

UNION THEOLOGICAL
SEMINARY
IN THE CITY OF NEW YORK



INTERNATIONAL STUDENT
HANDBOOK
2017-2018



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Table of Contents

Welcome	4
Your Support Team	4
Designated Officers: Student Visa and Status	5
Key Contacts	5
International Student Coordinators	6
Student Life Assistants	6
International Student Caucus	6
From Acceptance to Attendance	7
STATUS and VISA Overview	7
Relevant U.S. Governmental Agencies	7
F-1 or J-1: Which status is right for you?	9
Steps to getting the F-1 Visa	11
Securing Finances	12
For F-1 and J-1: Paying the SEVIS fee	13
For F-1 and J-1: Applying for your Visa with the U.S. Embassy or Consulate	13
Schedule and Prepare for Your Visa Interview	13
Important Dates for F-1 and J-1 Admitted Students	15
Securing Housing	15
On-campus Seminary housing	15
Off-campus housing	15
Immunizations	16
Health Program Fee and Health Insurance	16
Disability-Related Services, Including Reasonable Academic Accommodation	17
Pre-Arrival Checklist	17
During your Course of Study at Union	19
Register with your Consulate in New York City	19
Maintaining Your F-1 Status	19
Maintaining Your J-1 Status	20
For F-1s and J-1s: Travel and Reentry	20
Spouses and Children (Dependents)	21
Changing from F-2 to F-1 Status	21
B-1 and B-2 Visitor Status	22
Transferring In/Transferring Out of Union Theological Seminary	22
Employment in the United States	23
<i>(Details about the application processes for these are found in the Guide to Forms for International Students.)</i>	
On-Campus F-1 Student Employment	23
Employment Due To Unforeseen Economic Hardship	23
Off-Campus F-1 Student Employment	23



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Social Security Numbers	24
Taxes	24
Curricular Practical Training	24
Applying for Optional Practical Training before Graduation	25
After Completing Your Union Degree Program	25
Practicalities: About Living in New York and at Union	26
New York City's Boroughs and Union's Neighborhood	26
Weather	26
Airport Transportation	26
Public Transportation within New York City	27
Intercity Trains and Buses	27
Biking	28
Other Resources for Planning Local and Regional Transportation	28
Computers at Union	28
Driver's License and Non-Driver Photo ID Cards	28
Banking	29
ATMs	30
Cellphones	30
Meal Card	30
Safety	31
Some Common Acronyms and Abbreviations	31



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Welcome

We welcome you to Union Theological Seminary (Union), in the City of New York. Whether you are a prospective international student considering applying to Union, or an admitted international student deciding to matriculate, we are delighted that Union has ranked among your choices for the next step of your education.

As the oldest independent seminary in the United States, located in one of the world's great cities, we draw upon a rich and evolving history in our core work as an institution of theological education. Over the years, students hailing from countries other than the U.S. have made remarkable contributions to the life of Union, not to mention their home countries upon completion of their studies at Union.

This handbook is intended for prospective and current international students. It is designed to serve as a reference regarding the most common and essential matters you might encounter as an international student at Union. It places special focus on the multitude of federal rules and regulations governing international students in the U.S. Union's staff and faculty are committed to making your time at Union flow as smoothly as possible. However, electing to be a student in the U.S. brings with it certain responsibilities, among which is being familiar with the Federal rules pertaining to your stay. In the eyes of the United States government, **it is incumbent upon you to know the rules and regulations governing your time in the U.S.**

This is the general overview. The Welcome and Pre-Orientation Handbook, Form I-20 Application Handbook, and Guide to Forms for International Students contain incredibly important details about the specifics of visas, F-1 student status, employment, and changes to your status.

Your Support Team

In order to comply with Federal regulations, the Federal government requires Union to designate officers that are the *sole* persons authorized to act on behalf of Union to assist you on matters related to your visa and status. They are trained and knowledgeable about the rules and regulations and are available to advise you on matters pertaining to your unique situation.

As the Primary Designated School Officer (PDSO), Rev. Dr. Dean Yvette Wilson is the first point of contact on all matters related to visas and status.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Contacts at Union

Designated Officers: Student Visa and Status

Officer	SEVIS Role
Rev. Dr. Yvette D. Wilson-Barnes Associate Dean for Student Affairs, intlstudents@uts.columbia.edu 212-280-1396 347-415-6498 (cell for urgent calls outside normal business hours) Room: AD106	<i>F-1</i> Primary Designated School Officer (PDSO)
Stephen Marcinowski Administrative Assistant to the Office of Student Affairs & Registrar intlstudents@uts.columbia.edu 212-280-1555 Room: AD106	<i>F-1</i> Designated School Officer (DSO)
Christopher McFadden Executive Assistant, Academic Office cmcfadden@uts.columbia.edu	<i>J-1</i> Alternate Responsible Officer (ARO)

Key Contacts

These contacts at Union can assist with matters regarding cost of attendance, student housing, and academic affairs:

