areas of interest accessible by the ABQ Ride system, please visit [http://geo.unm.edu/students/life_unm/getting_around](http://geo.unm.edu/students/life_unm/getting_around)
- Schedules, maps, bus stops, information on bus passes, and more can also be found at [http://www.cabq.gov/transit/](http://www.cabq.gov/transit/)
- UNM students and some scholars may take advantage of the Free Bus Pass Program to ride the city buses for **FREE**. A sticker is placed on your Lobo ID card once you are enrolled for classes or begin your appointment at UNM.
- Bus rides without a free pass are $1 per ride to be paid directly on the bus. Exact change is required. Weekly or monthly bus passes can be purchased at various locations. Transfers can be used when changing buses or for return trips only during designated hour blocks; ask the bus driver for a transfer when you get on the bus and ask when it expires.
- Rapid Ride ABQ Ride Lines have a larger capacity, faster service, fewer stops, and wireless internet on the bus. See [https://www.cabq.gov/transit](https://www.cabq.gov/transit) for more information.
- The “Plan Your Ride” online service allows you route your trip ahead of time at [http://planyourride.cabq.gov/](http://planyourride.cabq.gov/)
- To get a free download of the ABQ RIDE App for your iPhone, iPad, iPod Touch or Android phone, go to [https://www.cabq.gov/transit](https://www.cabq.gov/transit) and click on “Transit Mobile Apps” on the front page.

**New Mexico Rail Runner Express**

- Train that travels between Santa Fe (north of Albuquerque) and Belen (south of Albuquerque) several times daily [http://www.nmrailrunner.com/](http://www.nmrailrunner.com/).

**Private Transportation**

**Bicycle**

- Biking is a great way to get around campus and to and from campus if you live in the area. There are various streets with bike lanes or speed limits designed to optimize bike circulation. Visit: [http://www.cabq.gov/bike/](http://www.cabq.gov/bike/)
- There are several bike shops in the UNM area where you can buy a new or used bike and where you can take your bike for maintenance.
- Register your bike with UNM Police so that it can be returned if stolen on campus and found.
- ALWAYS lock your bike when you are not riding with U-Lock (Cryptonite lock) this is the only lock that works.
- Bikes can be carried on all Albuquerque public buses.
- UNM Johnson Center has a Bike Shop with affordable prices for all UNM students. Contact them for more information at (505) 277-8182.

**Taxi**

- Call in advance to reserve:
  - Yellow Cab: 505-247-8888
  - Albuquerque Cab Company: 505-883-4888

**Uber/Lyft**

- With the mobile Uber or Lyft apps, riders can be connected with drivers who will pick them up and take them to their destination on demand. Reserve and pay from your cell phone
Car Rental

- UNM offers special discounts for students for daily and hourly car rental through Enterprise CarShare (international licenses accepted). For more information, go to http://pats.unm.edu/alternative-transport/enterprise-carshare.html.
- Zipcar is another daily and hourly car rental service in Albuquerque. Reservations can be made online or on your phone via a mobile app. For more information or to download the Zipcar app, visit: http://www.zipcar.com/.
- For longer term car rental (such as to take a trip), there are many car rental companies in Albuquerque to choose from on the internet. To shop prices and availability for the dates you wish to rent a car, visit: rentalcars.com/, expedia.com, or other site.

 Owning a Car

- For advice and information on owning a car in New Mexico come to the GEO Car Buying Workshop offered at the beginning of each semester.
- For advice and information on buying a specific new or used car, visit www.kbb.com.
- When purchasing a used car always thoroughly investigate the condition of the car with a mechanic.
- Parking and traffic tickets are issued frequently by the City of Albuquerque parking enforcement or police department. If you get a ticket, you must pay it promptly in order to avoid increased fines, vehicle confiscations and even jail time. The city will find you, so PAY YOUR TICKETS!
- Car insurance is mandatory in New Mexico. While only liability insurance is required, it is a good idea to consider buying additional insurance coverage for cars of greater value. Do your research online or call the agents for a free price quote for your car.
- It is illegal to talk on cell phones while driving in Albuquerque & Santa Fe, unless you have your phone connected to an ear-piece.

 Parking

- On-campus parking permits are expensive, far from the center of campus, and there is usually a wait list for students. For more information visit the Parking and Transportation Services site: http://pats.unm.edu/
- Pay lot, meter and on-street free parking can all be found within a reasonable distance from campus. ALWAYS check street signs for prices and restrictions.
- Many streets around campus require a city parking permit to park for more than an hour or two. City permits can be acquired only with proof of residence at a given location and are free. Ask your landlord if a parking permit is needed/available for your neighborhood.

 Walking

- Healthy and convenient!
- Try to walk with a friend or in a group at night (do not walk alone late at night – especially down alleys).
- Use UNM Security Escort (505-277-2241) on campus at night if walking alone.
ALBUQUERQUE
AREAS OF INTEREST

NOB HILL
Located along the historic U.S. Route 66 (Central Avenue), many restaurants, pubs, cafes, ice cream shops, boutiques, dance/yoga studios, and local stores are in this area. Check out the Guild Cinema, one of the few and most well-known independent movie theaters in town; stop by Empire Board Game Library, where you can enjoy the café while renting out board games by the hour; or simply walk around and explore the various cafes and shops in this area.

Location: Along Central Ave, between Girard Blvd and Washington St

HISTORIC OLD TOWN
Old Town has been at the heart of Albuquerque since the city was founded in 1706. Today, this neighborhood is a well preserved display of historic New Mexican architecture, and is home to many shops, souvenir stores, museums, galleries, restaurants, and cafes. Old Town is built around a Plaza which often hosts cultural events and craft fairs. Find more information at www.albuquerqueoldtown.com.

Location: Between Central Ave and Mountain Rd, just east of Rio Grande Blvd

DOWNTOWN
This is the economic center of Albuquerque and a place of cultural and social activity. It is the place to find live music—both local and traveling bands, theaters, restaurants, bars, pubs, and the Century 14 Movie Theater. It is also home to the Alvarado Transportation Center, where you can take the RailRunner train to visit the historic city of Santa Fe.

Location: Along Central Ave, between 1st St and 7th St

UPTOWN
This pedestrian-friendly outdoor mall is the best place for shopping addicts, featuring various upscale shops. Find more information at https://www.simon.com/mall/abq-uptown

Location: Along Louisiana Blvd, just north of I-40

STATE FAIR GROUNDS
These grounds are home to the Annual State Fair during the month of September. Throughout the rest of the year, the space is used for special events, concerts, and rodeos, and also hosts a flea market every Saturday and Sunday.

