



F-1 AND J-1 STUDENT HANDBOOK



CENTER FOR INTERNATIONAL STUDIES AND PROGRAMS

THE UNIVERSITY OF TOLEDO

Office of International Student & Scholar Services

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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 under the F-1 or 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 research 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 Span, Ph.D.
Assistant Provost for International Studies and Programs

Staff Members

Peter Thomas, OISSS Associate Director
Diane Enghretson, CISP Assistant Director
Michael Mahon, Immigration Advisor
Dayna Boes, Immigration Coordinator
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Sammy Span, Ph.D.



ACADEMICS

The educational system in the U.S. differs significantly from other countries. Many of you are already aware of some differences, though even at each university, there are different requirements and calendar years.

Undergraduate and graduate

Two terms that are sometimes confusing to international students are undergraduate and graduate. An undergraduate student is anyone pursuing a two- or four-year degree (associate, baccalaureate or bachelor). All undergraduates have completed high school or its equivalent but have not yet finished college or university. A graduate student is anyone who has earned a bachelor's degree and is pursuing a master's or doctoral degree.

American Language Institute (ALI)

The American Language Institute is an intensive English program. The curriculum consists of 20 hours of classroom instruction each week, along with two-to-three hours of language lab per week.

There are seven levels of instruction (Foundations, Basic 1, Basic 2, Intermediate 1, Intermediate 2, Advanced 1 and Advanced 2).

Academic Year

For all colleges at UT, the academic year is divided into three semesters: fall (August- December), spring (January-May), and summer (May-August). The College of Law also is on a semester system and has a summer term that runs from May-July. Students in all colleges register for classes prior to each term (semester).

	Monday	Tuesday	Wednesday	Thursday	Friday
8:30 AM-10:20 AM (2 hours)	Reading and Writing	Reading and Writing	Reading and Writing	Reading and Writing	Reading and Writing
10:30 AM-11:30 AM	Grammar	Grammar	Grammar	Grammar	Language Lab*
11:40 AM-12:40 PM	Lunch	Lunch	Lunch	Lunch	
12:50 PM-1:50 PM	Listening and Speaking	Listening and Speaking	Listening and Speaking	Listening and Speaking	
10:30 AM-11:30 AM	Language Lab*		Language Lab*		

Example of a schedule for an ALL student (*depending on a student's schedule, these labs may be offered: Reading and Discussion Lab, Writing Lab, and/or Listening Lab)

should speak with your academic adviser to assist with your course selection. You are free to take classes that you are most interested in, though all colleges require that you meet your program and core requirements.

In-person Registration

Students can register in-person at Rocket Solution Central in Rocket Hall, room 1200 during normal office hours. Registration assistants will be available to answer questions and assist students with specialized registration functions, when necessary.

Adding a Class or Registering Late

A student may add a course or register late within the first five calendar days of a new semester, excluding summer, with no signature required as long as a seat is available. Students who want to add a class between the 6th and 15th calendar days inclusively of a new term may be able to do so with an approved signature from the instructor, as well as the dean or designee from the student's college office. This request can be made via the Course Request and Seminar Request Form. A late registration fee is assessed on or after the first of the semester.

The late registration fee is assessed as follows:

- Prior to the first day of the term no fee
- 1st through 3rd day of the term \$50
- 4th through 15th day of the term \$100
- After the 15th day of the term \$1,000

You should also be aware that the Treasurer's Office assesses a late payment fee of \$50 per month on outstanding balances. This fee is separate from the late registration fee.

Withdrawing from a Class

Although you register for a particular class, you may find that you are not happy with it, or a time conflict arises soon after registering. In this case, you may need to withdraw from the course.

An official withdrawal (W) occurs when the student gives official notice of his/her intent to withdraw from class at the University through written or electronic communication to the Registrar's Office or oral communication to the Registrar or his designee. The official withdrawal period is held after the 15th calendar day of each academic term through Friday of calendar week 8 for fall and spring term.

In order to maintain your immigration status, you must be a full-time student.

Grade Point Average (GPA)

To obtain a degree or certificate in an undergraduate program, the student must have the proper number of credit hours in the courses required for the degree and a cumulative grade point average of at least 2.0. Grade point average requirements may be higher in certain colleges and in certain majors; this information is available in the individual college listings.

At the end of each semester, the University computer system tabulates your GPA for that semester and for all your coursework at UT.



STUDENT SERVICES AND RESOURCES

Office of International Student and Scholar Services

The Office of International Student and Scholar Services assists students with new student orientation, housing, cultural adjustment, immigration information and personal emergencies. Approximately 1,900 international students from nearly 100 countries attend The University of Toledo.

The Office of International Student and Scholar Services is located in Snyder Memorial, suite 11000, (utoledo.edu/cisp/international/index.html). The centers of Toledo library system consists of five centers on two campuses.

University Libraries

The Main Campus library is William S. Carlson Library, located next to the Student Union. The University of Toledo College of Law, Judith Herb College of Education and College of Engineering also have collections in their respective buildings. The Mulford Library is located on the Health Science Campus. The library system offers several different services for faculty, staff and students, including circulation (borrowing), course reserves, computing in the library,

the Writing Center, the Learning Enhancement Center, and the Center for Teaching and Learning.

Carlson Library has a wide variety of collections for students, faculty and staff. The collection consists of a general collection, periodicals, the Ward M. Canaday Center for Special Collections, government documents, map collection, reference, microform and multimedia, pamphlets, and the juvenile collection.

Carlson Library offers computer access in the first floor lobby and also has private study rooms available on the upper floors.

Carlson Library
Phone: 419.530.2324

LaValley Law Library
Phone: 419.530.2733

Mulford Health Science Library
Phone: 419.383.4225

Hours may vary over holidays, semester breaks and in August. During these periods, the hours will be posted. Individual departments within the library may have different hours. Please call ahead or visit utoledo.edu/library/ for more information and complete hours.



Student Organizations

The Office of International Student and Scholar Services supports the International Student Association (ISA), which is open to all university students interested in global perspectives. ISA provides students with the opportunity to learn

about the culture of other countries while encouraging students from different backgrounds to participate actively in university life.

Below is a list of sister organizations under ISA:

- Arab Student Union
- African People's Association
- Chinese Student Union
- Latino Student Union
- Indian Students' Cultural Organization
- Vietnamese Student Association
- Saudi Club

Visit utoledo.edu/cisp/international/IEP/students.html for more information and to view the complete list of available student organizations.

Learning Enhancement Center

The Learning Enhancement Center provides all University of Toledo students with accessible, professional academic support services that enhance success and retention. Services include free walk-in tutoring in science, math, business and foreign languages. Online tutoring is also available in math, statistics, biology and accounting; students can post questions or log on for synchronous tutoring. Supplemental instruction, which is peer-led study sessions for targeted courses, also is offered.