Beth Bidlack
Associate Dean for Academic Affairs
bbidlack@utsnyc.edu
212-280-1417

Jan Rehmann
Director of the Ph.D. Program
jrehmann@uts.columbia.edu
212-280-1495



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Mary C. Boys
Vice President Academic Affairs and Dean
mboys@uts.columbia.edu
212.280.1550

Michael Orzechowski
Director of Housing & Campus Services
morzechowski@uts.columbia.edu
212.280.1301

Serene Jones
President of the Faculty
presoffice@uts.columbia.edu
212.280.1403

TBD, Associate Dean for Admissions/Financial Aid
admissions@utsnyc.edu
212.280.1317

International Student Coordinators

International Student Coordinators act as liaison and peer resource for incoming and returning international students.

Amo Ngoepe
rn2413@utsnyc.edu / 646.319.7137

Thelma Ranjitsingh
tr2490@utsnyc.edu / 917.353.8986

Student Life Assistants

Student Life Assistants (SLAs) provide peer counseling, support, and conflict resolution. SLAs facilitate community building and serve as advocates/liaisons for housing-related issues.

Quanita Hailey - McGiffert Hall 113
qh2161@utsnyc.edu / 513.295.4424

Nicole Renna - Hastings Hall 702
nr2540@utsnyc.edu / 505.944.6225

International Student Caucus

The International Student Caucus is organized by international students to support international students and scholars adjust to New York City in order to bring new and diverse theological voices to the Union Community.

Amo Ngoepe, Chair
an@utsnyc.edu / 646.319.7137



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

From Acceptance to Attendance

STATUS AND VISA Overview

Two items will be essential to your ability to study in the United States: **Status**, which is the permission to be in the U.S. and **visa** which is a travel document.

A **visa** is a travel document that allows a foreign citizen coming from abroad to travel to a United States port of entry. But a visa does not guarantee entry into the United States. At the port of entry, the foreign citizen requests permission from officials of the U.S. Department of Homeland Security to enter the U.S. They have authority to grant you **status**, or permission to be in the U.S. for a specific amount of time and for a specific purpose. The decision to grant status is usually influenced by the type of visa and the supporting documentation you present at the port of entry. The officials also have authority to deny your admission.

By carefully following the steps outlined below and in the online resources provided, and by staying in touch with Union prior to your arrival, you can help ensure you are admitted to the U.S. with as few complications as possible.

More details about the visa and status applications are found in the Form I-20 Application Handbook, the Welcome and Pre-Orientation Handbook, and the Guide to International Student Forms.

Relevant U.S. Governmental Agencies

There are a slew of U.S. governmental entities you will encounter in the process of coming to the United States with student status. This is a brief introduction to them.

Agency	Function with respect to your status in the U.S.
United States Department of State (State Department)	The department of the U.S. Government that is responsible for the international relations of the United States. They operate U.S. embassies and consulates around the world and will be the ones who review your visa application and, if it is approved, issue the visa.
Department of Homeland Security (DHS)	The department of the U.S. Government that, among other functions, handles immigration and the entry

UNION

International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

	of nonimmigrant visitors to the U.S. The majority of the entities you will interact with are actually subdivisions of DHS.
Immigration and Customs Enforcement (ICE)	The agency of DHS that is concerned with investigating issues related to border control and national security, as well as overseeing the deportation of foreign noncitizens in removal cases.
Student and Visitors Exchange Program (SEVP)	This is a program within ICE which monitors nonimmigrant visitors to the U.S. who have obtained F, J, or M visas. They administer the Student and Exchange Visitor Information System (SEVIS) . SEVIS is a database for monitoring information about these students. There are officials at Union who are obligated by federal law to report certain information about you in SEVIS during the time you are at Union with your student status. These entries are essential to your being able to enter and depart the U.S. without complications.
U.S. Customs and Border Protection (CPB)	The arm of DHS that is involved with patrolling U.S. borders and all ports of entry. You will encounter CBP officers when you travel internationally to or from the U.S.
U.S. Immigration and Citizenship Services (USCIS)	Another bureau of DHS, they oversee lawful immigration in the U.S. Among other responsibilities, they manage the process that allows individuals from other countries to work in the U.S., including non-immigrants such as F-1 and J-1 students. USCIS also reviews and decides on applications to extend your stay in the U.S. or change your status.
Transportation Security Administration (TSA)	The arm of DHS that is charged with protecting the transportation systems of the U.S. Their work is particularly noticeable in airports, where they screen all commercial airline passengers and baggage.



International Student Affairs
 3041 Broadway, New York, NY 10027
 Phone: 212-280-1396; 212-280-1555
 Email: intlstudents@uts.columbia.edu

	They set and enforce rules regarding travel to, from, and within the U.S.
--	---

F-1 or J-1: Which status is right for you?