Location: 300 San Pedro Dr NE

CORONADO SHOPPING CENTER
This is an indoor shopping center, also known as Coronado Mall. For a list of shops, visit www.coronadocenter.com

Location: 6600 Menaul Blvd NE

SANDIA PEAK TRAMWAY
The Sandia Peak Tramway is an aerial tramway that stretches from the northeast edge of the city to the top of the Sandia Mountains. It is the world’s third longest single span tram ride. At the top of the mountains are several scenic trail heads for excellent hiking, mountain-biking, and skiing (in the winter). For more information, visit www.sandiapeak.com.

Location: 30 Tramway Rd NE
SAFETY IN ALBUQUERQUE

CAMPUS SAFETY
While the UNM campus is fairly safe, it is in an urban setting and you should be mindful of safety. 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. In addition you can download to your cellphone the app “LOBOGUARDIAN” where you can easily contact the UNM police, and keep your family and friends updated with your location by setting a safety timer. Go to http://loboguardian.unm.edu/ for more information.

PERSONAL SAFETY
It will take you some time to become familiar with what constitutes a safe or unsafe environment in Albuquerque and the US. Always be aware of your surroundings and who is around you. Always walk with confidence. UNM offers Personal Defense Classes through the Physical Education (Non-Professional) Department.

A list of tips for adults on staying safe:
• Do not walk or jog early in the morning or late at night when the streets are deserted.
• When out at night, try to have a friend walk with you.
• Carry only the money you will need on a particular day.
• Do not display your cash or any other inviting targets such as pagers, cell phones, electronic devices, or expensive jewelry and clothing.
• If you think someone is following you, switch directions or cross the street. If the person continues to follow you, move quickly toward an open store or restaurant or a lighted house. Do not be afraid to yell for help.
• Try to park in well-lighted areas with good visibility and close to walkways, stores, and people.
• Make sure you have your key out as you approach your door.
• Always lock your car, even if it is in your own driveway; never leave your motor running when not in the car.
• Do everything you can to keep a stranger from entering your home or car, or to keep a stranger from forcing you into his or her car. Do not give your address to strangers.
• If a dating partner has abused you, do not meet him or her alone. Do not let him or her in your home or car when you are alone. Contact the Lobo Respect Advocacy Center or GEO for help.
• 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 “a stranger is bothering me.”
• If you are a battered spouse, call the police immediately. Assault is a crime, whether committed by a stranger or your spouse or any other family member. If you believe that you and your children are in danger, call a 24-hour crisis/shelter hotline (1-800-773-3645) or a health center and leave immediately.
• If someone tries to rob you, give up your property—do not give up your life.

If you are robbed or assaulted, report the crime to the police. Try to describe the attacker accurately. Your actions can help prevent someone else from becoming a victim.

EMERGENCIES
In an emergency, call 911. If you are on campus, there are also blue emergency phones. Make sure you know the locations of emergency centers near you, as well as which hospital is your insurance policy’s preferred “in-network” provider and where it is located. Always carry your health insurance card in your wallet. (Do not call an ambulance if it is not an emergency as it will be very expensive.)
BIKE AND AUTO SAFETY
It is very important to take bike precautions on and off the UNM campus. A U-lock is the only lock that can help prevent bike theft. You can get a U-lock at the campus bike store or most discount stores. Lock the bike frame and tires together, and always take your bike seat with you if it is detachable. Bicycle lockers are available on 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 as UNM Police will confiscate your bike. If you have a car, keep your car doors locked when you are both in and out of it. 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. 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 a credit/debit card when you are traveling, and ATM cards, credit/debit cards or personal checks 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 card 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.

PROTECTION FROM SCAMS
International students may be contacted by people pretending they work for the US government asking for money or personal information, such as social security numbers, passport information, credit card numbers and online passwords. DO NOT PAY ANY MONEY OR PROVIDE PERSONAL INFORMATION TO ANYONE CLAIMING TO BE A PUBLIC OFFICIAL ON THE PHONE OR BY EMAIL! Please be aware that no US government agency will EVER require you to wire money immediately to ANY entity or request funds by phone or email. If you receive this type of call or message, please report it immediately to iadvisor@unm.edu! In addition, it is easy for people to steal your information when you use public computers if you do not erase your log-in trail, so be sure to delete all downloaded documents on public computers.

SAFETY RESOURCES:
ABQ Police Department:
For emergencies, always call 911. For non-emergencies, call 242-COPS (505-242-2677).

UNM Police Department and Escort Service:
UNM Police can send an escort to accompany you from one on-campus location to another on-campus location. This service is available 24/7. Call 505-277-2241.

Lobo Alerts Emergency Notification System:
Confirm your contact information at http://loboalerts.unm.edu/ to ensure you will be notified via this system in the event of an on- or near- campus safety alert.

Personal Defense Course at UNM (Spring and Fall):
UNM offers a 2-credit Personal Defense Course during spring and fall semester (PENP 136: Personal Defense). The course provides instruction in basic self-defense skills. Check the UNM website for the class schedule.
I. EXPLANATION

New Mexico started issuing two kinds of driving permits in November 2016. The Driver’s License can be used as a federal ID to board an airplane or enter a government facility, but may be limited in duration for international students and scholars to a maximum of one year. The second permit, the Driver Authorization Card (DAC), cannot be used for federal purposes but can be issued for up to 4 years. When you apply, you will need to CHOOSE whether you want the permit/ID to use for federal purposes or the DAC/ID for state purposes only. You need to know which one you will be applying for and bring the required documents on the attached list for the correct type of permit/ID BEFORE YOU GO. Be prepared to wait and bring this handout and all required documents. YOU DO NOT NEED TO BE FINGERPRINTED! Please ask to talk to the manager and show the attached forms if they try to send you away.

We recommend that you obtain at least one form of U.S. identification in order to avoid carrying your passport with you; this can be any type of Driver’s License or ID issued by the state of NM. You will need it for writing checks, using credit cards, ordering or purchasing alcohol, or entering a bar or night club.

If you plan to drive in New Mexico, you MUST have a driver’s license with you each time you drive a vehicle. If you have a valid driver’s license from your home country or an international driver’s license, you may drive with that license until you become a resident of NM. You are considered a state resident for this purpose once you have lived here for more than six months. It is likely that if you are stopped or questioned by a police officer, they may not recognize the driver’s license from your home country. Therefore, if you plan to live here for more than 6 months and drive a car, we highly recommend that you obtain a license. The fee varies from $18-$34, depending on the length of time it is issued.