The Learning Enhancement Center is located in the Rathbun Cove of the Carlson Library; visit utoledo.edu/success/iec/.

Writing Center

The Writing Center assists current UT undergraduate and graduate students, faculty and staff on a variety of writing projects in any subject. Writers use the center for feedback on drafts or completed papers, or to generate ideas. Students also use the center for personal writing, application essays, resumes and cover letters. The Writing Center staff members do not proofread papers. Tutors work collaboratively with writers, but do not do the work for the writers. The center's goal is to provide writers with transferable skills that will help them not only on one paper,

but also on future assignments. The center offers support in the following areas: essays and research papers, creative writing, theses and dissertations, application letters (e.g. scholarships, graduate school) grants, articles, proposals, professional publications, specialized workshops and group tutoring.

The Writing Center is located in Carlson Library, room 0130 (lower level); visit utoledo.edu/success/writingcenter/ for more information.

Student Disability Services

Student Disability Services provides support services and accommodations for individuals with disabilities. Services are coordinated for individuals with all kinds of disabilities, including students with learning disabilities. These services provide students with an equal opportunity to strive for the college degree of their choice. Staff understand the multiple challenges a person with a disability faces, and their assistance helps maximize potential and minimize the disability. Student Disability Services is located in Rocker Hall, room 1820; visit utoledo.edu/offices/student-disability-services/index.html for more information.

Center for Experiential Learning and Career Services

The Center for Experiential Learning and Career Services is a comprehensive center supporting a culturally diverse student body in its career development, career planning, and employment goals. The center provides counseling and educational programs to assist students and alumni in developing lifelong career management skills, gaining relevant work experience, integrating academic and career plans, supporting a successful transition from academic life to the world of work, and recruiting services that provide students and alumni with exposure to employers and employment opportunities.

The Center for Experiential Learning and Career Services is located in the Student Union, room 1533; visit utoledo.edu/success/celes/ for more information.

Office of Excellence and Multicultural

Student Success

The Office of Excellence and Multicultural Student Success exists to foster the growth of a university community (e.g., students, faculty and staff) that welcomes diversity. The center strives to cultivate individual and collective recognition, understanding and appreciation of cultural and ethnic differences and similarities. The outcome of these efforts includes a promotion of personal and professional relationships, creation of awareness of learning style differences, and direction for problem solving. In addition, OEMSS provides support services to ensure educational access, retention and opportunities for undergraduate



and graduate students from diverse backgrounds.

The Office of Excellence and Multicultural Student Success is located in the Student Union, room 2500; visit utoledo.edu/studentaffairs/oeemss/ for more information.

Residence Life

The Office of Residence Life's mission is to provide quality living environments and services that directly contribute to the success of students through educational, social and personal development. The office provides a variety of living options and joins with students to create and maintain safe and supportive communities that promote the development of life and leadership skills. Within these communities, members are active in holding each other accountable and responsible for their actions. The department provides activities and programs that recognize, address, and appreciate the needs, interests, and diversity of experience in the residence population.

Residence Life is located in Ottawa House West, directly across from Rocket Hall; visit utoledo.edu/studentaffairs/reslife/index/index.html for more information.

Commuter Student Services

Commuter Student Services seeks to help commuter students become active in campus life, leading to a truly enriching and rewarding college experience. Staff works to inspire, support and equip students with every possible resource for success, organizing programs, publishing a newsletter and numerous brochures, and advocating for issues of concern to our students. Commuter Student Services also offers information about UT and Toledo Transit Services, off-campus meal plans, and roommates and housing.

The Commuter Student Services office is located in the Student Union, room 3504; visit utoledo.edu/studentaffairs/os/commuter/ for more information.

Main Campus Medical Center

The Main Campus Medical Center and pharmacy are available for students with and without University Health Insurance. Students registered for at least one semester hour are eligible to utilize services at the Main Campus Medical Center. The center's services include primary care, urgent care, gynecological, psychiatric, pharmaceutical, lab, immunization and allergic injections, and HIV/AIDS testing.

The Main Campus Medical Center is located on the southwest side of Main Campus, across the street from the Academic and Horton International houses; visit utoledo.edu/healthservices/student/index.htm for more information.

Counseling Center

The Counseling Center is the primary university-based mental health service for students. Staff provides counseling (individual and group), mental health and wellness programming, and crisis intervention services to help students cope with the demands of college and to facilitate the development of life adjustment strategies. The Counseling Center is located in Rocket Hall, room 1810; visit utoledo.edu/studentaffairs/counseling/ for more information.

Rocket Solution Central

Rocket Solution Central is an integrated student service center that can assist you with questions regarding financial aid, registration, student accounts and student records. Through this site and the myUT Portal, you can manage many student services.

Visit this site often for important information and updates. Rocket Solution Central is located in Rocket Hall, room 1200; visit utoledo.edu/sc for more information.

Office of the Treasurer

The Office of the Treasurer is responsible for the billing, collecting and depositing of all money owed to and/or collected by The University of Toledo. The Office of the Treasurer offers centralized billing and collection for outstanding accounts receivable balances. Federal Perkins loans and University loan programs. All student inquiries regarding billing are handled in a central location and should be directed to Rocket Solution Central in Rocket Hall, room 1200.

Office of the Registrar

The Registrar is responsible for all student academic records, past and present. This office performs student registration processes, sends transcripts, and receives paperwork regarding grade changes, drops/withdrawals, medical withdrawals and graduation applications. All student inquiries regarding registration are handled in a central location and should be directed to Rocket Solution Central in Rocket Hall, room 1200.

HEALTH INSURANCE

Registered international students are eligible to enroll in the student injury and sickness insurance plan at registration.

Enrolled, eligible students also may insure their dependents. Eligible dependents are the spouse (residing with the insured student), and unmarried children younger than 19 years old age who are not self-supporting and reside with the insured student. Dependent eligibility expires concurrently with that of the insured student. Covered non-student spouses or children may receive care at any participating medical facility.

Main Campus Medical Center

Students should use the services of the Main Campus Medical Center first, where treatment will be administered or a referral issued. With approval of the Main Campus Medical Center, benefits will be paid that are not filled at the Main Campus Medical Center pharmacy. The deductible will apply and benefits will be payable at 80 percent. If the Main Campus Medical Center pharmacy is closed, wait for it to re-open or the deductible and co-pay will apply.