There are two statuses that may be obtained for study at Union, the F-1 (Academic Students) and the J-1 (Visiting Scholars). Most international students at Union come with F-1 status. All full-time, degree-seeking international students are eligible for the F-1 status. However, some students may also be eligible for the J-1 status. Based upon your status, you will then apply for the corresponding visa. F-1 status will apply for the F-1 visa and J-1 status will apply for the J-1 visa.

The requirements for the F-1 and J-1 visas are distinct; the chart below describes some of the main differences. This handbook attempts to distinguish differences in requirements for those seeking and holding F-1 and J-1 visas wherever possible. The main differences relate to the source of the student’s financial support and ability to stay in the U.S. after completion of the degree. The Office of Student Affairs will support you in selecting the right status appropriate for your educational needs

	F-1 Status	J-1 Status
Source of Funding	There are no restrictions on the sources of funding. Any student funded either by personal or an outside fund (or a combination of both) is eligible for F-1 status.	Must have a substantial portion of their funding from a source other than personal or family funds, unless the exchange program is carried out pursuant to a written agreement between an American and foreign education institution or government
Proof of Funding	To be eligible for the F-1 visa, newly admitted students must show the school and U.S. embassy or consulate proof of sufficient funding for his or her first year of study in the U.S, with the continued ability to access adequate funding.	To be eligible for the J-1 visa, newly admitted student must show the school and U.S. embassy or consulate proof of sufficient funding for the entire duration of his or her program of study in the U.S.

UNION

International Student Affairs
 3041 Broadway, New York, NY 10027
 Phone: 212-280-1396; 212-280-1555
 Email: intlstudents@uts.columbia.edu

<p>Off-Campus Employment</p>	<p>Two authorization options: Curricular Practical Training (CPT) for working off-campus before completion of studies and Optional Practical Training (OPT) which is usually used for working after completion of studies. Under OPT authorization; F-1 students are eligible to work off campus for up to 12 months in a position that is directly related to their program of studies. This benefit is approved by USCIS. It is not required that you have specific employment prior to application for this benefit. Once approved however, you cannot have a period of unemployment that exceeds 90 days.</p>	<p>One authorization option: Academic Training for working off campus either before or after completion of studies. J-1 students are eligible to apply for up to 18 and in some cases (PhD students engaged in post-doctoral research) 36 months of work that is related to their major area of study. This benefit is approved by the Office of Student Affairs. You must have secured employment to be eligible. For post-graduation work, you will not be eligible for this benefit if you do not have a job before you graduate.</p>
<p>Dependents</p>	<p>Dependents in F-2 status are not eligible for employment or study as degree-seeking college students.</p>	<p>Dependents in J-2 status are eligible to apply for permission to work in the U.S. through the duration of the J-1 student's program once they have entered the U.S. in the J-2 category. This permission is obtained through an application to USCIS. There are no restrictions regarding studying in J-2 status.</p>

In addition to the above, the J-1 visa has unique restrictions on the ability to stay in the U.S. after completion of the course of study that the F-1 visa does not. These are described below:

1. Two-Year Home Country Physical Presence Requirement

Some J-1 students are subject to what is called the two-year home country physical presence requirement. This requirement applies to you if:



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

· You receive any funding (including nominal travel grants) from your home government or a U.S. government agency; or

· The skills that you are coming to develop are in a field which your home country government requested be included on the U.S. government's "Exchange Visitor Skills List." This means that your home country government considers that trained personnel in your field are in short supply. If you do not know whether your country and/or field appear on the "Exchange Visitor Skills List," check the [Department of State website](#).

An exchange visitor who is subject to this requirement must reside for an aggregate of two years in his or her country of nationality or last legal permanent residence or have the requirement waived before being eligible for such visas as H-1B, L (long-term employment visas) or permanent resident status.

If a J-1 student is subject to the two-year home country physical presence requirement, his or her J-2 dependent is also subject to this requirement.

2. 12-month Bar after Previous J-1 Participation

Students who study in J-1 student status for more than 6 months are barred from returning to the U.S. in a J-1 Research Scholar category (another J-1 visa category, often used for post-doctoral and other university research work) until 12 months after their program of studies in J-1 student status ends. The **12-month Bar** is separate from the two-year home country physical presence requirement outlined above. J-2 dependents are also subject to this bar.

Steps to getting the F-1 / J-1 Visa

Obtaining the F-1/J-1 Visa is a multistep process, the major milestones of which are highlighted below. The order of events may diverge from the order presented here, in particular once you have applied for the nonimmigrant visa at a U.S. embassy or consulate.

