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Welcome to The University of Toledo!

This handbook contains information about the rules and regulations that apply to those who have been invited to The University of Toledo to study, teach, and/or to perform research under the J-1 non-immigrant classification.

Please become familiar with the contents of this handbook and contact the Office of International Student Services if further information is needed.

A message from the Assistant Provost

Welcome to the Center for International Studies and Programs (CISP), where we challenge you to “Explore Your World.” It is our mission, focus, and passion to make you aware of opportunities to enhance your traditional educational experience with real world experience and encounters that will change your life. We offer programs and initiatives designed to assist faculty, domestic and international students, and the community in their journey toward becoming well-rounded individuals.

The Center for International Studies and Programs helps faculty achieve their teaching and researching goals abroad by providing the means to customize their own programs. CISP realizes the important role the university plays for the surrounding neighborhoods and creates bridges linking students to community service opportunities. CISP partnerships in the community and around the world are beneficial for all who seek to explore their world.

The Center is focused on providing a myriad of programs, and is always seeking additional positive, productive partnerships and relationships with programs that benefit UT students, faculty and staff. Whether you’re looking to take passport pictures or seeking advice on what program(s) best fit your academic journey, we are determined to be your one stop shop. Our door is always open and we hope that we can open your mind to your exciting future.

This is your launch pad to “Explore your World.”

Sammy Spann, Ph.D.
Assistant Provost for International Studies and Programs

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Peter Thomas, OISSS Associate Director
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Sammy Spann, Ph.D.
IMPORTANT DOCUMENTS, ACRONYMS, and INFORMATION

OISSS: Office of International Student & Scholar Services.

Department of Homeland Security (DHS): The Department of Homeland Security oversees three agencies:
- United States Citizenship and Immigration Services (USCIS) is responsible for citizenship, asylum, lawful permanent residence, employment authorization, refugee status, family and employment immigration related, and foreign student work authorization.
- Immigration and Customs Enforcement (ICE) is responsible for immigration investigations, detention, removal, intelligence and SEVIS.
- Customs and Border Protection (CBP) is responsible for immigration inspections at U.S. Ports of entry, border patrol and custom services.

Passport: Your passport must be valid throughout your time in the United States and at least six months beyond the duration of your stay (as shown on DS-2019). Individuals with an expired passport may be denied reentry into the U.S. after a trip abroad and beyond the duration of your stay (as shown on DS-2019, plus a 30-day grace period). You ARE NOT allowed to work during the 30-day grace period.

NOTE: If your I-94 card or that of any family members has a specific date of departure instead of “D/S”, be sure to bring this to the attention of our staff.

SEVIS (Student and Exchange Visitor Information System): SEVIS is the national tracking system for individuals in J, F, or M status. Your DS-2019 is generated through the SEVIS system. We are required to keep SEVIS informed of all changes related to your program, such as U.S. address, changes in financial and biographical information, and departure from our J-1 program.

NOTE: You must enter the U.S. within 30 days of the “From” date in section 3 of your DS-2019. You must report to OISSS within those 30 days, or your SEVIS record will change to “No Show”. If this occurs you are not permitted to enter the U.S. with the DS-2019 you were issued.

DS-2019 (Certificate of Eligibility): This document designates you as a J-1 exchange visitor and identifies your sponsor, program number, activities, and dates of your visit, among other things. When you first enter the U.S. with your DS-2019, a USCIS officer will review the document for accuracy. You must have your DS-2019 with you any time you leave and reenter the U.S. Please keep all copies of your DS-2019 during and after your stay for your records.

Social Security Number: A Social Security Number is a unique taxpayer identification number issued by the Social Security Administration (SSA). J-1 visitors who will be paid by the University will need to obtain a Social Security number after arrival at The University of Toledo. This number will be yours for life and should be kept in a safe place.

ACTIVITIES AS A J-1 EXCHANGE VISITOR

Categories
You are coming to the U.S. as an exchange visitor to pursue a specific program objective. You have been assigned a category in section 4 of the DS2019 based on the description of your proposed activity which was provided to OISSS by your sponsoring department. The primary activity for each category is described below:

Professor: Teaching, lecturing, observing, or consulting. A professor may also conduct research.

Research Scholar: Conducting research, observing, or consulting in connection with a research project. The research scholar may also teach or lecture in his or her field.

Short-Term Scholar: A professor, research scholar, or person with similar education or accomplishments coming on a short-term visit (no longer than six months) for the purpose of lecturing, observing, consulting, training, or demonstrating special skills.

Student: Pursuing full-time studies leading to or culminating in the award of a U.S. degree from a post-secondary accredited educational institution or pursuing full-time studies in a prescribed program/course leading to a degree earned at a foreign institution of higher learning.

Objectives
The U.S. Department of State expects you to stay with your original objective for coming to the U.S. As an exchange visitor, you are generally not permitted to change your category and are expected to carry out the activity in the field described in section 4 of your DS-2019.