Expenses incurred for medical treatment that occur outside the Student Medical Center will be paid as follows:

- If referred by the Main Campus Medical Center to a Provider Option (PPO) facility, 100 percent of eligible expenses will be paid and the deductible will be waived.
- If referred by the Main Campus Medical Center

to a non-PPO facility, 100 percent of usual and customary eligible expenses will be paid and the deductible will be waived.

- If no referral, but student uses a PPO facility, then 80 percent of allocated benefits will apply. If the student uses a non-PPO facility, 70 percent of eligible expenses as allocated will be paid and the annual deductible will apply.

A Main Campus Medical Center referral for outside care is not necessary, and covered medical expenses will be covered at 100 percent with no deductible, under the following conditions:

1. Medical Emergency: The student must return to the Main Campus Medical Center for necessary follow-up care.
2. When the Main Campus Medical Center is closed and the condition is a medical emergency.
3. Maternity (applies only to insured students).

For detailed information about the Main Campus Medical Center Services and Student Health Insurance Plan, refer to the Main Campus Medical Center information brochure (utoledo.edu/healthservices/student/health_insurance/).



CAMPUS COMMUNITY SUPPORT SERVICE

Rocket Card

The Rocket Card is the official University of Toledo identification card. The Rocket Card provides safe, quick access to campus services, such as door access to residence halls and academic buildings, meal plans, library privileges, and specialty vendors both on and off campus. The debit card feature of the Rocket Card, including a multipurpose Rocket Account, is useful for books, food, and other goods and services, and is fast, simple, and convenient. It also provides meal plan availability to all campus cafeterias and restaurants.

The Office of Auxiliary Services is located in the Student Union, room 1550; visit utoledo.edu/rocketcard/ for more information.



Parking Services

Parking Services provides information about permits, parking enforcement and citation appeals and parking maintenance. Students who want to park on-campus must obtain a parking permit from the Transportation Center. There is a fee each semester for the permit.

Parking Services is located in the Transportation Center, room 1400; visit utoledo.edu/parkingservices/index.html for more information.

Meal Plans

Students living on- and off-campus have several meal options. Having a meal plan will allow students to pre-pay and offers the assurance of eating without carrying cash. There are two plan options for freshmen and four plan options for continuing students and commuters. All campus residents, with the exceptions noted below, must purchase a meal plan. Room meal plans consist of three types of funds: Board Meal Credits, Dining Dollars, and Rocket Dollars. Each is intended for a specific purpose. Wisely choosing which specific funds to use and where to eat can stretch the funds of each plan while still providing proper nutrition and a variety of choices.

For help, visit our Meal Plan office in room 1511 of the Student Union, or go to utoledo.edu/mealplans/index.html for more information.

Transit Services

Transit Services provides transportation services to all three UT campuses. The Transportation Center on Main Campus is the starting point from where UT shuttle buses run. The UT shuttle runs Monday through Friday. There are several routes to and from major campus buildings, including areas in and around the Health Science Campus. Maps and schedules are available at the center. Transit Services also has charter bus services available for groups and companies for a charge.

The Transportation Center is located off West Campus Drive at the South Entrance to campus; visit utoledo.edu/facilities/transit/ for more information.

IMPORTANT NUMBERS DIRECTORY

University Hall College of Graduate Studies, Room 3240 Phone: 419.530.4723	Student Union Career Services, Room 1533 Phone: 419.530.4341
Snyder Memorial American Language Institute, Room 1400 Phone: 419.530.4702	Commuter and Student Services, Room 3504 Phone: 419.530.8521
International Student and Scholar Services, Room 1000 Phone: 419.530.4229	Scott Park Campus Payroll, Resource Center, 2nd Floor Phone: 419.530.8780
International Admission, Room 1060 Phone: 419.530.1211	
Rocket Hall Rocket Solution Central, Room 1200 419.530.8700	

THINGS TO DO AND SEE IN TOLEDO

As the cultural and economic center for northwest Ohio, Toledo has a great variety to offer.

Masterworks Choral — Toledo's premiere regional chorus performs concerts of classical, international, and commissioned works from December through May. Phone: 419.242.0800

Peristyle Concert Hall — From October through May, this 1,710-seat concert hall hosts a variety of musical and dance performances. Phone: 419.255.8000

Toledo Ballet Association — The Toledo Ballet Association presents "The Nutcracker" and a major spring production annually. The company also performs dances at local festivals and events. Phone: 419.472.3490

Toledo Botanical Garden — This 60-acre public garden includes perennial, herb and shade gardens. In addition, a center for the arts, artists' work, tapestries, and graphic arts are on display at the various garden buildings. A unique museum of lithophanes is on the grounds. Special exhibits and programs also are held here throughout the city. Phone: 419.536.5566

The Toledo Museum of Art — Paintings by world-famous artists, along with decorative glass works, sculpture, furniture, silver artwork, tapestries, and graphic arts are on display at the museum. Special

exhibits and programs also are held here throughout the year. Phone: 419.255.8000

Toledo Opera Association — The Toledo Opera Association presents a full series of grand opera and touring Broadway productions at various theatres throughout the city. Phone: 419.255.7464

The Toledo Rep — As Toledo's oldest community theatre, this semi-professional theatre troupe presents its main-stage season from September through June at the Franciscan Center and main stage. The Toledo Rep also offers a children's series at the 10th Street theater. Phone: 419.243.9277

The Toledo Symphony Orchestra — Presenting more than 50 concerts from September through June, the orchestra performs musical styles ranging from pops to classics. Guest artists also are featured. Performances are held at the Toledo Museum of Art's Peristyle Concert Hall, the Masonic Auditorium, and other locations throughout northwest Ohio. Phone: 419.246.8000

The University of Toledo Department of Theatre and Film — The department presents several plays and film and video productions throughout the academic year at the UT Center for the Performing Arts. Phone: 419.530.2202

Village Players — This award-winning theatre group performs from September through May at the Village Players Theatre on Upton Avenue. Phone: 419.427.6827

Fort Meigs — Built in 1813, Fort Meigs is the largest walled fortification in North America. The fort features museum displays, living history demonstrations, artifacts and War of 1812 exhibits. Phone: 419.874.4121

Old West End — Comprising 25 city blocks, this neighborhood features homes from the late Victorian era. Brochures for self-guided sidewalk tours are available at the Greater Toledo Convention and Visitors Bureau, located at 401 Jefferson Ave. Phone: 419.321.6404

Toledo Zoo — The Toledo Zoo features the world's only filtered underwater hippopotamus, one of the nation's largest fresh saltwater aquariums, and the Kingdom of the Apes — a gorilla, orangutan, and chimpanzee exhibit. A children's zoo, a museum of natural sciences, and the award-winning diversity of life hands-on exhibit also are located here. Phone: 419.385.4040