Overview of Steps:

Step 1: Secure your admission to Union

Once you have been accepted to Union and you have paid the deposit you can pursue the next series of steps. If you have any questions about this step, please contact the Office of Admissions

Step 2: Contact the Office of Student Affairs to determine Status

The Office of Student Affairs will support you in determining the appropriate visa status for entering the United States. During this conversation, we will also be able to support you in answering any and all questions you may have about this process

Step 3: Fill out and submit the Visa Information Sheet to the Office of Student Affairs



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

This document will collect information that is critical in order to be issued an **I-20 Form for F-1 students or the DS-2019 Form for J-1 students**

Step 4: Pay SEVIS Fee

After receiving your I-20 or DS-2019 Form you must pay your \$200 SEVIS fee

Securing Finances

Before Union can issue Form I-20/DS-2019, we must verify if you possess the financial resources to study and live in the United States **for the entire course of your intended degree program**. Go to <http://utsnyc.edu/financial-aid/tuition-fees/cost-of-attendance> for detailed and up-to-date information regarding how much it costs to attend Union. Details are also found in the Form I-20 Application Handbook and in the Welcome and Pre-Orientation Handbook. Verification is in the form of providing documentary evidence that you have the financial support to defray all expenses during the entire period of anticipated study. This also includes proving to Union that you have enough readily available funds to meet all expenses for the first year of study and that barring unforeseen circumstances, you have adequate funds for each subsequent year of study from the same source or from one or more other specifically identified and reliable financial sources. In turn, you will tell us how you will be funded, and we will ask you to submit supporting documentation. Based on the evidence of your sufficient financial resources, Union will issue Form I-20/DS-2019. You will get a copy of it in the mail at your address on record unless you make other arrangements with the Office of Student Affairs.

Form I-20 and Form DS-2019 contains important information that gets registered with the Federal government through SEVIS. For example, it indicates the start and end dates of your academic program at Union. These dates, in turn, affect the range of dates in which you must enter or depart from the U.S. It is for this reason that any changes you seek to your nonimmigrant status and progress to your academic degree **MUST be** discussed with Union's Office of Student Affairs, as these changes will warrant issuance of revised forms. Union is obligated by law to update the student's I-20/DS-2019 information in SEVIS.

Acceptable Financial Documentation includes:

- Personal funds: a bank statement dated within the last six months.
- A personal loan: a pre-approval letter confirming amount for which the loan is approved. A loan application is not sufficient.
- An individual sponsor: a bank statement and/or letter from employer confirming annual salary and sponsor's position. The sponsor's annual salary should be at least 3 times the amount of money they are providing to the student. A sponsor can include: family members, friends and other individuals who have the ability to commit to financial support.
- If you will be staying somewhere where you will receive free room and board: you need to provide a letter from who you are staying with indicating the amount of support they will provide for you and the duration of time you will stay with them. The value of room and board is estimated to be \$10,000 per year.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

An organizational sponsor: a copy of an award letter from a sponsoring organization specifying the amount of the award, its duration, and the terms of renewal.

For F-1 and J-1: Paying the SEVIS fee

After you have obtained your Form I-20 or Form DS-2019, you must pay the SEVIS fee and **print and retain the payment confirmation for your records**. The printed confirmation is your *only proof* of payment, and you will be asked to show it upon arrival in the U.S.

Paying the SEVIS fee is part of what is called filing Form I-901. You must file Form I-901 and pay the SEVIS fee online at www.fmjfee.com. For more information regarding the SEVIS fee, see <http://www.ice.gov/sevis/i901>.

As of the date of this publication, the SEVIS fee is \$200 for F-1 applicants and \$180 for J-1 applicants.

Canadian Students Obtaining F-1 Student Status

To enter the U.S. in F-1 student status, Canadians must present the items listed below to the immigration inspector:

- Form I-20 from Columbia University
- Valid passport
- Supporting financial documents submitted to obtain the Form I-20
- Proof of SEVIS Fee payment
- To pay the SEVIS fee, click [here](#) and follow the instructions. Be sure to make a copy of the receipt for your own records.

After the immigration inspector reviews your documents, you will be given an I-94 Admission/Departure card to complete. Be sure to look at your I-94 card before you leave the inspection area to ensure that it has the notations "F-1 D/S" written on it. ALL international students, including Canadian students, must have a correctly annotated I-94 card to confirm current F-1 status. If your I-94 card does not have "F-1" "D/S", you are considered to be in Visitor (B-2) status, a status which does not permit study in the U.S.

For F-1 and J-1: Applying for your Visa with the U.S. Embassy or Consulate

After you have secured Form I-20 or Form DS-2019 from Union and paid the SEVIS fee, make a formal visa application with the U.S. Department of State. More details about this can be found in the Welcome and Pre-Orientation handbook..

Apply online by filing Form DS-160, the Nonimmigrant Visa Application

Go to <http://evisaforms.state.gov> to access Form DS-160.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

- Select the U.S. Embassy or Consulate in the country of your permanent residence (the exceptions to this include when you are away from your residence for employment or study; or in extraordinary circumstances such as a natural disaster or political crisis).
- Pay the visa application fee. The fee starts at \$140, depending on your country of permanent residence. Keep a copy of your payment receipt.
- Prepare a photo for your visa application. It is recommended that you use a professional visa photo service to ensure your photo meets all the requirements. For detailed specifics about the photo requirement see http://travel.state.gov/visa/visaphotoreq/visaphotoreq_5334.html.