If you do not apply for a driver’s license, you should consider obtaining a state ID card; it 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 and take the documents listed below for the correct kind. You may even consider getting one for your children.

II. CONDITIONS AND LIMITATIONS

Documents: To obtain either type of license or ID you will need to bring your current passport, unexpired visa, I-94 printout, I-20/DS-2019, and two documents showing your physical address as proof of New Mexico residence (such as a rental agreement, bank statement with your full street address, utility bill), see “Documentation Requirements” attached. You may also want to take a translated and notarized version of your home country license; if you have one (please see “Previous Licenses” in the next section). Note that MVD personnel are often not well informed about requirements for non-immigrants in lawful status who want to obtain a license or ID, so they may ask you to get fingerprinted, YOU DO NOT HAVE TO. Bring this handout with you and ask for a supervisor if you have difficulty with the MVD staff person.

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. If you do have a Social Security number, bring it with you – you can use it for identification. Otherwise, the items listed in the other two columns of the attached list will suffice.

III. OTHER IMPORTANT INFORMATION

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 English, you will need to have it translated and notarized before you can be exempt from the road test. You cannot translate the document yourself. Notary services are available at GEO. To have your translated document notarized, the translator must present the translation to a notary in-person and show a valid, government-issued photo ID. The appropriate notary certificate must be included with your translation. For assistance with notary services, call GEO at 505-277-4032.
If you have a valid license from another US state, you can use that as a form of ID. Please note that if you opt to 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—a hole will be punched through your old license to render it invalid before it is returned to you. If you want to avoid surrendering your home country license or license from another US state, you can opt to take the road test.

**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 state official. Insurance may be purchased from a number of reputable companies which can be found online.

**Registration**
All automobiles owned by NM residents must be registered with the state of NM through 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 changer, 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.**
You only need to make an appointment if you cannot prove lawful status (valid passport and I-94). To make an appointment go to [https://secure.mvd.newmexico.gov/mvdappointments/](https://secure.mvd.newmexico.gov/mvdappointments/). If you are able to prove lawful status then you can go directly to an MVD office to apply (do not go to an “MVD Express” office as they cannot serve non-citizens).

**STEP 2: Determine if the None for the Road Drunk Driving Awareness Program applies to you.**
If you are under 25 years of age and this is your first New Mexico driver’s license, you have to complete the NONE for the Road DWI Awareness Program before you may apply for the license. The fee is $25.00 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 a 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/community-services/dwi-education.html](http://ce.unm.edu/community-services/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](http://www.dmv.org/nm-new-mexico/driver-handbook.php). 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 it, 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 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**
Contact the office you plan to go to for open hours, directions, and services provided at that location.


*4575 San Mateo Blvd NE Ste G190 9651 Eagle Ranch Road NW 11500 Menaul Blvd NE
505-875-0715 505-452-9239 505-292-4570

*We recommend applying at the San Mateo office for consistency.*

**VI. PURCHASING A CAR**
Owning a car in the US is expensive. Visit [https://geo.unm.edu/students/life_unm/getting_around/car_buying.html](https://geo.unm.edu/students/life_unm/getting_around/car_buying.html) for resources on buying a car look or come to the workshop on this topic.
Basic Documentation Requirements:
REAL ID Driver's License

This License or ID should be valid for 1 year!
The highlighted items below are documents you are most likely to have.
International students are lawfully present and do not have to be fingerprinted!

Identification Number (1) required
- W-2 Form
- SSA-1099 Form
- Non-SSA-1099 Form
- Pay stub w/applicant's name and full SSN
- (Present SSN if you have one)

Identity (1) required
- Valid U.S. Passport
- Valid U.S. Passport Card
- Valid Foreign Passport w/I-551 Stamp
- Original or certified copy of a birth certificate filed with a state office of Vital Statistics
- Consular Report of Birth Abroad FS-240, DS-1350, or FS-545
- Valid Permanent Resident Card I-551
- Certificate of Naturalization N-550 or N-570
- Certificate of Citizenship N-560 or N-561

Residency (2) required (all ages)
- Physical Address ONLY
- Current local property tax statement or mortgage document
- New Mexico driver's license or New Mexico identification card
- New Mexico state identification card
- NM Medical or Public assistance card w/address on card, letter from issuing agency that came with card showing name and address, or profile printout from issuing agency, dated w/i in 60 days

Maiden Name/Name Changes – If your passport or identity document contains your current legal name, you do not need to provide proof of a name change. If your proof of identity document does not contain your current full legal name, you MUST present documentation of any name change(s). This may include a marriage certificate, divorce decree, adoption records or court order. The MVD uses the full legal name as listed on the document.

A United States citizen, United States national, permanent resident alien, or a person who is lawfully in the United States can choose to apply for a driving authorization card or an identification card that is not acceptable for federal purposes.
Anyone unable to provide evidence that he or she is lawfully in the United States is only eligible for a driving authorization card or an identification card that is not acceptable for federal purposes.

Applicants under 18 may also provide:
- Documents indicating membership in a NH religious or sports organization
- Affidavit of NM Residency (Form MVD-10021)
Fingerprints Required:
Fingerprints will be required for the issuance of a Driver’s Authorization Card/ID (DAC) when the driver is unable to provide documentation of lawful status and their New Mexico Driver’s License has expired. If driver has an Interlock or Limited license no fingerprints will be required to obtain an Interlock or Limited DAC. If driver is from out of state, no fingerprints will be required if the driver can provide documentation of lawful status.

### Identification Number (1) required
- Present SSN if you have one
- W-2 Form
- SSA-1099 Form
- Non-SSA-1099
- Pay stub with applicant’s name and full SSN

### ID or ID Number (1) required, (2) required if no SS#
- 
- Original or Certified copy of a birth certificate issued by the state office of Vital Statistics
- Consular report of birth abroad issued by U.S. Dept. of State form FS-240, DS-1350, or FS-545
- ID Card issued by the Consulate of Mexico in El Paso, TX or Albuquerque, NM, or other consulate with which NM MVD can reliably verify document’s authenticity
- Individual Tax Identification Number (ITIN)
- Certified letter of enrollment or valid ID card issued by a federally recognized Indian nation, tribe or pueblo
- ID document issued by the U.S. Veterans Administration, so long as it is accompanied by a U.S. Veterans Administration medical center identification card
- Affidavit of Indian birth
- American Indian or Alaskan proof of Indian blood, certificate of degree of Indian blood, federal Indian census card or tribal membership card
- Valid Photo ID card issued by the U.S. Military, U.S. Coast Guard or NM National Guard
- U.S. active duty/reserve military ID card (DOD ID DD-2)
- U.S. state or local government issued photo ID, issued based on name, social security