Toledo Firefighters Museum — Featuring a \$1 million vintage firefighting equipment display, the museum also includes a collection of antique fire toys, Toledo Fire Division memorabilia, and a fire safety and education center. Phone: 419.478.3473

Wolcott House Museum Complex — The Wolcott House, a log home, a farmhouse, the Cloverleaf

Railroad Depot, a church, and a Greek revival-style home are among the 19th century buildings featured at this complex. Phone: 419.893.9602

Historic Toledo Trolley Tour — Visitors can ride this replica of a 1880s streetcar on Wednesday mornings and Sunday afternoons from June through September. Tickets should be purchased in advance at the Toledo Area Regional Transit Authority (TARTA) office, 1127 W. Central Ave. Phone: 419.245.5218

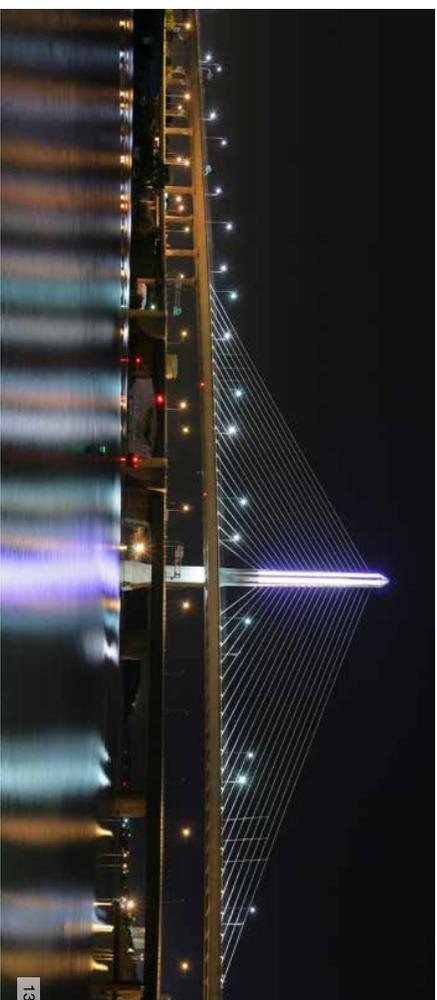
Ohio Baseball Hall of Fame — Featuring photos and biographical sketches of Ohio Hall of Fame inductees, the institution also houses baseball memorabilia. Phone: 419.213.2200

Ritter Planetarium — Presentations are offered throughout the year at this 92-seat planetarium located on The University of Toledo Main Campus. After evening programs, visitors may observe the sky through a telescope, if weather permits. Phone: 419.530.2650

Toledo Mud Hens — Visitors can watch this minor league baseball team play at Fifth Third Field from April to September. Phone: 419.725.4367

Toledo Area Metroparks — The Metropark District, which encompasses more than 6,600 acres, consists of nine parks open daily and natural areas, walking trails, and picnic facilities. Public nature walks and workshops also are available. Phone: 419.407.9700

Toledo Walleye — This minor league hockey team plays at the Huntington Center from October to May. Phone: 419.725.9255





SHOPPING IN TOLEDO

Toledo has many different shopping areas, with some near the University. On weekdays, the usual hours for retail stores are 10 a.m. to 9 p.m. Although some small stores are closed on Sundays, larger stores and the major shopping center/mail are open from noon to 5 p.m.

A shopping mall is a group of stores inside a larger building. Covered indoor hallways connect these stores. They resemble streets on which there are booths, kiosks and pushcarts with goods for sale. Malls usually have several department stores, drug stores, clothing stores, bookstores, restaurants and specialty shops.

A department store is usually quite large, and it may have more than one floor. You can purchase many kinds of goods for yourself and your home in a department store. Some of the most common items are clothing, furniture, kitchen supplies, small tools and large electrical appliances.

A discount store sells the same products as a department store, but at reduced prices and offers fewer services to the customer. There are several discount stores in Toledo.

A grocery store or supermarket sells food products and cleaning items for the home and bathroom. Most stores have a fresh produce section, however, the majority of the items in U.S. supermarkets are boxed, canned or frozen. Some large supermarkets are open 24 hours a day.

A convenience store is usually located in a residential section of town. They stay open late and often 24 hours a day and carry a limited number of snack

foods, beverages, personal items and frozen foods. Prices in a convenience store can be higher than those at a supermarket, so most people use the convenience store only to purchase a few items.

A drug store and pharmacy sell prescription drugs and general over-the-counter drugs such as aspirin, cough medicine and cold relief medicine. The over-the-counter medication available at the drug store is for non-serious illnesses. If you are seriously ill, you should seek medical attention at the Student Medical Center, where a doctor can treat you. Prescriptions should be filled at the Student Medical Center pharmacy.

Popular Shopping Areas in Toledo

Promenade Shops

Monroe Street and Sylvania Avenue (Toledo)

The Shops at Fallen Timbers
3100 Main St., Suite 1539 (Maumee)

St. Clair Village

44 S. St. Clair St. (downtown Toledo)

Town Center at Lewis Commons

3201 Lewis Commons Blvd. (Perrysburg)

Franklin Park Mall

5001 Monroe St. (Toledo)

Westgate Village Shopping Center

3301 W. Central Ave. (Toledo)

*Refer to your International Food Guide in your orientation packet for international food suggestions.