Schedule and Prepare for Your Visa Interview

Schedule Your Visa Interview

- To begin the process of scheduling an interview, go to www.ustraveldocs.com/in/in-niv-appointmentschedule.asp. In order to schedule your appointment you must have the following documents available:
 - A passport valid for travel to the United States with a valid date at least six months beyond your intended period of stay in the United States (unless **country-specific agreements** provide exemptions). If more than one person is included in your passport, each person desiring a visa must submit an application
 - Your visa application (MRV) fee payment receipt
 - Your DS-160 confirmation page
 - Your e-mail address
- For specific information about wait times for visa interviews and processing at the U.S. Embassy or Consulate to which you're applying. See http://travel.state.gov/visa/temp/wait/wait_4638.html

Prepare for Your Visa Interview

- During your visa interview, a consular officer will determine whether you are qualified to receive a visa, and if so, which visa category is appropriate based on your purpose of travel. Specific information on how to prepare for your visa interview may be found here: http://travel.state.gov/visa/temp/types/types_1268.html#prepare



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Important Dates for F-1 and J-1 Admitted Students

Important dates were sent to you in the Welcome and Pre-Orientation Handbook from the Office of Admissions. Additionally, the Admissions section of Union's website contains a list of important deadlines for admitted students. For more information, go to: <http://utsnyc.edu/admissions/admitted-students>. There are also links to required forms that you must submit. We will highlight the most significant ones in regard to your status in the U.S. and your ability to live and register for classes at Union in the paragraphs that follow.

If you are already overseas on a permitted status, the earliest date that you may arrive in the U.S. for your academic program *is determined by U.S. law*. **You cannot enter the U.S. more than 30 days prior to the start date of your academic program as indicated on your Form I-20 or DS-2019.**

Additionally, you **MUST** attend Union's student orientation prior to the start of the academic year and move into Union's housing a week prior to the official launch of Orientation if you applied for it. These events usually take place during the last two weeks of August.

Securing Housing

On-Campus Seminary housing

Housing is available at Union; however, please note that **non-degree students are not entitled to Seminary housing**. Housing at Union is probably the best student housing in the area. Furthermore, the rates charged to Union Seminarians are *below the market rates* for the area surrounding Union. But because the prevailing market rates in the New York City rental market are very high, the discounted rate on Union housing is still expensive by many standards.

Single room dormitories and apartments of various sizes are available. For international students eligible for Seminary housing, Union provides sheets, pillows, pillowcases, and blankets. Additionally, for eligible international students residing in single rooms (dormitory) or studio apartments, the Seminary provides furniture. Household items are the responsibility of the student. Note that there are communal kitchens stocked with kitchenware on the dormitory floors, as well as communal bathrooms.

Eligible entering and returning students interested in Seminary housing must submit a Union housing application, available online. For more information about Seminary housing, visit the Housing page of Union's website, www.utsnyc.edu/student-life/housing, or contact Michael Orzechowski, Director of Housing & Campus Services (see "Key Contacts").

Off-campus housing

If you are not eligible for Seminary housing, you must secure off-campus housing during your time at Union. If you are eligible for Seminary housing, but wish to seek off-campus housing, please consider the following very carefully. Because housing in New York is scarce and expensive, finding an appropriate apartment can be a challenging, time-consuming, and even competitive process. Sharing an apartment with one or more roommates is a



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

common housing arrangement in New York City. There are also certain times of the year when apartments become more available. This is especially true in Union's neighborhood, with its transient student population. For these reasons, you may wish to start your off-campus housing search well in advance, keeping in mind the restrictions of your student visa regarding your arrival and the fact that securing housing in New York City from a distance can be challenging.

It is also important to be aware of the presence of brokers in the New York City housing market. Brokers are intermediaries who are hired by some landlords to advertise apartments and screen potential tenants. While brokers may have access to many apartments for you to view, their services can be costly, as they may charge up to 15 percent of the first year's rent for their services (though there is no limit set in New York State law on the fees they charge). Some apartments are also advertised as "no-fee," and other apartments might be available directly from landlords or current leaseholders, without the use of brokers.

There are many housing listings and information sources online. For a good list of off campus housing resources please go to <http://www.utsnyc.edu/student-life/housing/off-campus-housing> or <http://facilities.columbia.edu/housing/intro-ocha-3>.

Immunizations

New York State law requires that any student born after January 1, 1957 must give the school documentary evidence of immunity from measles, mumps, and rubella. More details are included on the form (see link below), which you must submit to the Office of Student Affairs. New York State also requires us to inform you about the risks of meningococcal meningitis and vaccination options; you must also submit the form (available at the link below) regarding this vaccination.

It is imperative that you submit these forms by the stated deadline which is generally prior to student orientation. If you do not submit this information, you will not be allowed to register for classes.

Information about immunization and required forms are available at www.utsnyc.edu/student-affairs/health-and-wellness/student-health/immunization. Any and all questions can be directed to Alberta McCants, Administrative Assistant to the Office of Student Affairs & Registrar.