You are expected to conduct your work at your current UT department unless special arrangements have been made. It is sometimes possible to change to a different department if there is little or no change to the work you are currently performing. OISSS must approve all changes. Please consult OISSS if you are considering a change.

Coursework
A J-1 research scholar, professor, or short-term scholar cannot be a full-time student. You are permitted to attend part-time, but research or teaching must be your primary activity. If you should decide to become a full-time student, it would be necessary to change to a student category.
HEALTH CARE AND INSURANCE

Health insurance coverage is required for all J-1 exchange visitors and their dependents. The U.S. Department of State has established minimum requirements for the coverage in order to protect you and any family members who are here with you.

In the U.S., certain kinds of elective medical care, such as eye examinations, eyeglasses, or dental care, are typically not covered by insurance, and can be very expensive. Exchange visitors should take care of such needs before leaving their home country.

Exchange visitors who will not be covered by a UT-sponsored insurance policy must obtain their own insurance before arriving to UT. Coverage must be effective upon arrival in the U.S. Health insurance is required regardless of program length and must be maintained for the time period specified on the Form DS-2019.

Summary of insurance coverage requirements:

• Medical benefits of at least $100,000 per accident or illness;
• A deductible not to exceed $500 per accident or illness;
• Coverage may not exclude any risks inherent in the activities of your exchange visitor program;
• The company providing the insurance must have an A.M. Best rating of "A-" or higher, an Insurance Solvency International, Ltd. (ISI) rating of "A-" or higher, a Standard & Poors Claims-Paying Ability rating of "A-" or higher, or a Weiss Research, Inc. rating of "B+" or higher.
• Coverage may not exclude any risks inherent in the activities of your exchange visitor program;
• The company providing the insurance must have an A.M. Best rating of "A-" or higher, an Insurance Solvency International, Ltd. (ISI) rating of "A-" or higher, a Standard & Poors Claims-Paying Ability rating of "A-" or higher, or a Weiss Research, Inc. rating of "B+" or higher.

Regulations state: "An exchange visitor who willfully fails to maintain the insurance coverage set forth above...or who makes a material misrepresentation to the sponsor concerning such coverage shall be deemed to be in violation of these regulations and shall be subject to termination as a participant." [22 CFR 62.14(h)]

Please be aware that the exchange visitor as well as any accompanying spouse and dependent(s) also may be subject to the requirements of the Affordable Care Act.
On-Campus Restrictions
You must perform your principal program activity at the department and location listed on your DS-2019. You may not change departments or accept additional employment in another department without prior authorization from OISSS.

A student assistantship is not appropriate employment for a J-1 Research Scholar, Professor, or Short-Term Scholar.

Off-Campus Opportunities (Incidental Employment)
It is possible to receive payment or reimbursement of expenses for short-term activities such as lecturing, consulting, or conducting a seminar in your field at another institution with the approval of OISSS. You are required to obtain authorization before the activity occurs. Such activities must meet the following criteria:
- The activity must be directly related to the objectives of the exchange visitor’s program;
- The activity must be incidental to the exchange visitor’s primary program activities; and
- The activity does not delay the completion date of the visitor’s program.

Procedure for approval:
- You must provide OISSS with a letter from the institution where you wish to lecture, consult, etc., which describes the activity, dates, and amount of compensation.
- Obtain a letter from your UT department/supervisor recommending such activity and explaining how it would enhance your program.
- OISSS will issue written authorization to the other institution if the activity can be approved.

Unauthorized Employment
Unauthorized employment will lead to termination of your J-1 program participation. It is a violation of your status and may cause future problems with USCIS. Because of the many employment restrictions, it is important to be sure before you come to the U.S. that you will have enough income for yourself and any dependents that accompany you.

Meal Plan
You must fulfill your food needs in accordance with your J-1 program participation. It is a violation of your status and may cause future problems with USCIS. Because of the many employment restrictions, it is important to be sure before you come to the U.S. that you will have enough income for yourself and any dependents that accompany you.

Travel
If you travel abroad you will need the following items to reenter:
- A valid passport;
- A valid U.S. entry visa;
- A validated DS-2019 with travel signature.

Validation signature
Before you travel outside the U.S., you should have the current copy of the DS-2019 signed and dated in the section “Travel Validation by Responsible Officer” to certify that you are in good standing at The University of Toledo. This signature will cover you for travel for one year or the duration of your DS-2019, whichever is shorter.

Visa
To make sure your visa is valid, check both the expiration date and the number of entries. If your visa has expired, you will have to apply for a new one at a U.S. Embassy or Consulate abroad. You will be required to present that signed DS-2019, along with evidence on current/continued J-1 sponsorship upon return (i.e., most recent pay stub and letter from sponsoring department) and you must also be prepared to show the consular officer that you have ties to your home country which suggest that you will return to your home country at the end of your J program.

Travel to Canada or Mexico
You cannot enter Canada or Mexico without a valid I-94 (Arrival-Departure Record) and DS-2019. People from certain countries are also required to have a visa to enter these countries. OISSS will help you determine if you need a Canadian visa. If you need a Canadian or Mexican visa, you should plan your trip in advance, since it can take as long as 60 days to get this visa.