WEATHER

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

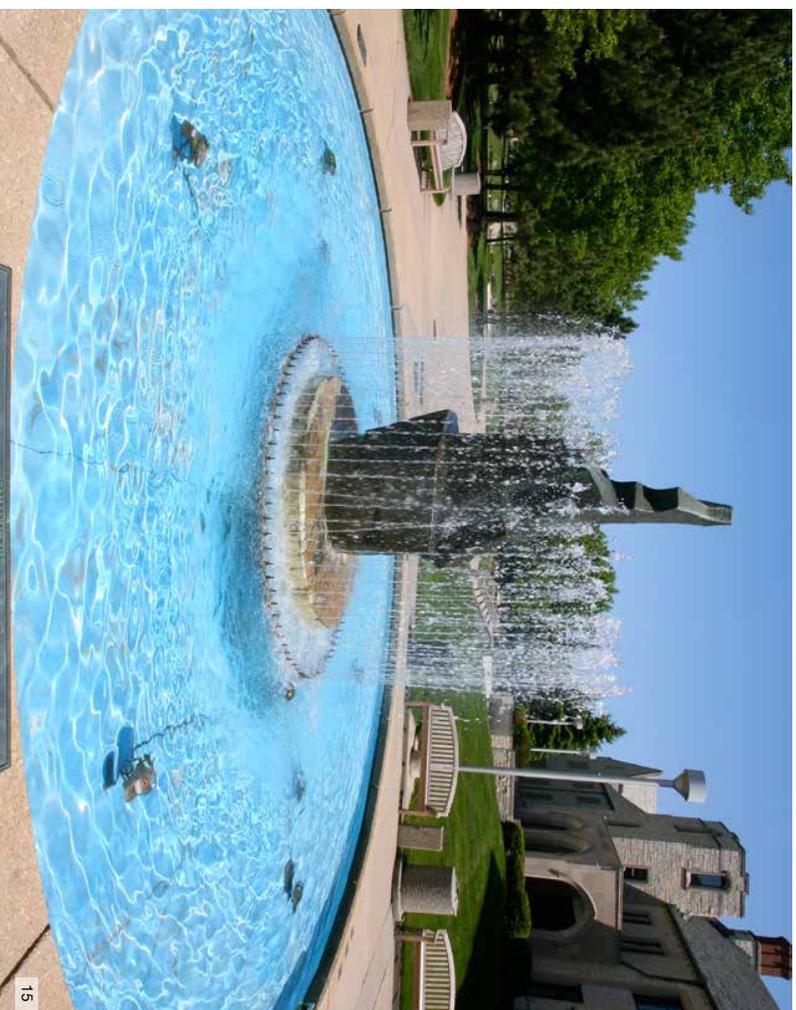
Summer: June through September is generally hot and humid during the day, with pleasant temperatures at night. Highs are, on average, above 73°F. The hottest month of the year typically is July, with an average high of 84°F and low of 63°F. However, even when it is very hot outside, air-conditioned buildings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

Fall: October is variable and can either be 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.





HOUSING IN TOLEDO

Important Housing Information

All incoming freshmen are encouraged to live in the residence halls on Main Campus. For all other students, on-campus housing is optional. Housing also is available for graduate students. For more information regarding on-campus housing, please contact the Office of Residence Life.

Apartment living is the most common and convenient for international students. As a student, you need to consider five things when deciding to rent an apartment or room:

1. The distance of the apartment from the University and the availability of transportation to campus.
2. The rent and other costs, such as security deposits payable to the owner
3. The cost of utilities, such as heat, electric, gas and water
4. The condition of the lease that the landlord will require. The lease includes the time of payment, proper use of the apartment, repairs, etc.
5. The cost of furnishing the apartment in the manner you prefer to live.

Location

The location of an apartment and its distance from the University are major considerations for all students choosing to reside off-campus. There are several apartment complexes located close to Main and Health Science campuses. These apartments are usually rented early in the semester and are more expensive.

Cost of Renting

The amounts for apartment rent and deposits are important. Currently, rental rates range from \$350-\$750 per month. These rates can vary based on location size of the unit, amenities and quality of the apartment. Security deposits are usually equal to one month's rent. The security deposit is a legal guarantee to the landlord that you will leave the apartment in good condition.

In addition, a landlord can ask you to present evidence of sufficient money to pay for the apartment throughout the lease. In this case, you should provide a copy of a bank statement or a financial sponsorship statement.

Some landlords or building managers ask students to have a cosigner on the lease. A cosigner is a local relative or friend who has a job in the U.S. This person agrees to pay for the apartment if you do not pay. **Employees of the University are not allowed to co-sign for a student.**

Choosing a Roommate

Having a roommate makes apartment living much cheaper. However, if you and your roommate do not get along, it may not be worth the money you save. Take some time to make this decision. You and your potential roommate should consider:

- What type of residence would you prefer to live in?
- Do you want to have parties?
- How many people would you like live with?
- Do you want to have overnight guests often?
- Would you prefer to live alone?
- Do you care if your roommate is messy or neat?
- Do you want your own bedroom?
- How will chores be divided?
- What are your study habits like?
- How will expenses be divided (gas, water, electricity)?
- Will you study in the apartment?
- How will you deal with concerns and disagreements?
- Do you need it to be extremely quiet?
- Do you need a lot of privacy?
- How much study time do you need?
- Are you willing to share (clothing, food, lend money)?
- Do you prefer to study in the morning, afternoon, evening or late at night?
- Do you mind if your roommate drinks alcohol?
- Do you want to live with a smoker?

**Remember that your roommate does NOT have to be your best friend. Consideration, communication and compromise are key elements to any successful living arrangement.*

Conditions of the Lease

The lease is a legal contract between you and your landlord. It may be written or spoken. The written lease provides the most protection for both parties concerned. It prevents changes in rental agreements for the term of the lease. Be sure to read the lease thoroughly before you sign it. If you would like to make changes to the lease, discuss them with the landlord before you add your signature.

Follow these lease guidelines

1. Read everything carefully. If you are unsure of what something means, ask the leasing manager.
2. Be sure the forms are completed before signing.
3. If you have made special lease agreements with the landlord, be sure they have been added. These special arrangements must be signed by the

landlord and the tenants.

4. Find out how the lease can be renewed.
5. Keep a copy of the lease signed by you and the landlord.
6. If the lease is not clear, see Commuter Student Services.

Your lease should include

- Beginning and ending dates of the contract
- Amount of the rent
- Security deposit cost and what it covers
- Furniture and applications included with the apartment/house
- Procedures for subletting
- Party responsible for yard, shoveling snow, etc.
- Who pays utilities

Common Lease Requirements

1. Amount of Rent — When you sign a lease, you promise to pay the entire amount, not just part of amount. This means that if you leave the apartment before your lease expires, the landlord may require you, by law, to pay the rest of the rent due.
2. Amount of Security Deposit — A security deposit is money paid by the tenant to the landlord. The deposit protects the landlord if the tenant vacates without making required payments or damages the unit. This is usually the first month's rent payment or the first and last month's rent payment. The landlord is required to return the security deposit to the tenant within 30 days after the tenant gives up occupancy and terminates the tenancy.
3. Rent Due Date — This is usually the first of the month. If rent is not paid on time, there is usually an extra charge you must pay.
4. Length of Lease — Most leases are for one year. You may be able to sign a shorter lease at some apartments to accommodate the school year but at a higher monthly rent rate.
5. Maintenance Requirements — You are expected to keep things in the apartment clean and free of garbage. If you break anything in the apartment, you are expected to pay to have it repaired. Normal wear is expected. However, grease, for example, on the kitchen walls is not considered normal wear, and a landlord may deduct from your security deposit to have the wall repainted.
6. Number of Occupants

***Important Note Regarding Roommates: Single Family Zoning*

According to the city of Toledo, no more than three unrelated people can live together unless deemed

as a traditional or functional family. A traditional family is defined as consisting of one or more persons related by birth or marriage. Currently, the law does NOT recognize a group of unrelated students as a functional family. **Apartment complexes and duplexes are not included in the zoning law because they are zoned for multiple families.**

Under the laws in the state of Ohio, tenants have the following obligations when renting or leasing an apartment.