### ID or ID Number (1) required, (2) required if no SS#
- Number and date of birth
- Certificate of Citizenship N560
- Certificate of Naturalization N550
- Valid Permanent resident card issued by the U.S. government
- Valid I-551 resident alien card, issued since 1997
- Selective service card
- Selective service card
- Certificate of Naturalization N550
- Certificate of Citizenship N560
- Military discharge/separation papers (DD 214)
- Military discharge/separation papers (DD 214)
- Employment pay stub containing applicant’s name and address, dated w/ in 60 days
- Current local property tax statement or mortgage document

### Residency (2) Required (all ages)
- Physical Address ONLY

- Original documents from city, county, state, tribal, or federal government organization attesting to the fact that the applicant is a NM resident, dated w/ in 60 days
- NM Medical or Public assistance card w/ address on card, letter from issuing agency that came with card showing name and address, or profile printout from issuing agency, dated w/ in 60 days

### Applicants under 18 may also provide:
- Documents indicating membership in a NM religious or sports organization
- Affidavit of NM Residency (Form MVD-10021)

Note: The following offices are the only offices equipped to obtain fingerprints for the issuance of a DAC:
ABQ Special Services, Alamogordo,
Carlsbad, Clovis, Espanola, Farmington,
Las Cruces Del Rey, Raton, Roswell,
Ruidoso, Silver City,
T or C, Tucumcari

This License or ID should be valid for 4 years!
The highlighted items below are documents you are most likely to have.
International students are lawfully present and do not have to be fingerprinted!
UNM INTERNATIONAL STUDENT HEALTH INSURANCE REQUIREMENTS

Health insurance is REQUIRED for all international students for their entire stay at UNM. Students who are not covered by health insurance are in violation of UNM and U.S. policy, could be subject to tax penalties, and are financially responsible for all medical charges incurred in the U.S. Since health care in the U.S. is extremely expensive, as an international student YOU need to take these requirements seriously, think carefully about the kind of health care coverage you will need while in the U.S., and select the appropriate insurance for your situation. IT IS YOUR RESPONSIBILITY TO DO THIS AT THE BEGINNING OF YOUR STAY AND THROUGHOUT YOUR TIME IN THE US! Students entering new UNM programs need to show insurance proof in English to GEO before the end of the first week of classes.

Information sessions about these requirements are offered in the first week of the semester ONLY. Contact GEO for dates.

REQUIREMENTS DEPEND ON YOUR STUDENT STATUS BELOW:

GRADUATE STUDENTS WITH AN ASSISTANTSHIP:

International graduate students who receive graduate assistantships for 10 or more hours per week are offered UNM health insurance paid by the assistantship department. Assistantship students do not need to take any further action unless they want to add dependents or dental or eye coverage to their plan (contact Office of Graduate Studies for more information). The department offering the assistantship cannot charge students for this insurance or ask them to waive out.

“EXCHANGE” or “GUEST” STUDENTS:

If you are coming to UNM for one semester or one academic year as a J1 non-degree student, you MUST buy a plan from this website: www.internationalstudentinsurance.com/schools/university-new-mexico.php. There are 4 plans to choose from. Please make sure to read through the plan descriptions carefully to find out what the insurance does and does NOT cover and choose the plan that is best for you! Remember that all the plans on this site have a waiting period of at least 6 months before they will cover you for pre-existing conditions AND you will have to file your own claims to the insurance company if you want to be reimbursed for visits to the UNM Student Health Center. If you have an existing illness, you are older than 24, you have lived in the US for more than 5 calendar years, or if you want more than the emergency coverage provided on this website, you may need to purchase additional insurance to ensure your medical expenses are covered.

ATHLETIC SCHOLARSHIP STUDENTS:

Students on an athletic scholarship are required to purchase the plan offered through the UNM Athletics office.

“SPONSORED” STUDENTS:

Students who are financed or on visa documents from a government sponsor or agency such as SACM, SABIC, AMIDEAST, LASPAU or Fulbright should check with their sponsor to see if the sponsor has bought them insurance. If so, you will need to present your insurance card and benefits information in English when you check in with GEO.

ALL OTHER STUDENTS:

(Includes ALL Degree-Seeking Undergraduates and Graduates WITHOUT an assistantship):

You will need to do research on the health insurance plan to choose. You MUST show insurance proof in English to GEO.

In general, you will be choosing between 2 types of insurance coverage:

1) An “emergency-only” plan which does not cover preventative care, excludes pre-existing conditions, does not cover visits to the Student Health Center and has many other exclusions (the only advantages are: that it is easy to buy on the internet, it meets all J1 visa requirements, and it includes medical evacuation home in an emergency)

OR:

2) A more comprehensive plan that you purchase from the US government health insurance “Marketplace” at www.healthcare.gov (this insurance will not meet all J1 visa requirements, so if you choose this and you are on a J1 visa you will need to also buy medivac and repatriation insurance).

IF YOU ARE DEGREE-SEEKING PLEASE CONTINUE READING ON THE OTHER SIDE FOR MORE INFORMATION ABOUT THESE 2 OPTIONS AND HOW TO CHOOSE!!!
**TYPES OF INSURANCE PLANS FOR SELF-PAYING DEGREE-SEEKING STUDENTS**

**“EMERGENCY-ONLY” OR “SHORT-TERM” PLANS (NOT preferred for degree-seeking students)**
If you are going to choose this option, you can buy one of the 4 policies on the International Student Insurance (ISI) website: [https://www.internationalstudentinsurance.com/schools/university-new-mexico.php](https://www.internationalstudentinsurance.com/schools/university-new-mexico.php)

All of these policies and any other emergency policy you choose MUST meet minimum US government requirements for J1 visa holders which are:
- $100,000 minimum per person per accident or illness
- $25,000 for repatriation of remains
- $50,000 for medical evacuation
- No more than $500 deductible per accident or illness
- Coinsurance must not exceed 25% payable by the exchange visitor or sponsor

**Make sure to read** through the plan descriptions carefully to find out what things the insurance does and does NOT cover and choose the plan that is best for you! This insurance does not cover preventative care. Also, all the ISI plans have a waiting period of at least 6 months before they will cover you for a “pre-existing condition” and if you allow any gap in insurance dates for any reason, you are then buying a new insurance policy which will “reset” the 6-month waiting period as well as any “deductible” that you paid under the policy you bought before. The UNM Student Health Center (SHAC) will not send a bill for these types of policies, so you will have to file a claim form with your insurance company every time you use the student health center if you want the insurance company to pay or to count the charges toward your “deductible” (the amount you have to pay for each illness before the insurance company pays).