Health Insurance and Health Program Fee

All *full-time and part-time* Union students are required to have adequate health insurance. You may elect to purchase the Gold (Basic) package or the Platinum (Comprehensive) Health Insurance through the Columbia Student Medical Insurance Plan, which is administered by Aetna Student Health. This coverage is also available to dependents at additional cost. Alternatively, if you are carrying other health insurance and do not wish to enroll in Columbia's plan, you must provide proof of coverage to Union. Submit the Student Health Enrollment/Waiver Form to the Office of Student Affairs. **It is imperative that you submit this form (available at site linked below); if you do not, you will not be allowed to register for classes.**



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

All *full-time* students are required to pay Columbia University's Health Program Fee, which is automatically charged to your student bill each semester. The fee is used to cover expenses for basic medical services, health education, counseling, and wellness programs offered by Columbia University Health Services, which you have full access to as a Union student.

More information about the Health Program Fee and the Columbia Health Insurance Plan is at: <http://utsnyc.edu/student-life/health-and-wellness/student-health/student-insurance>. Please note that the information posted here is the most up-to-date available; information about Columbia health insurance costs for the upcoming academic year is often released very close to the start of the new academic year.

Disability-Related Services, Including Reasonable Academic Accommodation

The Associate Dean for Student Affairs coordinates services for students with permanent and temporary disabilities. To schedule an appointment to discuss specific needs and to coordinate reasonable accommodations and services, please contact Associate Dean Yvette D. Wilson-Barnes by phone at (212) 280-1396 or by email at ywilson@uts.columbia.edu. Learn more about Union's disability policy and services here: www.utsnyc.edu/student-life/health-and-wellness/disability-services. It's highly encouraged that you reach out to the Office of Student Affairs prior to arriving to the United States in order to ensure that your needs are met in a timely manner.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Pre-Arrival Checklist

The following checklist provides an overview of all the steps and required documentation needed in order to arrive into New York City.

1. Make travel arrangements and solidify housing in NYC: Once you have completed the steps to obtain your F-1 or J-1 visa, you can make your travel arrangements'. Limited number of guest rooms for short stays may be available at Union's Landmark. Rates and check-in information is available at <http://www.utsnyc.edu/visitor-housing>

2. Enter the United States no more than 30 days in advance: You may enter the United States no earlier than 30 days before and no later than the beginning date that is indicated on your I-20 / DS-2019 form. **This is very important.** The only exception is for students who have transferred their SEVIS record from another school to Union. If you have any questions please contact the Office of Student Affairs.

3. Prepare Original documents that are required upon arriving to the United States Entry Port: The following documents must be presented upon arriving to the port of entry in the U.S:

- A) Passport valid at least six months into the future
- B) Your F-1 or J-1 visa (if you are Canadian you do not need an F-1 or J-1 visa),
- C) Your I-20 or DS-2019
- D) Copies of your Union admission letter and financial documents
- E) And evidence that you have paid the SEVIS fee if you are a new student.

4. Plan Travel from and to the airport: Before arriving to the airport in the U.S., you should have a plan of how you will travel from there to your final destination. There are many good options for ground transportation, including car services, taxis, subways, trains and shuttle busses. You can check the airports' websites for more information.

5. Mark in your calendar Union's Orientation: We are excited about welcoming you to Union. This Orientation will provide you with the basic tools to make your time at Union and New York City a success.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

During your Course of Study at Union

Register with your Consulate in New York City

Registering with your country's consulate lets your home country know about your presence in the U.S. In turn, they may be able to better assist you in the event of an emergency. They may also be able to connect you to local resources geared toward your national community as well as cultural programming.

Maintaining Your F-1 Status

The Office of Student Affairs is required to report to Immigration and Customs Enforcement (ICE) in SEVIS when an F-1 student does not fulfill the following rules of status.

1. Always be full-time
2. Obtain permission to be less than full-time
3. Only work as authorized by the Office of Student Affairs. See section entitled "Work" for more specifics
4. Complete your program of study no later than the completion date on your Form I-20
5. Obtain a SEVIS transfer to attend another U.S. school
6. Obtain a Change of Education Level to begin a new program of study
7. Do not remain in the U.S. more than 60 days after completing your program of study unless you have applied for Post-OPT employment, School Transfer or a Change of Education Level

Other Responsibilities of F-1 Students

1. Keep your passport valid at all times, at least six months into the future.
2. Report any address or name change to the Office of Student Affairs within 10 days of making the change.
3. Get an updated Form I-20 when any of its information changes.
4. Get a travel endorsement on your Form I-20 every time to return to the U.S.
5. File a federal income tax form for every year you are in the U.S., even if you did not receive any income



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Maintaining Your J-1 Status

As a J-1 student, you have been admitted for a specific period of time to engage in your particular area of study, as described on your DS-2019 form. It is important that you maintain lawful J-1 status while in the U.S. There are some simple steps you can take to ensure that your stay in the U.S. remains valid:

1. Be aware of the expiration date of your status. This is not your visa expiration date; it is the ending date in section 3 of your DS-2019 form.
2. You must take at least 7 credits per semester and be in good academic standing.
3. Do not accept unauthorized employment.
4. If you plan to transfer to another seminary, college or university to pursue another degree, discuss your plans with Christopher McFadden in the Academic Office to make sure that the required transfer procedure can be accomplished.
5. J-1 visitors are allowed a 30-day grace period beyond the end date on their DS-2019. This additional 30-day period is **NOT** for employment, extensions, or transfers. If you travel outside the U.S. during your 30-day grace period, you forfeit the remaining grace period and **may not** re-enter the U.S. under J-1 status.
6. Comply with USDOS health insurance requirements for J-1 visa holders and their families. Willful disregard of these requirements will result in termination of your program and your J-1 status.
7. Keep your passport valid. Passports can be renewed by your consulate in New York. For information about the nearest consulate check www.embassy.org.

For F-1s and J-1s: Travel and Reentry

If during the duration of stay indicated on your Form I-20/DS-2019 you plan to travel internationally from the U.S. **you must notify the Office of Student Affairs, at least three weeks in advance, as this information must be reported in SEVIS.** If you have F-2 or J-2 dependents traveling with you outside the U.S. you must also report this travel to the Office of Student Affairs. Please complete this form online https://utsnyc.formstack.com/forms/request_for_travel_endorsement.

Upon reentry, you must show:

- A Form I-20/DS-2019 endorsed for travel and signed by your DSO (or RO)
- A current passport valid for at least six months after the date of your reentry



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

- A valid, current visa, or that you traveled to contiguous country or adjacent island for less than thirty days (See www.ice.gov/sevis/travel/faq_f2.htm - [Toc81222014](#) for a list of these places.)
- Financial information showing proof of necessary funds to cover tuition and living expenses

Any absence from the U.S. for more than five months of the time you are authorized to stay in the U.S. per your Form I-20/DS-2019 will result in your status being *automatically terminated* in SEVIS. You will not be able to enter the U.S. unless you regain your status and reinstate your visa.

Domestic travel within the U.S. *does not* require Office of Student Affairs reporting in SEVIS. However, we recommend you still carry all documentation in case you need to prove your status. We also recommend you leave a copy of travel plans and an itinerary with the Office of Student Affairs, a trusted friend, or relatives. Leaving photocopies of your important documents in a safe place can assist in the event your documents are lost or stolen.

Spouses and Children (Dependents)

After you have obtained your F-1 or J-1 visa, you may apply for F-2 or J-2 visas for your spouse and unmarried, minor children who intend to reside with you during your study in the U.S.

Documentation required includes:

- a copy of your F-1 or J-1 visa
- a Form I-20 issued for a F-2 dependent or a DS-2019 issued for a J-2 dependent (if you are a current student or scholar, you will need to submit a request for the amended
- the dependent's valid passport, valid at least 6 months into the future
- evidence of relationship to F-1/J-1 (e.g., marriage certificate or birth certificate)
- evidence of financial support (Certification of Financial Support, bank statement, assistantship or scholarship letter). You may use the same documentation as the F-1/J-1
- visa application Form **DS-160** and proof of payment of application fee.

There is no SEVIS fee for F-2 or J-2 dependents. F-2 and J-2 minor children are permitted to attend school in the United States while accompanying you. Additionally, U.S. embassies and consulates recently began to adjudicate visa applications based on a same-sex marriage in the same way that they have adjudicated visa applications for opposite gender spouses.

Changing from F-2 to F-1 Status

Please contact the Office of Student Affairs if you currently have F-2 Status and need to change to F-1 Status in order to matriculate into Union. Details are found in the Guide to Forms for International Students.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

B-1 and B-2 Visitor Status

DO NOT come to the U.S. with a B-1/B-2 Visitor Visa or a 90-day visa waiver from a country participating in the Visa Waiver Program with the sole intention of enrolling in full-time study for credit at Union. **By law, you are not permitted to arrive in the U.S. as a tourist and change to student status after arrival.** You can take classes at Union as a B-1/B-2 Visitor Visa but not with the intent of matriculation. Everyone—except Canadians and Bermudians—must obtain a student visa in their passport before traveling to the U.S. to study in a full-time course of study for academic credit. Furthermore, do not buy tickets for travel to or within the U.S. until you have the appropriate status and corresponding visa. Please contact the Office of Student Affairs if you have any questions.

Transferring In / Transferring Out of Union Theological Seminary

In order to transfer into Union you must first be admitted into Union. Once you have paid the deposit, please contact the Office of Student Affairs. The OSA will support you in taking the necessary steps to having your information transferred to Union.

Upon acceptance into another school, please contact the OSA who will be able to begin the paperwork to have your information moved to the other Academic Institution.