A tenant has the duty to:

1. Keep the premises that the tenant occupies safe and sanitary.
2. Dispose of rubbish in the proper manner.
3. Keep the plumbing fixtures as clean as their condition permits.
4. Use electrical and plumbing fixtures properly.
5. Comply with local housing, health and safety codes.
6. Refrain from activity that causes damage to the premises and keep guests from doing the same.
7. Maintain appliances supplied by the landlord in good working order.
8. Conduct himself/herself in a manner that does not disturb any neighbors and require guests and family members to do the same.
9. Comply with state or municipal drug laws in connection with the premises and require household members and guests to do the same.
10. Permit the landlord to enter the dwelling unit if the request is reasonable and proper.

Popular Housing Communities

Visit uioldeo.edu/studentaffairs/osf/computer/offcampusliving.html for housing communities around The University of Toledo.

Furnishings

The following are ways students can furnish their apartments:

Used Furniture

Student often purchase used furniture from current students who are leaving Toledo. Used furniture also can be bought from garage sales. Garage sales or yard sales are held at people's homes and are advertised in the classified sections of local newspapers.

Furniture Stores

There are a number of low-cost furniture stores in Toledo that sell new and used furnishings.

GO UT!

A program at The University of Toledo called GO UT is a household items giveaway that provides international

student with furniture and household items. For details, go to uioldeo.edu/dsp/international/IEP/GO_UT/Household_Items/hlg.html.

Renter's Insurance

Although it is not required, the Office of International Student and Scholar Services recommends that you purchase renter's insurance. Renter's insurance protects your personal belongings (stereos, cameras, calculators, personal computers, clothes, books, and furniture) from damage or theft. The rates vary at different insurance companies, so you should compare policies. Commuter and Student Services can provide information about insurance options.

Utilities

Most apartment complexes do not include all utilities in the rent. Utilities are heat (electric or gas), water, and electricity. Most apartments in Toledo include water. You will normally pay for the other services on a monthly basis to the companies that supply them. A few landlords may include heat in the cost of rent; however, this may increase the monthly rent.

The utilities are usually in the name of the person(s) living in the unit for billing purposes. Most utilities can be set up by phone, but usually require a social security number. If you do not have a social security number, you should follow the procedures under each utility company.

Make sure to check with your leasing agent before contacting any of the below companies to ensure proper service.

Electric

Toledo Edison
For account set up, call the customer service line at 1.800.447.3333. Have your lease agreement available for reference.

Gas

Columbia Gas

Call the Directlink customer service line at 1.800.344.4077 to set up an account. You will need to give the representative your name, your new address and your move-in date.

Have your lease agreement available for reference.

Ohio Gas

Call the customer service line at 1.800.331.7396. Have your lease agreement available for reference.

No Social Security Number (SSN): Call the customer service line and tell the representative that you do not have a SSN number because you are an international student at The University of Toledo. The representative

will ask you to enter into an agreement and provide two forms of identification – usually a state-issued identification card or driver's license and passport. You also may need to provide information from your lease agreement, so have it available.

Telephone

Most students have a cellular phone. UT Rocket Wireless (419.530.4808) provides cellular phone services to students from major telephone services providers at discounted rates. Rocket Wireless also provides phone services to the University Hills Apartment complex.

Calling Cards

Many international students use international calling cards as a way to communicate with family back home. Most cellular phones cannot connect with calls outside the U.S.

Calling cards are available at most major grocery stores and convenience stores.

Cable/Satellite Television

If you would like cable or satellite television service, contact one of the providers below:

- Buckeye Cable System 419.724.9800
- Cable Express 419.536.9944
- Local Satellite Providers:
 - DirectV 800.835.4960
 - Dish Network 419.242.4733

Internet

Students living on-campus have access to the internet through the University's network. Students living off-campus have several options for internet service.

Some apartment complexes offer internet through DSL or a wireless connection. Students living where internet is not an amenity can usually get access through their telephone company at an added cost.

There is a monthly charge for cable service, and rates for different companies vary to what your specific internet needs are. There also is a fee for a new service, so you should look for specials during certain times of the year.

Below are some of the internet providers in the area:

- Buckeye Cablesystem
- AT&T
- Verizon
- Sprint

Transportation

The University provides a shuttle bus to and from locations on the Main and Health Science campuses. On Main Campus, the shuttle runs on a loop every 12-15 minutes, with stops at most major academic buildings, including Rocket Hall, Nitschke Auditorium and most residence halls. Shuttle services are available Monday through Friday. No shuttle services are available during the weekends. There also are off-campus routes that go to the Health Science Campus, Kenwood Gardens and the Toledo Museum of Art. The Health Science Campus routes run every hour. For more information, contact the Transportation Center.

Another mode of transportation is the Toledo Area Regional Transit Authority (TARTA) bus system. TARTA service is limited to main city streets during working hours; buses are infrequent on weekends and holidays. The TARTA bus costs \$1.25 per ride.



PAYING YOUR TAXES

When you are on an F1, F2, J1, or J2 classification in the U.S. and you are present in the U.S., you are legally required to file a tax return even if you have not worked and do not have a Social Security number. The U.S. government requires ALL individuals to make yearly reports (by April 15 of the following year) of money earned in the U.S. Non-resident aliens (students, teaching assistants, researchers, professors) on F or J visas are not exempt from this requirement. Even if you do not work in the U.S., the U.S. government requires that you file the 1040NR form. Visit www.irs.gov for more information.

SCHOOL INFORMATION FOR CHILDREN OF INTERNATIONAL STUDENTS

International students wishing to bring children to Toledo and place them in a local school should consider school types. Toledo offers public and private primary and secondary institutions. Location of attendance will determine where your dependents can attend school. If your child needs English Language Training (ESL), contact the Toledo Public Schools Pupil Placement Office at 419.671.8229 or the private institution directly for assistance.

If international students plan to bring school-aged children to Toledo, the following are needed for each child:

- Proof of birth
- Academic records from schools in the home country
- Immunization information — dependents should receive or be in the process of receiving the proper immunization as required by the individual school district. Contact the school directly for further instruction.

An English translation should accompany all documents.

LICENSES

Obtaining an Ohio driver's license or an Ohio identification card

The identification card or driver's license is issued for the duration of stay, according to your issued I-20 or DS-2019.

Driver's License
If you have a valid international driver's license or valid driver's license from another state, you may drive a car in Ohio for up to one year from the date you arrive in the U.S.