**We do NOT recommend you have this type of insurance if you are single AND:** 30 or older, have a pre-existing condition, anticipate that you will have high medical need, or you have lived in the US for more than 5 calendar years. Instead, we strongly recommend that you sign up at [www.healthcare.gov](http://www.healthcare.gov) for the more robust US “Marketplace” insurance (students who live in the US for more than 5 years become “tax residents” and are subject to tax penalties if they do not have “ACA compliant” insurance). See MARKETPLACE insurance plan below. Married students are not eligible for Marketplace subsidies, so may want this cheaper insurance option.

**“MARKETPLACE” INSURANCE PLANS:**
If you want to buy a better health insurance plan, if you are an older individual, or if you have a pre-existing condition that needs to be covered, we recommend you buy a health insurance plan through the government insurance “Marketplace” as an “International Student”. Married students cannot benefit from the subsidies, so will need to pay for the full amount of the Marketplace insurance. Single non-residents can receive subsidies (financial assistance) for this insurance, but you must agree to file tax forms at the end of the year, at which time you might need to pay back all or part of the subsidy if you earned more during the year than expected (you have to complete form 8962 with your tax return). To choose this option, you must apply after you arrive and continue to provide documents during the application period until you receive confirmation that you have selected a policy and the insurance is approved – this might take more than 1 month so, even if you intend to enroll in Marketplace insurance you should buy a short-term emergency plan at the website here: [https://www.internationalstudentinsurance.com/schools/university-new-mexico.php](https://www.internationalstudentinsurance.com/schools/university-new-mexico.php) to cover you until the Marketplace insurance begins. J1 students who buy Marketplace insurance will ALSO need to buy additional Medical Evacuation and Repatriation coverage to meet US government requirements. One plan option to meet this requirement can be found here: [https://www.internationalstudentinsurance.com/emergency-evacuation/](https://www.internationalstudentinsurance.com/emergency-evacuation/)

To enroll in Marketplace insurance, you have to apply during the normal enrollment period for the calendar year (in November for insurance that begins in January) or you have to qualify for a “Special Enrollment Period (SEP)” exception. You only have 60 days from the date you moved to New Mexico or lost your previous insurance to apply. Prepare the documents listed below and follow the instructions below to enroll through the website: [www.healthcare.gov](http://www.healthcare.gov). We HIGHLY recommend that you come to the GEO health insurance enrollment help sessions in the first week of classes to get help since this process is VERY confusing! Students under 18 cannot apply for this insurance on their own (a parent can apply only if they are living in the US!).
HOW TO BUY ‘MARKETPLACE” INSURANCE

I. DOCUMENTS REQUIRED TO BUY FROM THE GOVERNMENT MARKETPLACE
You must normally buy Marketplace health insurance in November for the following calendar year. If you want to buy Marketplace insurance at any other time, you need to qualify for a “Special Enrollment Period.” To do this, healthcare.gov needs to “Verify” that you are in a Special Enrollment Period (SEP). You cannot start the actual application process until you are “Verified”, so you need to begin insurance enrollment as soon as possible. Once you are “verified” you will be able to complete your application in the Marketplace and buy health insurance. This is a long process and there are many questions on the application that are confusing!!!

ONE QUESTION YOU MUST ANSWER CORRECTLY IS THIS: “HAVE YOU EVER BEEN DENIED FOR MEDICAID”. FOR INTERNATIONAL STUDENTS THE ANSWER IS ALWAYS “YES” BECAUSE OF YOUR IMMIGRATION STATUS!!! IF YOU DO NOT ANSWER THIS QUESTION CORRECTLY THE INSURANCE ENROLLMENT WILL NOT WORK!!!!!

Here is what you will need in order to apply:

1. Proof that the Special Enrollment Period applies to you (if not during the regular time of year):
   - If you are coming to the United States for the first time you can apply within 60 days of your arrival (buy short-term health insurance until the Marketplace insurance is approved!). You will need copies of your passport, I-20 or DS-2019 and a copy of your I-94 as proof that you moved from another country.
   - If you lose your current health insurance, for any reason (such as moving from another State or another University), you can apply within 60 days of the expiration of your previous insurance: You will need a letter from your old insurance company, employer, or school stating the date your health coverage ended or will end.

   If you do not apply within this 60-day SEP, you cannot buy government marketplace health insurance until the next Open Enrollment period which begins in November for the following calendar year.

2. Documents to verify your Identity and Immigration status: (ALL are required – Scan in one document to upload)
   - Copy of your Passport
   - Copy of your I-20 or DS-2019
   - Copy of the I-94

3. Documents to verify household income: (Provide any and all that show your funding situation)
   - If you have income: Letter from an employer, US Tax Return OR W2 or pay information
   - If you have NO income: Letter stating that you do not have income and that you are a full-time student – you will need to copy your student ID card onto this letter to “show” your student status.

Sample Letter

To whom it may concern,

My name is ________ and I am a full-time student at the University of New Mexico from ……….. I am not currently employed and I have no income. I am attaching a copy of my student ID card below.

Thank you for your time.

Sincerely,

_____________________

DATE
4. **Documents to verify your current residency: (2 proofs needed)**
   - School enrollment document (letter from GEO is ok)
   - Current utility bill (not a cell phone bill, but something with your address)
   - Lease agreement
   - Valid Unexpired Driving License / Driver Authorization Card or State ID with current address

5. **Documents to verify your Social Security Number: (If you have one)**
   - Copy of Social Security Card
   - OR Copy of your last year’s tax form if you filed in the US (1040NR or 1040NREZ)

II. **HEALTH INSURANCE COMPANIES AVAILABLE THROUGH THE MARKETPLACE:**
For more details about the available plans and comparing coverages, you can check [www.healthcare.gov](http://www.healthcare.gov) or [www.bewellnm.com](http://www.bewellnm.com)

III. **GETTING HELP WITH MARKETPLACE INSURANCE:**
If you do not attend the health insurance help sessions organized by GEO at the beginning of each semester and during the annual Marketplace Open Enrollment period in November, you will need to seek help from an authorized health care guide off campus. A list of current guides is below:

- Brady Hess  
  505-506-0466  
  Bradyhess8@gmail.com

- Tyler Hawks  
  505-933-9737  
  tylerjhawks@gmail.com

- Sherri Gonzales  
  505-312-7296  
  sherri@centrosavila.com

- Lauren Aragon  
  505-389-4305  
  lauren@fidelisins.com

- Peng Mak  
  505-440-3717  
  pmmarketplace@gmail.com

- James Tome  
  505-440-0317  
  myhixguy@gmail.com
WHAT TO DO WHEN YOU GET SICK
FOR F-1 AND J-1 STUDENTS