If you make a trip to Canada or Mexico for less than 30 days and your entry visa is expired, you can normally return to the U.S. without applying for a new visa because of a regulation called Automatic Revalidation of Visa. Individuals in J-1 status are also eligible for automatic revalidation when traveling to adjacent islands of the U.S.

To qualify for automatic revalidation you must:
- Have your I-94 card in hand;
- Have a signed DS-2019;
- Have expired entry visa with you, even if it is in an old passport;
- Return to the U.S. from Canada, Mexico, or adjacent island within 30 days;
- Have maintained and intend to resume nonimmigrant status.

Exceptions:
- Automatic revalidation can no longer be used by individuals who are applying for a visa in Canada or Mexico. You cannot reenter the U.S. while waiting for your visa, and if the visa is denied you will need to depart Canada are return home to reapply for a visa.;
- Nationals of Iran, Iraq, Syria, Sudan, and Cuba are not eligible for automatic revalidation; and
- Automatic revalidation does not apply if you intend to return to the U.S. in a different status. In this case a new visa must be obtained.

Contact OISSS if you plan to travel using automatic revalidation.
IMMIGRATION PROCEDURES

Extensions
Your permission to stay in the U.S. in J-1 status ends 30 days after the expiration date of your DS-2019 or 30 days after the end of your affiliation with UT, whichever comes first. Work permission ends the day the DS-2019 expires, but you are allowed to stay in the U.S. 30 days after expiration of the DS-2019. If you are employed by the University and wish to extend your status, this request should be made by your host department well before your grace period begins. Extensions cannot be granted after your DS-2019 expires.

To extend your J-1 status, you must first obtain permission from your host department. That office will send a request for continuation of your program to OISSS. You are eligible to apply for an extension if:

• You are still working toward the objective shown on your DS-2019;
• You have adequate funding for the period of the proposed extension;
• You have maintained the required insurance; and
• Your extension will not carry you beyond your time limit.

You are responsible for keeping track of your DS-2019 expiration date. Extensions should be made one to two months in advance. Our office must have proof of continued funding. We must also have evidence of your valid insurance coverage. When we have received the request for continuation and the required financial and insurance information, we will prepare the extension DS-2019. When the DS-2019 is ready we will notify the contact person in your host department.

NOTE: If your spouse has J-2 work permission, it can only be extended after your J-1 extension is processed. Since the work permission extension can take up to three months, your extension should be requested as early as possible.

Change of Status
If you are not subject to the two-year home residence requirement, or if you were subject but obtained a waiver of this requirement, you may apply for a change to any other status for which you are qualified. Procedures for a change of status vary depending on the type of status you wish to obtain. A change of status must be applied for before your J-1 status expires. If you leave the U.S. and return in another status, this is not considered a change of status.

Transfer
An exchange visitor in any category may transfer from one program sponsor to another if the purpose of the transfer is to complete the objective for which he or she was admitted to the U.S., and if the exchange visitor remains within the same category and within the time limit of that category. To transfer from one institution to another, OISSS must first release your SEVIS record to your new sponsor. This institution will issue a new Form DS-2019 once your current institution releases your SEVIS record.

We will only authorize a transfer to another J program if the transfer is clearly for the purpose of completing the original objective, if it is consistent with the goals of the exchange visitor program, and if your sponsoring UT department agrees. Transferring does not extend the time limit for your category.

Change of Category
It is virtually impossible to obtain approval to change your J-1 category in the U.S., because it usually represents a change of objective. In most cases it would be most expedient to apply for a change to another relevant visa status if circumstances allow.

Dependents (J-2)
Your husband or wife (spouse) and children under the age of 21 can obtain J-2 dependent visa status to accompany you or join you later as long as you have enough income to cover their expenses.

The J-2’s status is completely dependent on yours. When your J-1 program ends, the J-2 status ends. Also, if you travel outside the U.S. and leave your dependents in the U.S., you must return within a reasonable time or the J-2s will be considered out of status. If the J-1 leaves at the end of the J program, J-2 dependents should leave as well or change to a different status.

NOTE: Your dependent may come to the U.S. in an independent immigration status, such as F-1 (student), H-1 (temporary worker), or even as an independent J-1 if he or she qualifies for that particular status.

J-2 dependents are required to have exactly the same insurance coverage as a J-1 exchange visitor. If you are subject to the two-year home residence requirement, your dependents are also subject and have the same restrictions. If you obtain a waiver, the waiver applies to your dependents as well.

If your family travels outside the U.S. they will need validated DS-2019s, a valid passport and in most cases, a valid entry visa in order to return to the U.S.

Changing a J-1 Visa
If you or your sponsoring department has informed us that your dependents will be coming with you to the U.S., we have sent you a DS-2019 for each dependent which will allow them to apply for J-2 visas when you apply for your J-1.