You will be asked to take a written exam as evidence of your understanding of Ohio and U.S. driving laws. You also will be asked to take a road sign test and complete vision screening. The road test is waived by showing your unexpired out-of-state or international driver's license. The cost for an Ohio driver's license is \$23.

Ohio Identification Card

If you do not plan to drive, you should get an Ohio identification (ID) card. It is similar to a driver's license and is acceptable everywhere as identification. An Ohio



state identification card costs \$8.50.

In order to be issued an Ohio driver's license or state I.D. card, foreign citizens must present:

- Valid passport
- Valid U.S. visa
- Valid I-94
- Your I-20 or your DS-2019 must have been issued for the duration of time that exceeds one year.

MONEY AND BANKING

The dollar is the basic monetary unit in the U.S. All coins are equal to or less than one dollar. All coins vary in size and shape, and their divisions are:

- Penny 1 cent or 1/100
- Nickel 5 cents or 5/100
- Dime 10 cents or 10/100
- Quarter 25 cents or 25/100

Several other coins are equivalent to one U.S. dollar, though they are not in common usage.

U.S. paper money is in the following denominations: \$1, \$5, \$10, \$20, \$50, and \$100.

Banking

One of the first things you should do when you arrive in Toledo is set up a bank account. Most banks offer the same services and have special discounts or programs for students. These include checking and savings accounts, 24-hour automatic bank machines, and credit or debit cards.

Opening an Account

To open a U.S. bank account, you need several items, including:

- Verification of address
- Copy of apartment lease
- I-20 (DS-2019)



Each type of service allows you to use your money in a different way. A checking account allows you to write personal checks without having to carry large sums of cash with you. Most banks offer a checking account debit card. This card looks like credit card but deducts funds from your personal checking account. It is common to use a check to pay for monthly bills.

Never give your checking account number to anyone, except representatives of your bank. If you give out your number, an individual could use the information to withdraw money from your account without your permission.

Savings Account

A savings account is for extra money. You should put money you will not need for daily or monthly living expenses into this account. A savings account is often used to save extra money for emergencies or for special purchases, such as a car.

Automatic Teller Machines

Most banks have automated teller machines (ATMs), which are machines that dispense cash from your checking or saving accounts. Some machines also facilitate deposits into your account(s). ATMs are available all over the country, which is useful when banks are closed. You will be given a plastic card and a personal identification number (PIN). Never tell anyone your PIN because they could withdraw all the money from your account without your permission. ATMs are located throughout Main and Scott Park campuses:

Scott Park — near the Classroom Center

Student Union — First floor across from Starbucks and next to Huntington Bank

Rocket Hall — Secor Road entrance lobby

Credit Cards

Many Americans also use credit cards to make purchases. Credit card companies send monthly statements noting purchases during the last month. You must pay a minimum amount or the full amount each month. If you pay the full amount, you will avoid finance charges or fees for not paying the total balance. Finance rates vary and can range from 9-15 percent annually. Sometimes, there also is an annual membership fee, which varies. If you choose to get a credit card, consider different companies and compare rules and fees to find the right card.

Below are banks close to the University:

Citizen Bank 4260 Monroe St. 419.473.2681	Huntington Bank UT Student Union 419.531.2087
Fifth Third Bank 3355 Secor Road 419.531.0627	Key Bank 3030 Secor Road 419.578.4760
	National City Bank 1440 Secor Road 419.535.7203

Tippling
In the U.S., many service workers depend on tips for most of their salaries. It also is important to remember that tipping is not mandatory. The final amount of how much to tip is up to you. The following are considered to be adequate amounts to tip for average service. Larger tips should reward exceptional service, while smaller tips could be left for poor service.

Person	Amount
Waiter/Waitress	15-20 percent of the bill
Bar tender	10-15 percent of the bill
Parking lot attendant	\$1-10
Hotel/Airport attendant	\$5-20
Taxi driver	15 percent of the fare
Barber or hairstylist	15 percent of the bill

POSTAL INFORMATION

Postal delivery and pick-up occurs six days a week (Monday through Saturday) except on federal holidays. If you want mail picked up from your home, put it in the mailbox or designated area at your apartment/residence hall. Check with your landlord or neighbor for mailing details.

Postage is required to send mail in the U.S. Stamps should be put in the upper right corner of the envelope. All rates are subject to change.

USPS – U.S. Postal Service

Stamp – 49 cents per 1 ounce

The USPS also offers a number of other services; call 1.800.ASK.USPS or visit usps.com.

FedEx, UPS, DHL
FedEx, UPS and DHL are three major shipping couriers that offer a variety of shipping services here and abroad at competitive rates. Contact each company for a full list of prices and services.

Domestic and International Money Orders,

Wire Transfers

Banks, post offices, MoneyGram and Western Union are well-known agencies that offer money order or wire transfer services. Money orders are an easy and safe way to send money through the mail. The USPS and most banks offer money order services for a fee. Western Union, Money Gram and banks have individual limits and fees for international and domestic wire transfers. For further details, contact local branches.



U.S. FEDERAL HOLIDAYS

There are many holidays that the U.S. government recognizes. Banks, government offices, postal offices, schools, and most business are closed on federal holidays.

New Year's Day — Observed Jan. 1, New Year's Day is a celebration of the new year. Most activities take place the night before (New Year's Eve), when people attend parties to visit friends and family. Traditionally, people drink champagne around midnight to ring in the new year. The largest celebration takes place in New York City's Times Square. New Year's Day is generally spent relaxing at home with family and watching numerous sporting events on television. All banks, schools, federal and state offices and most retail stores are closed on New Year's Day. Some food stores and restaurants are open, though call in advance to be certain.

Martin Luther King Jr. Day — Observed the third Monday in January, this became a national holiday in 1986 and commemorates the life and birthday of America's greatest civil rights leader. Dr. King was a Baptist minister who devoted his life to civil rights through non-violence. He made his famous "I Have a Dream" speech at the Lincoln Memorial in Washington, D.C. during the summer of 1963. Four years later, Dr. King was assassinated in Memphis, Tenn.

Memorial Day — Observed the last Monday in May, this holiday commemorates U.S. men and women who have died during military service to their country. It began first to honor Union soldiers who died during the U.S. Civil War. After World War I, it expanded to include those who died in any war or military action. This is a holiday that is usually spent watching parades and attending festivals with family and friends.

Independence Day — Observed July 4, the Fourth of July is a celebration of the U.S.' independence from Great Britain. On July 4th, 1776, in Philadelphia, Pa., the U.S. Continental Congress declared that the 13 British colonies of North America were free from British rule. Today, this is a day of family picnics, parades and evening fireworks.