I. EXPLANATION

At some point during your stay in the US, you will probably need some type of health care. Even with insurance, you must expect to pay some of the cost of treatment. The most accessible and inexpensive health care for students can be found on Main Campus at UNM Student Health and Counseling (SHAC). Enrolled students are encouraged to use SHAC for all primary (non-emergency) health care services. SHAC is located on main campus across from the Student Union Building. Services include both primary care and specialist visits, physical therapy, pharmacy, and counseling services. SHAC does not provide dental or vision care nor does it provide care to non-students. For a complete list of health services available at SHAC see [http://shac.unm.edu](http://shac.unm.edu). For hours and contact info go to: [http://shac.unm.edu/contact-shac/index.html](http://shac.unm.edu/contact-shac/index.html) If SHAC is unable to treat your condition, they will assist you with referrals to other health facilities, which can provide the care you need. You can also find info about low cost care on the GEO website at [https://geo.unm.edu/students/health_care/other_resources/index.html](https://geo.unm.edu/students/health_care/other_resources/index.html)

PREFERRED AND IN-NETWORK PROVIDERS

Most insurance plans have “preferred” or “in-network” providers, which include doctors, hospitals and other health facilities, contracted to provide services at a lower rate to those who are enrolled in their insurance plan. If you get treatment from a provider who is “out-of-network” (even if the doctor is at a hospital that is in your network), you will be charged more for treatment. It is your responsibility to check with your insurance company to find out if the health facility and provider are in your network and what the charges could be.

If you think your illness may require immediate attention and SHAC is closed, you can:

1. Contact the doctor on call at SHAC by calling 277-3136 to ask if you can wait until SHAC is open to receive care.
2. Contact a local doctor's office or clinic that is “in-network” for your insurance plan.
3. If you have a non-life-threatening medical issue that requires immediate care and SHAC or your doctor cannot see you, contact an Urgent Care center that is “in-network” with your insurance company.
4. If you have a severe or life-threatening illness, go to an “in-network” hospital emergency room (if you are not so severely sick that you cannot).
5. Take your medical insurance information with you (including an insurance card if you have one).
6. Take a picture I.D. with you.
7. Take someone you know that can help you and speaks your language and English (if possible)

If you are ill and SHAC is closed, you may try the following facilities near UNM:

<table>
<thead>
<tr>
<th>IF YOU HAVE UNM ASSISTANTSHIP:</th>
<th>IF YOU HAVE ISI INSURANCE:</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Urgent care near UNM:</strong></td>
<td><strong>Urgent care near UNM:</strong></td>
</tr>
<tr>
<td>UNM Adult Urgent Care Clinic</td>
<td>Concentra Urgent Care</td>
</tr>
<tr>
<td>UNM Hospital 1st floor</td>
<td>3101 Menaul Blvd. NE Suite B+</td>
</tr>
<tr>
<td>2211 Lomas Blvd NE</td>
<td>(505) 842-5151</td>
</tr>
<tr>
<td><strong>Emergency rooms near UNM:</strong></td>
<td><strong>Emergency rooms near UNM:</strong></td>
</tr>
<tr>
<td>UNM Hospital</td>
<td>Presbyterian Hospital</td>
</tr>
<tr>
<td>2211 Lomas Blvd NE</td>
<td>1100 Central Ave SE</td>
</tr>
<tr>
<td>(505) 272-2111</td>
<td>(505) 841-1234</td>
</tr>
</tbody>
</table>
II. UNDERSTANDING YOUR HEALTH INSURANCE POLICY

Familiarize yourself NOW 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 a hospital. It is important to know exactly what your health insurance plan covers before you need medical treatment. 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 glossary below should help you better comprehend some of the vocabulary in your health insurance policy.

III. BASIC INSURANCE TERMINOLOGY

- **Accidental Death and Dismemberment Benefit** – The amount of money the insurance company will pay your family if you die or the amount they will pay you should you lose bodily parts in an accident.
- **Congenital Defects** – Medical problems you are born with.
- **Co-payment or Co-insurance** – The percentage of costs for services, which you must pay (e.g., if the company pays 80%, your "co-payment" or “co-insurance” is 20%).
- **Deductible** – The amount you must pay for treatment of an injury or illness before the insurance company will begin to pay for you.
- **Exclusions** – Illnesses or services the insurance company will not pay for.
- **Inpatient Care** – Services provided while staying for a period of time in a hospital.
- **Limitations** – Limits on the amount the company will pay or the services they will pay for.
- **Medical Evacuation Benefits (Medevac)** – The amount the company will pay if you need to be transported long distance for health care.
- **Medical Expense Benefit** – Services and amounts the company will pay for your medical coverage. (Also called your "payment limit")
- **Outpatient Care** – Medical services provided while you are not staying in a hospital (e.g., at a doctor's office).
- **Pre-existing Conditions** – Illnesses or injuries you had before your policy began.
- **Premium** – Monthly or yearly fee, which you pay to the insurance company for medical coverage.
- **Primary Care Physician (PCP)** – A doctor selected by you to be the first physician contacted for any medical problem. The doctor acts as your regular physician and coordinates any other care that you need, such as a visit to a specialist or hospitalization.
- **Preferred Provider Organization (PPO)** – A group or network of doctors and hospitals who discount health services to subscriber patients.
- **Provider** – A licensed health care facility, program, agency, physician or health professional that delivers health care services.
- **Reasonable & Customary** – Charges deemed “normal” for specific medical services in an area. If your hospital or doctor charges more, the insurance company may not pay for it.
- **Referral** – A written recommendation by a physician for you to receive care from a specialty physician or facility.
- **Repatriation Benefit** – The amount the company will pay to transport your body back to your home country if you die.
- **Right of Subrogation** – The insurance company has the right to sue others for your injuries even if you do not agree.
This handout explains what you must do before you can begin work, get paid, and be correctly taxed by the university.

**Who can work on campus?**
- Students in F-1 or J-1 status are allowed to work on campus (for UNM or an employer that provides services to students such as Chartwells dining services) for up to 20 hours per week during fall and spring semesters and up to 40 hours per week during the winter and summer breaks (provided that the student will enroll in classes the following semester).
- Students must come to GEO to get the “UNM Employment Verification form” (p. 5) signed if they do not have a US Social Security number (SSN). Student Employment or Graduate Studies may copy the UNM Employment Verification, but make sure you keep the original, as the Social Security Administration will require the original document to issue you a Social Security number.
- J-1 students must report campus employment to GEO before starting work and whenever they change jobs. A GEO advisor must record J-1 student employment in the government immigration database (SEVIS).