If you come to the U.S. alone and your spouse and/or child decides to join you, you may request a Form DS-2019 for your dependent(s) from our office using the “Dependent DS-2019 Request” form as long as adequate funding can be demonstrated. Before we will issue the dependent forms, we will make sure that you have complied with the insurance requirements. Also allow one to two weeks between your arrival and your family’s arrival for preparation and receipt of their DS-2019 forms.

J-2 Employment Authorization
J-2 dependents are eligible for employment authorization. J-2 dependents must first apply for the Employment Authorization Document (EAD) from USCIS, provided that such employment is not needed for the support of the J-1 exchange visitor. Some acceptable reasons to apply for J-2 work permission include:

• To earn extra living expenses for J-2 dependents;
• To enable the J-2 to obtain professional experience;
• To enable the J-2 to travel to the U.S.;
• To allow the J-2 to obtain wider social and professional contacts.

The permission is valid for one year or for the same length as the DS-2019 form if it is valid for less than one year. If you extend your J-1 status, the J-2 will have to extend the work permission. Work permission cannot be extended until the J-1 is first extended. Approval for employment authorization can be granted as long as three months and the J-2 cannot begin work before the EAD date.

To complete the application process, consult OISSS and use the “J-2 Employment Authorization Checklist”.

DEPENDENTS (J-2)
OHIO DRIVER’S LICENSE

You are required to have a valid driver’s license to drive in the United States. However, if you already have a valid driver’s license from your home country, you do not have to get an Ohio driver’s license. You can use your international or home country license for up to one (1) year without having to obtain an Ohio driver’s license.

HOW DO I GET AN OHIO DRIVER’S LICENSE?

2. Visit the nearest Deputy Registrar Office to get a temporary permit application packet. As fee will be charged, and you will need to bring identification with you.
3. Go to the nearest Ohio Highway Patrol driver’s license exam station to take a vision test and a written test on Ohio motor vehicle regulations and traffic signs. After you pass the written exam, you will be issued a temporary instruction permit, which authorizes you to practice for your road test only when there is a licensed driver in the front seat next to you.
4. When you have developed your driving skills well enough, contact the nearest exam station to schedule a road test.
5. In order to be issued a license you must present:
   a. Valid Passport
   b. U.S. Visa
   c. I-94 Card
   d. DS 2019
   e. You must show that you will reside, or have resided in Ohio for 12 months. A DS-2019 agreement, utility bill, etc. proving residence.

   You must also purchase auto insurance. It’s against the law to drive without it!

   The above information can be found on the Ohio Bureau of Motor Vehicle website: bmv.ohio.gov.

TERMINATION/DEPARTURE

Grounds for termination

Exchange visitors who fail to meet the requirements of the program or who engage in unauthorized employment will be terminated from the program. If terminated, the exchange visitor is out of status, deportable, and must then leave the U.S. A person who is out of status is not eligible for a change of status, extension of stay, or other benefits. The responsible officer effects a termination by notifying the State Department.

An exchange visitor fails to meet program requirements if she/he:
• Fails to pursue the activities for which she or he was admitted to the U.S.;
• Violates the exchange visitor program regulations and/or the sponsor’s rules governing the program;
• Willfully fails to maintain the insurance coverage required by the regulations.

Normal departure procedures

Please notify OISSS when you have finished your program at UT. The OISSSS office is required to notify the State Department of early departures from a J-1 program. There is no penalty for leaving early. If the J-2 Dependent’s departure from the US is prior to the scholar’s departure that needs to be reported to the OISSSS office immediately upon the dependent’s departure.

HOUSING

Toledo has a wide variety of housing options. It can be overwhelming to find a new place to live, but we hope the following information will assist you in your search.

Refer to toledo.ocm101.com/index.html for help finding an off campus apartment or house.

When choosing an apartment, consider the following:
• Is it furnished or unfurnished?
• Will you have your own bathroom and kitchen, or will you share it with others?
• Are there laundry facilities on-site?
• How far is it from campus?
• Is it near public transportation?
• What is the parking availability (if you have a car)?
• How long is the lease? (Many leases are at least six months or one year.)
• How much is the deposit? (In addition to the first month of rent, a security deposit is usually required, which is returned to you if you leave the apartment in good condition.)
• Are utilities (gas, electricity, water) included with the rent or are you responsible for paying them?
• Is the neighborhood considered safe? (Talk with local residents or police to learn about safety.)
• Can you have roommates?

General requirements for renting:
• You will be required to fill out a rental application listing your rental and credit history.
• You will typically be required to show income of at least 2-3 times the amount of the rent. To show this, you can bring in proof of funding or find a guarantor (co-signer).

Tips for renting:
• If possible, pay by check or money order, not cash.
• Always ask for a receipt in order to have proof that you have paid.
• In the U.S., a written contract is more important than what is said. A lease is a legal binding document; read it carefully before you sign, and ask for a copy!
• If possible, bring a friend with you to help ask questions.
• To find out how far an apartment or house is from UT, look on Mapquest.com. The address for main campus UT is 2801 W Bancroft St, Toledo, OH 43606. For Health Science Campus the address is 3000 Arlington Avenue, Toledo, OH 43614. MapQuest (or a similar site) will be able to give you an idea how long the commute to and from campus will be.
• To find out which TARTA routes are close to the apartment, visit tarta.com.