Labor Day — Observed the first Monday in September, Labor Day is a holiday designed to honor workers and to renew the American work ethic with parades and family events. Labor Day marks the unofficial end of summer.

Veteran's Day — Observed Nov. 11, this day honors all military veterans. In large cities, there are often parades and community activities to recognize those who have fought in wars and served in the U.S. Armed Forces.

Thanksgiving Day — Observed the fourth Thursday in November, this holiday celebrates the first harvest season for early U.S. settlers after many harsh seasons. The settlers, commonly called pilgrims, survived thanks to the aid of native Americans, who taught the pilgrims to farm. Both parties celebrated this with a harvest banquet. Thanksgiving became a national holiday in 1863. It is traditional to serve turkey, cranberries, sweet potatoes and pumpkin pie, as these were the items eaten at the first Thanksgiving. All banks, schools, retail stores and state and federal offices are closed. Some food stores and restaurants are open; call in advance to be certain.

Christmas Day — Observed Dec. 25, Christmas is the day that Christians celebrate the birth of Jesus Christ. During the celebration, pine trees are decorated with lights and ornaments. Many decorate the outsides of their homes with lights and other Christmas-themed décor. All banks, schools, retail stores, and federal and state offices are closed. Some food stores and restaurants are open; call in advance.

CULTURAL ADJUSTMENT

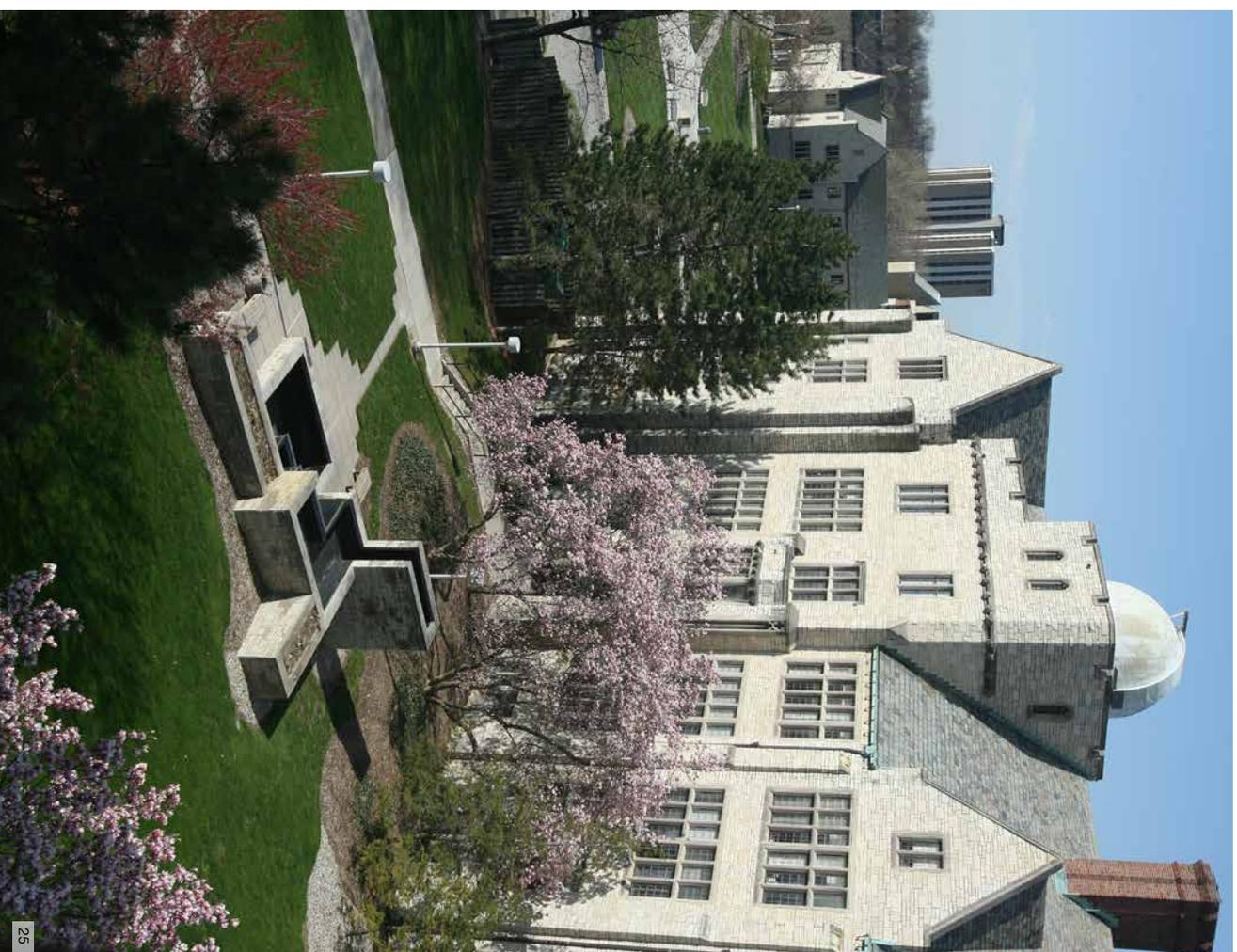
Everyone who moves to a new country experiences a period of adjustment and adaptation to the new culture. This is sometimes referred to as "cultural shock" because of the difficulty of leaving your home culture and living in a new culture. It includes the shock of a new environment, meeting new people, 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 and teachers.

Culture shock is entirely normal, usually unavoidable, and it does not mean anything bad about you 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.

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 and confusion
 - Tiredness or need for excessive amounts of sleep
 - Boredom
 - Inability to concentrate or work
 - Loss of appetite
 - Loss of enjoyment in daily activities
 - Lack of confidence
 - Feelings of inadequacy or insecurity
- Although you can't stop culture shock, there are some things you can do to cope. 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 or other international students.
 - Stay busy with academics, hobbies and friends.
 - Exercise or participate in sports.
 - Try a new activity that you can't do in your home country.
 - Remember the reasons you came to America.
 - Be patient with yourself and your new culture.

When culture shock strikes, 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 the positive and rewarding aspects of your experience!



LINKS

American Culture

utoledo.edu/cisp/international/index.html
internationalstudent.com
educationusa.info

Immigration

Department of Homeland Security: dhs.gov
U.S. Citizenship and Immigration Services: uscis.gov
U.S. Customs and Border Protection: cbp.gov
U.S. Immigration and Customs Enforcement: ice.gov
Department of State: state.gov

U.S. Embassies/Consulates in the U.S.

travel.state.gov

Foreign Embassies/Consulates in the U.S.

state.gov/s/cpr/rls/fco
embassy.org/embassies

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*



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