**Where can I find work on campus?**
- Student employment jobs for UNM are posted at: UNMjobs.unm.edu. International students are not eligible for jobs listed as “work study” jobs, but they can apply for “student employment” jobs. The UNM food service, called “Chartwells,” also offers on campus jobs to students these are posted at: https://www.dineoncampus.com/unm/job-opportunities
- Graduate students looking for an assistantship should speak with their departments or visit the Office of Graduate Studies website at: http://grad.unm.edu/funding to learn about research, teaching, and project assistantships.

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

**Step 1:** Complete hiring paperwork with Student Employment, Chartwells or other food vendor (for campus hourly jobs) or Graduate Studies (for any type of graduate assistantship).

- Have your hiring department complete the GEO “UNM Employment Verification Form” (attached, p. 5) along with the other hiring paperwork.
- Bring 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 pm, and Monday and Thursday 10:00 am to 12:00 during the school year).
- Bring your passport, I-20/DS-2019, I-94 print-out, and UNM Employment Verification Form to the Student Employment Office located in the One Stop Office (for Chartwells go to the ground floor of La Posada Dining Hall). If you have a graduate assistantship go to Graduate Studies (Humanities Bldg.) to complete the I-9 form.
- Complete On-line Information in LoboWeb (@my.unm.edu):
  - Main Menu/Personal Information/My Addresses & Directory Info: Update local address
  - Employee Tab/Pay Information/Direct Deposit Allocation: UNM employees must enroll in Direct Deposit. To set it up you will need your bank account Routing Number and Account Number
  - Employee Tab/Tax Forms/Federal Tax Exemptions or Allowances (W-4): W-4 “Deduction Status” should be “Active”, “Number of Allowances” should be “0”, “Filing Status” if married should be “Married, but use Single rate). Once you become a tax resident (after 5 years in the US for those in F1 or J1 student status), you may want to complete this W-4 form again online 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 everyone who is eligible to work. This is a confidential number and should be used only for official business, such as for opening a bank account, for 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 handout. You will also need to provide a US address for the mailing of your SSN card. It will take at least 2 weeks to arrive, so the address should be valid for at least two weeks into the future.
- If you are a new student, you must wait until 3 weeks after you have completed all GEO check in requirements to apply for the SSN card so we have time to enter your information into the system. **DO NOT GO EARLIER OR YOU MAY HAVE TO RETURN AGAIN!**
- 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 ask. There is no fee for this service.

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

- Someone from the payroll office should email you with instructions and a password to enter your information in the Foreign National Information System (FNIS) for tax withholding. If you do not receive this email, contact the Payroll office at pay@unm.edu. Put “International Student” in the subject line and tell them that you have begun working and have not been invited to enter your information in the FNIS system.
- When you receive your SSN, log in to the system and complete the online information. When you have completed all information in the system you will be asked to, print out the FNIS forms, sign, copy and bring these forms with your original SSN card and original passport, visa, I-20/ or 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 to have less tax taken from your monthly pay. Payroll will determine if you are treaty eligible when you bring your forms to the payroll department.

***If you do not complete these steps your timely pay may be in jeopardy and you may not be taxed correctly!***

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 pay@unm.edu.
- **Read your pay stubs carefully each month.** To do so, log in to my.unm.edu. Click on “Employee Dashboard” and “All Pay Stubs” to view your pay information.
- Please contact pay@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 may be delayed or you may be paying more taxes than you need to.
- **Complete the online 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 online and update your address on my.unm.edu so Payroll can send you 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 pay@unm.edu.
SOCIAL SECURITY ADMINISTRATION IN ALBUQUERQUE FOR F-1 AND J-1 VISA HOLDERS

You must have an employment offer in order to apply for a Social Security number. If you are a new student or scholar, you must wait 3 weeks after completing all check-in requirements with GEO before applying for your SSN card. You must apply for the SSN in person, GEO cannot apply for you.

Address:
500 LEAD AVE SW #100
ALBUQUERQUE, NM 87102
Phone: (800) 772-1213 INFO 24 HOURS A 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, and FRIDAY: 9:00 AM – 4:00 PM
WEDNESDAY: 9:00 AM-12:00 NOON
SATURDAY, SUNDAY, & FEDERAL HOLIDAYS: CLOSED

Website: www.socialsecurity.gov

Directions to the office via Private Transportation:
From the University, take University Blvd. south (mountains will be on your left) to Lead Ave. Turn right (west, towards the volcanos) on Lead Ave. You will go under I-25 and over the railroad. There is a paid parking structure on the east corner of 5th Ave. The Social Security office is located on the south side of the street across from the paid parking structure.

Directions to the office via Bus:
Take the #66, #766, or #777 Bus west from the corner of Yale Blvd and Central Ave. Get off on the corner of Copper Ave. and 5th Street. The bus will not stop in front of the Social Security Administration office. You will need to walk four blocks south on 5th Street to Lead Ave where the Social Security Administration office is located. The building is between 5th Street and 6th Street on Lead Ave.

BRING:
- Passport
- I-94 (print out from www.cbp.gov/I-94)
- I-20 form for F1 visa holders/DS-2019 form for J1 visa holders
- Students need a “UNM Employment Verification Form” signed by your employer and by GEO verifying your permission to work
- J1 Scholars need an appointment letter on letterhead
To Whom It May Concern:

This is evidence of on-campus employment for: ___________________________

(Name of F1/J1 student)

Student ID# ___________________________ circle STUDENT Visa type: F1 or J1

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
COMMON CYBERCRIMES AND TELEPHONE SCAMS TARGETED AT INTERNATIONALS

1. **Phishing:**
   - E-mails disguised as legitimate organizations requesting personal information and threatening to terminate your account or do something negative unless you respond by clicking on their link.
   - E-mails that offer you big riches if you provide your account information.
   - E-mails requesting confirmation of your payment details for an order you may (or may have not) placed.

Be very suspicious of these e-mails, as phishing scammers are clever and often use the exact logos of companies with which you may do business, such as a major retailer or financial institution. Never click through a link on any e-mail unless you personally know the sender.

2. **IRS refund, debt owed, or threat to report you to immigration authorities:**
   - You receive an e-mail telling you that the IRS (tax agency of the US government) has a refund for you. All you have to do is click through the e-mail and provide your bank account information.
   - You receive a telephone call from a person claiming to be working for the government. The caller threatens to deport you or report to immigration authorities unless you wire money immediately.