Housing Vocabulary

AC/H = Air-conditioning and Heat
BR = Bedroom
BA = Bathroom
½ BA = No shower or bathtub
D/W = Dishwasher
Util. = Utilities: gas, electricity and water
Dep. = Deposit (usually one month’s rent or less)
Pkg = Parking

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Pkg = Parking
SETTING UP UTILITIES

Electricity Service
Toledo Edison is the most commonly-used electricity provider. To establish service, go to www.firstenergycorp.com or call 1.800.447.3333.

Water Service
Visit the City of Toledo Department of Public Utilities online at: toledo.oh.gov/services/public-utilities.

Gas Service
You may want to find out what company the owner or previous tenants used. An option for gas service in Toledo is: Columbia Gas of Ohio: columbia gasohio.com.

Mobile/Cellular Phone Service
There are many options for cellular phone service. Many companies offer service contracts for two years, with deals for free or discounted phones when the contract is signed. Another option is pay-as-you-go cards. These cards allow you to prepay for a certain number of minutes, with the option of buying more minutes when you need them. To use this kind of service, you will need to purchase a phone. On campus you can visit the Rocket Wireless store in the Student Union to check on most of the cell phone companies listed below.

Frequently-Used Cellular Companies:
- AT&T: wireless.att.com
- Boost Mobile: boostmobile.com
- T-Mobile: t-mobile.com
- Verizon: verizonwireless.com
- Sprint: sprint.com

DAY CARE/SCHOOLS/LIBRARIES

DAY CARE
Listed below are some schooling options for young children (under the age of five) who are not yet old enough to enter the elementary education system.

La Petite Academy
La Petite Academy is a School Readiness Pathway serving the families of Old Orchard, Ottawa Hills, Sylvania and Toledo. La Petite Academy is located on the main campus of the University of Toledo, OH. Website: lapetite.com/child-care-centers

The Early Learning Center
The ELC provides quality care for children of faculty, staff and students, as well as for families in the community, beginning at 18 months of age up to kindergarten. Website: utoledo.edu/centers/earlylearn

You can also search for local child care at jfs.ohio.gov/CDC/childcare.stm

TOLEDO PUBLIC SCHOOLS
New families moving to Ohio who plan to enroll children in public school should contact the office of the school superintendent in the county of city school system where they will be living. New student registration is usually held in the spring, and registration procedures vary from system to system. Contact your local school district for specific registration information at tps.org

LIBRARIES
Libraries in the Greater Toledo region offer a variety of free and inexpensive services, some of which include:
- Book Clubs
- Computer Classes for Adults
- English as a Second Language
- Exhibits
- FAX machine access
- Internet access
- Photocopies
- Story Time for Children
- Volunteer Opportunities

Listed below is the website for public libraries in the Metro Toledo area web2.toledolibrary.org

SHOPPING

In most stores prices are fixed, which means that you cannot bargain for a lower price. The exception to this is buying very expensive items such as a house or car. The posted price generally does NOT include sales tax, which must be calculated and added to the final cost when you make your purchase. The sales tax varies by county, but is usually 6-7% of the purchase price.

Whenever you buy something, ask for a receipt. The receipt proves that you have purchased an item on a particular day in a particular store. If the item is damaged or unsatisfactory, you can usually return the item and receive your money back if you have the receipt.

General Purpose:
- Wal-Mart
- K-Mart
- Target
- Walgreen’s
- RiteAid
- CVS

Office/School Supplies/Electronics
- Office Max
- Office Depot
- Staples
- Best Buy

Furniture
- Ikea
- Furniture Row

FOOD AND GROCERIES
UT has on-campus dining in the student union. There are also many restaurants in the area to choose from during the day.

Common grocery stores around Toledo include Wal-Mart, Meijer, and Kroger. Specialty Stores include, Asian Market, Middle East Market, Toledo Market, El Habib Market.

TRANSPORTATION

DRIVING
If you plan to drive a car while you are in Toledo, first make sure you have a valid driver’s license (see the section above on driver’s licenses.) You can park at UT by purchasing a semester or yearly parking pass. Visit the Parking Services on your MyUT Account to learn how to buy passes included costs.

Taxis
- Black & White Cab: blackwhitecab.com
- Yellow Cab: yellowcabtoledo.com

Bus
- Tarta: tarta.com

On Campus Bus
- utoledo.edu/facilities/transit/

Rocket ReCycle
- Bikes will be loaned on a first-come-first-serve basis: utoledo.edu/cisp/rocketrecycle
MONEY AND BANKING

Opening a Bank Account

Make it a priority upon your arrival to open a U.S. checking and/or savings account with a bank or with the UT Federal Credit Union or Huntington Bank (huntington.com), both of which are on campus. When you open an account, the bank will ask for your passport, SS-2019 form 1-94, Social Security Number (SSN) and Social Security Number (SSN). You may not be eligible to open a bank account at some banks; they may require you to have a SSN. There are several banks that do not require a SSN.

