



Dear 2014 Fall students,

On behalf of the Council of Biomedical Graduate Students (CBGS), I would like to congratulate all of you for your successful admission in the graduate program here at the University of Toledo and also extend a very warm welcome.

As a student moving into a new city/state/country, we are often anxious to know what the lifestyle is like around the area. Having been through this process before, we thought we could try and address some of the frequently asked questions by incoming graduate students. Please remember the information below is meant to be informal and will go through revisions and updates with time. Also, this is based on what we understand rather than any preferences!!

We welcome your suggestions, so we could improve this list in the future.

1. **Stipend:** The annual stipend for an incoming PhD Biomedical Science student as of June 2014 is \$22,032 and that for a Master's in Biomedical Science/ Bioinformatics and Proteomics/Genomics program is \$10,000.

2. **Health Insurance:**

- a. **UT Student Health Insurance:** University of Toledo provides UT Student Health Insurance the cost for which is 2375.79\$ annually as of June 2014. You can choose to make either a full payment for this insurance or pay it on a semester basis. You can find the link for this below.

http://www.utoledo.edu/healthservices/student/health_insurance/

*Other insurance alternatives are enlisted below. The coverage may not be as extensive compared to UT Insurance.

- b. **ISO-Health Insurance:** This insurance is an option for students holding a **F1 visa** (Student visa). The cost for this insurance ranges from \$400-\$1000 annually and could vary based on your age, health status etc. Link: <https://www.isoa.org/>

- c. **PSI International Student and Scholar-Health Insurance:** This insurance is an option for students holding a **F1 visa** (Student visa). The cost for this insurance ranges from \$400-\$1000 annually and could vary based on your age, health status etc.

Link: <https://www.psiservice.com/psiweb/index.jsp>

3. **General fees**: Graduate students at UT are required to pay general fees per semester. This is around \$700 each for fall and spring semester and around \$400 for summer semester as of June, 2014. Please note this **does not include** health insurance.
4. **Classes Registration**: PhD Biomedical Science students are required to register for 12 credits hours each for Fall and Spring Semester. For summer semester, you are required to register for 9 credit hours. Dr. Kandace Williams will be sending you information for establishing your UTAD account and which classes to register for this coming fall. After fall semester, you will contact your respective program director for specifics.
5. **Pick up from airport**: Incoming students typically contact currently enrolled students ahead of time to check if they can help them out with pick up from the airport {students usually arrive either at Detroit airport (DTW) or Toledo airport}. Toledo airport is closer to UT campus compared to Detroit airport and might be easier for pick-up. You can alternatively email CouncilGraduateStudents@utoledo.edu and check if someone from the council is able to help you.
6. **Banks**: University of Toledo has many banks within close proximity. The banks enlisted below are just the ones that are close to health science campus. Overall, you have many more options than what's stated below
 - a. **UTFederal Credit Union**: This bank is on the health science campus itself and is a preferred destination for new students since it's on the campus. The bank does help in getting loans to new students.
Link: <http://www.uoftfcu.com/>
 - b. **Fifth Third Bank**:
Link: <https://www.53.com/site>
 - c. **Woodforest National Bank**:
Link: <http://www.woodforest.com/>
7. **Accomodations**: There are multiple housing complexes close to UT health science campus. A couple of them close to health science campus are listed below
 - a. **Oak Hill Court**: This is one of the most preferred apartment complexes for students at UT especially International Students who don't have a car at the outset since both campus and local grocery stores are a stone's throw away. These are unfurnished apartments but provide the basic necessities such as heat, air-condition, oven and refrigerator. The cost for a 2 bed room apartment is 495\$ per month. This excludes utilities such as internet and electricity.

Link: <http://www.forrent.com/apartment-community-profile/1000001588.php>

- b. **Linda and Susan apartments:** Close to the campus, but you would still need a car to drive to the campus.

Link: <http://www.forrent.com/apartment-community-profile/1033895.php>

- c. **Roomates:** Students usually go over University of Toledo groups on facebook to see if somebody is need of roommates and try to coordinate with them. You can try the links below

<https://www.facebook.com/utmedicalcenter>

<https://www.facebook.com/utoledo>

<https://www.facebook.com/groups/utisg/>

8. **Furnitures:**

- a. **Cherry Street Mission:** In case you do not wish to spend on furniture when you just move in, you could contact Cherry Street Mission. They provide free furniture, such as study desk, dining tables, couches and bed and also help you in moving them. Make sure to contact them in advance and express your interest.

Link: <http://www.cherrystreetmission.org/>

- b. **Walmart:** You could alternatively buy and assemble furniture from Walmart or such relevant stores. Walmart is across the street from Oak Hill Court.

9. **Utilities:**

- a. **Electricity:** Contact **Toledo Edison**

Link: https://www.firstenergycorp.com/content/customer/toledo_edison.html

- b. **Internet:** Buckeye Cable

Link: <http://www.buckeyecablesystem.com/index.html>

- c. **Phone Networks:**

1. ATT: <http://www.att.com/>

2. Verizon: <http://www.verizonwireless.com/?cmp=knc-58700000197163017>

3. Sprint: <http://www.sprint.com/mysprint/pages/sl/global/index.jsp>

- ## 10. **Local Stores:** **Glendale Avenue** which is very close to UT health science campus has multiple cafes, restaurants and local grocery stores.

- a. Grocery stores: Walmart and Kroger are in close proximity.

- b. Places to eat: Hong-Kong Buffet, Glendale Garden café, Panera Bread, Pizza Hut, Tim Hortons and the list goes on! ☺

Link:

<http://www.mapquest.com/maps?address=3100+Glendale+Ave&city=Toledo&state=OH&zipcode=43614&redirect=true#ee473563f1f320f5b34bc59b>

11. Shopping Complex:

- a. **Burlington Coat factory**: Protect yourself from Toledo's winter!! Winter Jackets here are at a reasonable price!! ☺

Link: <http://www.burlingtoncoatfactory.com/store-details-Store-588--5243-Airport-Highway--Toledo--OH--43615-6800.aspx?id=d58718fc-7c49-42b9-8c25-161e64b73ea3&from=43614>

- b. **Franklin Park Mall**: <http://www.shoppingfranklinparkmall.com/>

- c. **Levis Commons**: <http://www.shopleviscommons.com/>

12. Transportation:

- a. **TARTA bus service**: It does help you travel around Toledo at cheap prices.

Link: <http://www.tarta.com/>

- b. **UT shuttle**: <http://www.utoledo.edu/facilities/transit/>

- c. **Megabus**: Helps you travel around different states: <https://us.megabus.com/>

- d. **Car**:

- There are lots of car dealers in Toledo including Jim White Honda, Jim White Toyota, Brown Honda, Yark Auto, Brondes Ford, Dave White Chevy) that sell both new as well as old cars.
- You could also look for cars on Craigslist. However, make sure you consult an experienced individual while buying cars from craigslist as there are lots of scams associated with it. Link: <http://toledo.craigslist.org/>
- Driver's license: For your driver's license, please go through the link below
<http://bmv.ohio.gov/toledo.stm>

13. **Tourist Attractions:**

<http://www.dotoledo.org/Explore-Toledo/Attractions>

That's pretty much all we can think of. Information on social security number (SSN) will be provided during graduate school as well as International Student orientation.

Let us know if you guys have any other questions. Looking forward to having you all at UT.

Regards,
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