Be aware that the IRS or other government agency will never contact you via email or telephone. If they need to reach you, they will send a letter to your home address. You can always ask to meet in person and see ID.

3. **Lottery scam:**
   - E-mail, letter or check telling you that you have won a lottery—even if you didn't buy a ticket. To collect the reward, you must provide your bank account number to deposit the funds.

4. **Calls to "confirm" your personal information:**
   - A legitimate bank will never call and ask you for your full account numbers or to confirm your PIN number. The consumer is the party that initiates contact.
   - To ensure legitimacy of the call, hang up and call the bank directly. This way, you initiated the contact.

5. **Fake jury duty:**
   - Phone call to inform you that you missed jury duty and he or she needs to confirm your personal information. Only US citizens are eligible to serve on a jury.

6. **Medical identity theft:**
   - Telephone call or email claiming to be calling from your doctors’ office or health insurance. Typically asking for personal information such as dates of birth and social security numbers.
   - Do not share your medical history over email or telephone. Do it in person and only with people who need this information to provide you medical services.
   - When you go to the doctor, make sure records are kept in a secure area.
   - Don't provide your Social Security number unless there is a good reason to do so.
   - Be sure your insurance ID does not have a Social Security number on it.

IDENTITY THEFT

1. **Definition:** Identity theft happens when someone steals your personal information and uses it without your permission.
   - This is a serious crime that can wreak havoc with your finances, credit history, and reputation — and can take time, money, and patience to resolve.
• It is almost always committed to facilitate other crimes, such as credit card fraud.
• Personal identifying information such as name, date of birth, social security number, and bank account numbers are extremely valuable to identity thieves.

2. Signs of possible identity theft:
• Withdrawals/missing funds from your bank account that you can’t explain.
• You don’t get your bills or other mail, or you get mail in someone else’s name.
• Merchants refuse your checks or your request for credit is declined.
• Debt collectors call you about debts that aren’t yours.
• You find unfamiliar accounts or charges on your credit report.
• Medical providers bill you for services you didn’t use.
• Your health plan rejects your legitimate medical claim because the records show you’ve reached your benefits limit.
• A health plan won’t cover you because your medical records show a condition you don’t have.
• The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don’t work for.
• You get notice that your information was compromised by a data breach at a company where you do business or have an account.
• You are the victim of a robbery or burglary.

RESOURCES
1. Place an initial fraud alert with the three credit bureaus:

<table>
<thead>
<tr>
<th>Equifax</th>
<th>Experian</th>
<th>TransUnion</th>
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<tbody>
<tr>
<td>1800-525-6285</td>
<td>1888-397-3742</td>
<td>1800-680-7289</td>
</tr>
</tbody>
</table>

2. After placing the initial fraud alert, you are entitled to a free credit report from each of the three credit reporting companies. Carefully review it and dispute unauthorized purchases.

3. Create an identity theft report listing all the unauthorized purchases or accounts created in your name. Keep track of all the steps you have taken in response to the identity theft. This identity theft report will help you deal with credit reporting companies, debt collectors, and businesses that gave the identity thief credit or opened new accounts in your name. The report may also help you get fraudulent info removed from your credit report.

4. File a police report about the identity theft and get a copy of the police report or the report number.

HOW TO KEEP YOUR PERSONAL INFORMATION SECURE
1. Do not overshare your information. Do not provide your personal information just because it is requested by employers, vendors or medical provides. Always ask, “Why do you need this information?”
2. Store your personal information securely, especially your social security number. Never carry your social security card in your wallet or purse.
3. Maintain appropriate security on your computers and other electronic devices.
4. Properly dispose of personal info.
5. Limit what you carry.
6. Opt-out of prescreened offers of credit and insurance by mail. You can opt out for 5 years or permanently. Call 1-888-567-8688 or optoutprescreen.com.
7. Do not enter private information on a public computer. If you do, make sure to delete browsing, search, and download history before you log out.
INTERNATIONAL STUDENT RESPONSIBILITIES CONTRACT
FOR F1 AND J1 STUDENTS

I. EXPLANATION
International students are required by United States law to follow immigration regulations and must be full-time students. 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 the US 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. KNOWING THESE RULES IS ABSOLUTELY VITAL TO YOUR ABILITY TO REMAIN IN THE US AND TO COMPLETE YOUR ACADEMIC PROGRAM!

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 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. Students MUST have the following documents 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 US. If you have been issued a Travel Document in Lieu of a Passport by your government, the information above regarding passports applies to Travel Documents.

2. I-20 or DS-2019 - "Certificate of Eligibility"
The I-20 (for F-1 status) or DS-2019 (for J-1 status) is the document that you show 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 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. 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 60 days after the date you complete the last requirement for your degree. For J-1 students, your permission to stay ends 30 days after 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 occurs.

3. I-94
The I-94 is the official record of legal entry into the US. If admitted in student immigration status, 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 on the I-20/DS-2019. You must print your own paper I-94 each time you enter the US at: https://i94.cbp.dhs.gov/I94/request.html. If you cannot find your record after entry or your personal information is incorrect on it, you must go to a CBP office at the airport to have it corrected. The I-94 contains your immigration status (e.g., F-1 or J-1), the date of entry 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. It must be presented when applying for a Social Security number or 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 a 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 a new 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. For J-1 students, the DS-2019 may be from a different organization than UNM but the agency that issues the DS-2019 has given you permission to attend UNM.
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.

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”: This grade means “withdrawal” 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 online courses: While students are permitted to take more online courses, only 3 credits from online courses can be counted toward your full-time minimum.
4. 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.
5. 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.
6. 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.
7. 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 (in less than 5 months)
   - 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 (unless you have been authorized for another type of work).
3. Take a leave of absence, withdraw from classes, or drop below the required number of credits without FIRST checking with an international advisor at GEO.

IV. 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 throughout their studies. J1 visa holders are also required by US government regulations to have health insurance. The minimum coverage that all students must have is: $100,000 per accident/illness, $25,000 for repatriation of remains and $50,000 for medical evacuation. Students who become residents for tax purposes (usually those in the US for more than 5 calendar years) must have health insurance that meets the requirements of the U.S. Affordable Care Act (ACA), which requires more insurance coverage than is listed here. Students who fail to maintain health insurance are in violation of UNM and U.S. policy, could be subject to tax penalties, and are financially responsible for all medical charges incurred in the U.S.

Students agree to all of the rules and regulations above when they sign in to the MyGEO portal.