The University of Toledo Federal Credit Union provides almost all the services of a bank at lower rates. It is located on campus in the Student Union Room 3019. For more information see the credit union website at uoftfcu.com. Huntington Bank on campus also does not require a SSN to open an account.

Other banks with branches around Toledo include:

- PNC (pnc.com)
- Fifth Third (fifththird.com)
- Citizens Bank (citizensbank.com)

It is not safe to carry large amounts of cash with you. When first coming to the U.S., it is safest to bring your money in the form of traveler's checks. If you deposit checks or traveler's checks into your account, the money can take up to three weeks to be cleared for withdrawals. Once you have opened a U.S. bank account, you can have money deposited into your account from overseas by wire transfer. When opening your account, be sure to ask the bank official to give you the necessary information to you’d need in order to make such a transfer.

If you have a spouse or other dependents, you may wish to open a joint account so multiple family members can use the same account.

Using an ATM

Automated Teller Machines (or ATMs for short) allow you to make cash withdrawals, deposits, or transfers between accounts. You can also view your account balance. This is free at your own bank and its branches, but when you use another banks ATM, both your bank and the other bank could charge you an additional fee. You will also need an ATM card or a debit card to use the ATM machine. There is a limit on how much money you can withdraw from an ATM at one time or on one day.

Using a Debit Card

A debit card — also called a check card — is connected to your checking account and is used almost like a regular credit card (such as MasterCard or Visa), except that the charges made are deducted from your checking account upon purchase. You do not get a separate bill at the end of the month as with a credit card. Be sure to keep track of your spending though. If you spend more money than is in your account, you not only run a risk of ruining your credit record, but the bank also charges you with a fee of around $30 every time you overdraw your account.

How to Write a Check

Americans usually write checks rather than paying cash for big purchases. When opening your bank account, you’ll be given a check book. Using a check book for paying rent, your phone bill etc. helps you to keep track of payments.

Here are steps to follow when writing a check. An example is provided below:

1. Write the date on which you are “issuing” or writing the check.
2. Write the name of the person or business to which you are making the payment, and draw a line after the name so no one can add to the name.
3. Write the dollar amount in numerals (e.g. $20.53). Put the first number directly after the dollar sign so there is no room for someone to add another number between the dollar sign and the first number.
4. Write the amount of money in words (e.g. “Twenty and 53/100”) and draw a line to fill the space.
5. Sign your name as it is printed on the check (don’t sign in Chinese, Japanese etc.).
6. Write down the purpose of the check in the lower left hand corner, e.g. Groceries, or if it is for payment of an account, write the account number in that space.

Weather

Weather in Toledo is generally mild in the spring and fall, hot in the summer and cold in the winter.

Summer: June through September is generally hot and humid during the day, with pleasant temperatures at night. Highs are an average daily high temperature above 73°F. The hottest month of the year typically is July, with an average high of 84°F and low of 63°F. However, even when it is very hot outside, air-conditioned buildings can be very cold, so you may need to bring a jacket with you even in summer.

Fall: October is variable and can be either very warm or very cold, while November begins to get cold. Expect to start wearing winter clothes in November with temperatures dropping into 40°F.

Winter: December through March can be very cold, with temperatures below 41°F. The coldest day of the year is January 18, with an average low of 17°F and high of 31°F; it is not unusual to get several inches of snow at a time during the winter months.

Spring: In late March, April and May, mornings and evenings are usually 45°F - 55°F and the daylight hours are 55°F - 60°F. Nights are cooler. Expect a lot of rain during this period.

WHAT TO DO AROUND TOLEDO

Off Campus

Art Museum – toledomuseum.org
2445 Monroe St. Toledo, OH 43620, 419.255.8000

Toledo Metroparks – metroparkstoledo.com

Toledo Botanical Gardens – toledogarden.org
5403 Elmer Dr. Toledo, OH 43615, 419.536.3566

Erie Street Market – toledofarmersmarket.com
525 Market St. Toledo, OH 43664, 419.255.6765

Toledo Zoo – toledozoos.org
2700 Broadway Toledo, OH 43609, 800.653.8000

Owens Center for Performing Arts – owens.edu/fpa/cfpa.html

Toledo Mud Hens Basebael – milb.com/index.jsp?sid=t512
406 Washington St. Toledo, OH 43604

Cedar Point – cedarpoint.com
One Cedar Point Drive Sandusky, OH 44870

Maumee Bay State Park – maumeebaystatelodge.com
1400 State Park Rd Oregon OH 43618

Imagination Station – imaginationstationtoledo.org/content/One Discovery Way Toledo, OH 43604

Toledo Symphony Orchestra – toledosymphony.com
1838 Parkwood Ave Toledo, OH 43604

Huntington Center – huntingtoncenteratledo.com
500 Jefferson Ave. Toledo, OH 43604

On Campus

Toledo Rockets Athletics – urcjets.com
(Football, Basketball, Soccer, Baseball)

Stranahan Arboetum – utoledo.edu/nsm/arboetum

Rec Center – utoledo.edu/studentaffairs/rec

Student Activities – utoledo.edu/studentaffairs/dos

UT Explorers – utoledo.edu/cisp/utexplorers/index.html
SAFETY

Get to know your neighbors at home. If you will be away from home for an extended period of time, ask one of your neighbors to collect your mail and newspapers.

TELEMARKETING

You may get phone calls from people wanting to sell you things or wanting you to give money to a charity. Credit card companies may try to give you credit cards, marketing companies may ask you to participate in surveys, and telemarketers may try to sell you various products. The people may ask you for your personal information without telling you who they are asking. They may also keep talking without giving you the chance to talk and explain things that you don’t understand. They will also do their best to keep you on the phone as long as possible. This is their job.

What you can do is say, “No, thank you” and hang-up on the telephone. Don’t stay on the phone any longer once you have said no. These people may try to sell you various products, ask you for your personal information without telling you who they are, participating in surveys, and telemarketers may try to sell you various products. The people may ask you for your personal information without telling you who they are asking. They may also keep talking without giving you the chance to talk and explain things that you don’t understand. They will also do their best to keep you on the phone as long as possible. This is their job.

WHAT TO PACK

Students usually dress casually for class, so you will see men and women wearing jeans, sweatshirts, etc. Dresses and suits are appropriate for more formal occasions. It is usually better to bring clothes that are easy to care for rather than those that need frequent cleaning and ironing. Feel free to wear your national dress if you prefer.

If you bring appliances and electronics from your own country (hair dryer, phone charger, laptop computer, etc.) you should bring an adapter plug. U.S. electrical current is 110 – 115, 60 – cycle AC.

ALCOHOL/TOBACCO

The freedom of speech to which Americans have become accustomed has established a way of communicating that is sometimes seen as very direct. Directness while communicating with others is very acceptable and sometimes expected. Don’t feel bad about saying no! In some countries, open rejection or disagreement may be considered rude. This is not the case in the United States. Here it is quite normal to disagree openly. Therefore, the following scenario has been provided in order to give you a better idea of how to say “No” when you find yourself in one of these situations.

JUST SAY NO

If someone appears uncertain about how to address you, there will be sounds that are new to others. Be patient with people in terms of helping them pronounce your name. Just like some sounds are new to you, there will be sounds that are new to others. Get in the habit of using your official name when you write your signature. Signing abbreviations of your name can be confusing. It is also helpful for other people who come in contact with you to know your full name and your nickname. Some international student s and scholars may use nicknames because others have trouble pronouncing their birth names. Being called by a nickname can indicate you are viewed with respect and affection.

NAMES

First (given) names are used in the U.S. more frequently than anywhere else. The last name is the family name. If they are about the same age or status people may call each other by their first names immediately after they meet.

When you meet someone who has a title like “Professor,” “Doctor,” “Ambassador,” “President,” or “Dean,” it is correct to use that title and the person’s last or family name. “Ms.” is an appropriate way to address married and unmarried women. If invited to call each other by their first names immediately after they meet.

If you don’t know how to address a person you can follow these general rules:

• Address people of your own approximate ages and status by their first name.
• If the person is older use Mr., Mrs., Miss or Ms. And the last name. Ask them “What shall I call you?” or “How shall I address you?”
• If someone appears uncertain about how to address you, you can say, “you can call me……..”

Be patient with people in terms of helping them pronounce your name. Just like some sounds are new to you, there will be sounds that are new to others. Get in the habit of using your official name when you write your signature. Signing abbreviations of your name can be confusing. It is also helpful for other people who come in contact with you to know your full name and your nickname. Some international student s and scholars may use nicknames because others have trouble pronouncing their birth names. Being called by a nickname can indicate you are viewed with respect and affection.

In Ohio the legal age to purchase and/or drink alcohol is 21; you must show your identification before buying any kind of alcohol. It is illegal to carry open containers of alcohol in public places like the street, or even transport them in your car. In addition, the laws against drunk driving are very strict. DO NOT DRINK BEFORE YOU DRIVE. Not only is this dangerous to you and others, but you could also lose your license and go to jail. The University of Toledo is also a NON-Smoking Campus.

FEEL BAD ABOUT SAYING NO!

• If someone appears uncertain about how to address you say, “you can call me……..”
• If the person is older use Mr., Mrs., Miss or Ms. And the last name. Ask them “What shall I call you?” or “How shall I address you?”
• If someone appears uncertain about how to address you, you can say, “you can call me……..”

Be patient with people in terms of helping them pronounce your name. Just like some sounds are new to you, there will be sounds that are new to others. Get in the habit of using your official name when you write your signature. Signing abbreviations of your name can be confusing. It is also helpful for other people who come in contact with you to know your full name and your nickname. Some international student s and scholars may use nicknames because others have trouble pronouncing their birth names. Being called by a nickname can indicate you are viewed with respect and affection.

• Get to know your neighbors at home.
• Never get into a stranger’s car. If someone in a car asks for directions, stand away from the car when talking to him or her.

• Keep your books, handbags, and backpacks with you. Do not leave them unattended in classrooms, libraries, or other public places.

• When walking, keep your head up and look directly ahead. Look confident, pay attention, and be aware of your surroundings.

• Never get into a stranger’s car. If someone in a car asks for directions, stand away from the car when talking to him or her.

• Get to know your neighbors at home. If you will be away from home for an extended period of time, ask one of your neighbors to collect your mail and newspapers.

DO NOT DRINK BEFORE YOU DRIVE!
CULTURAL VALUES

Independence
The United States was founded by people who valued independence. An independent spirit is still evident in this culture. Many people from the United States believe that individuals reach maturity at age 18 and should be ready to make independent decisions. Privacy is valued for many of the same reasons. Even among members of a family, issues such as money, marriage and career decisions may not be discussed out of respect for a person’s privacy.

Race, Ethnicity, and Gender
Many people in the United States like to think that all people are equal- race, color, religion, ethnicity, class, gender and sexual orientation are unimportant to our values as human beings. Words like “tolerance” and “appreciation” are words that we may use to describe our relationship with people different from ourselves. For this reason, racists and sexist jokes and comments are not tolerated in many social and business settings. In fact, people who make such comments could lose their jobs.

U.S. Holidays
• January 1 – New Year’s Day
• Third Monday in January – Martin Luther King Jr. Day. This holiday celebrates the life of Reverend Martin Luther King Jr., a leader of the U.S. civil rights movement.
• Third Monday in February – President’s Day. This is a day to remember past U.S. Presidents George Washington, the first U.S. President and Abraham Lincoln, the 16th President who led to country during the Civil War and is credited with abolishing slavery. Both were born in this month.
• February 14th – Valentine’s Day. This holiday is a celebration of love and romance. Valentine’s cards, candy or gifts are exchanged.
• March 17th – St. Patrick’s Day – Named for the patron saint of Ireland, this day is often celebrated with parades and parties. Many people wear green clothing and put up decorations – even if they are not of Irish decent.
• Springtime (date varies) – Easter. This is a traditional Christian holiday. Some celebrate it by decorating Easter eggs and children are visited by the Easter Bunny.
• Last Monday in May – Memorial Day. This holiday recognizes the efforts of American workers.
• October 31st – Halloween. People often celebrate this holiday by wearing costumes and carving scary faces on pumpkins. Children dress up in costumes and go trick-or-treating to get candy.
• November 11th – Veteran’s Day is an official United States holiday that honors people who have served in the U.S. Armed Forces, also known as veterans.
• Last Thursday in November – Thanksgiving. According to the legend, the first European settlers of the United States gave thanks for their first harvest season by eating feast with the Native Americans. This is a traditional time for families and friends to eat a big turkey dinner together.
• December 25th – Christmas Day is an annual festival commemorating the birth of Jesus Christ, as a religious and cultural celebration.

CULTURAL ADJUSTMENT

Everyone who moves to a new country experiences a period of adjustment and adaptation to the new culture. This is sometimes referred to as “cultural shock” because of the difficulty of leaving your home culture and living in a new culture. It includes the shock of a new environment, meeting lots of new people, and learning the ways of a different country. It also includes being separated from the important people in your life, such as family, friends, colleagues, or teachers.

Culture shock is entirely normal, usually unavoidable, and it does not mean anything bad about your or your new home. Actually, it can be a very significant learning experience, because it makes you more aware of your own culture as well as the new culture you have entered. It will give you valuable skills that will service you in many ways in the future- it’s part of the benefit of international education.

Some typical symptoms of culture shock are:
• Extreme homesickness
• Loneliness
• Avoiding contact with other people, especially Americans
• Negative feelings and hostility toward American culture and people
• Anger, frustration, confusion
• Tiredness or need for excessive amounts of sleep
• Boredom

Although you can’t stop culture shock, there are some things you can do to make yourself feel better. Here are some ideas:
• Understand that your reactions are normal
• Be open-minded and curious about your new environment
• Talk with others about your feelings
• Make friends with Americans and other international student and scholars
• Stay busy with academics, hobbies, and friends
• Exercise or participate in sports
• Try a new activity that you can do in your home country
• Don’t forget the reasons you came to America
• Be patient with yourself and your new culture

When culture shock hits you, just remember that it is normal. You will pass through periods of ups and downs, but in the end it will all be worth it. Try to focus on all the positive and rewarding aspects of your experience!
Please feel free to contact us with any questions, comments or suggestions; we are here to support you. We hope that your stay at The University of Toledo will be educational and rewarding, both personally and professionally.

— Message from your Office of International Student & Scholar Services