Details about transferring are found in the Guide to Forms for International Students.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Employment in the United States

On-Campus F-1 Student Employment

F-1 students can work part-time on-campus (20 hours per week or less) during the academic terms and full-time during the academic break periods including summer time. Special authorization is not required to work on-campus as long as you are in valid F-1 student status, pursuing a full course of study. Once you complete your study program you are no longer eligible to be employed on-campus without special authorization—i.e., practical training. On-campus employment is employment engaged in at Union Theological Seminary excluding any Columbia Library. This means you will be receiving a paycheck from the Seminary. **DO NOT START WORKING FOR ANYONE ON CAMPUS UNTIL MEETING WITH THE OFFICE OF INTERNATIONAL STUDENT AFFAIRS.**

Employment Due To Unforeseen Economic Hardship

Only F-1 students can apply for off-campus work permission based on economic hardship caused by unforeseen circumstances. Applications for this work permit are reviewed by USCIS on a case-by-case basis and decisions are dependent upon the student's personal circumstances. Students applying for this type of work authorization are required to first make a "good faith" effort to find employment on-campus. USCIS grants authorization in the form of an EAD (Employment Authorization Document) card that takes up to 90 days for processing and requires \$380. The work permit allows employment that is unrelated to the study program. Authorization is granted in one-year intervals.

Detailed information about applying for Severe Economic Hardship Employment Authorization is found in the Guide to Forms for International Students.

Off-Campus F-1 Student Employment

A summary of the options for off-campus employment for F-1 students is provided below. No matter which off-campus employment option you pursue, the following items apply for all applicants.

• After a full year of school, you may be eligible for **off-campus employment**. Approval for this requires special authorization from [U.S. Citizenship and Immigration Services \(USCIS\)](#). In order to apply for this kind of employment authorization, you must receive a recommendation from the Office of Student Affairs and file a [Form I-765, "Application for Employment Authorization"](#) with USCIS. After USCIS approves your employment, they will send you a [Form I-766, "Employment Authorization Document" \(EAD\)](#).

• **You may not begin work until you have received your EAD.** Just as with on-campus work, while school is in session you are restricted to a 20 hour work week.

- You must be currently in legal status and have been enrolled as an F-1 student in the U.S. for a minimum of one academic year (9 months) to be eligible for any form of off-campus employment. (You can engage in



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

on-campus employment as long as you are a full-time enrolled student. In order to be eligible, you must have authorization by the Office of Student Affairs, which will be reflected on your I-20.)

- Employment, both on and off campus together, is limited part-time (20 hours per week or less) while school is in session and can be full-time during the vacation or break periods. Additional information is available from the Office of Student Affairs.

Social Security Numbers

Everyone who earns income in the United States is required to report it to the federal government and pay taxes by April 15 every year, if applicable. The Social Security Administration generally assigns Social Security numbers (SSNs) to people who are authorized to work in the U.S. An SSN is not essential to living in the U.S. as an international student, but you might encounter situations when an organization asks you for one, in which case you can state that you do not have one. However, If Union has authorized you to work either on- or off-campus, and you meet the Social Security Administration's eligibility requirements, you can apply for a Social Security number. Social Security Numbers are used to report your wages to the government.

The application form, called an SS-5, is available at the Social Security Office, or it can be downloaded from the website, www.socialsecurity.gov. An F-1 student working on campus needs to bring their passport, I-94 card, I-20, an original letter on letterhead from the Office of Student Life, and an original letter on letterhead from the office employing you. To obtain a Social Security Number to work off campus, an F-1 student must bring the Employment Authorization Document issued by immigration services, along with your passport, I-94 card and I-20. For more information, please consult www.socialsecurity.gov/pubs/EN-05-10181.pdf.

Taxes

In general, F-1 students who have been in the United States less than five years are exempt from Social Security (F.I.C.A.) taxes. However, the earnings of F-1 students are subject to applicable federal, state, and local taxes, and these amounts may be withheld from paychecks. Students must file a tax return on or before April 15th of each year. Students may be entitled to a refund of taxes withheld from their wages if the amount of tax owed is less than the amount withheld.

Curricular Practical Training

Curricular Practical Training (CPT) is off-campus employment or an internship related to your major that is a requirement of a course. You must be registered for a class (e.g., internship, independent study) where you will receive unit credit for the training or internship. CPT is limited to part-time (less than 21 hours a week) while classes are in session and may be full-time during the break periods. CPT is not deducted from your 12 months of OPT, unless you work one year or more of full-time CPT. In this case you will not be eligible for any OPT. Authorization for CPT is granted by the Office of Student Affairs and can take about 2 weeks. No fee is required.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Detailed information about applying for CPT is found in the document “Forms for Matriculated International Students.”

Optional Practical Training Before Graduation

Optional Practical Training (OPT) is a benefit authorized by USCIS that extends the F-1 student status to allow you to work in the U.S. **in order to gain practical training in your major field of study.**

Eligibility Requirements

Students who have been in lawful, full-time student status for at least one full academic year are eligible for a total of 12 months of OPT. Any period of OPT used is subtracted from the 12-month total limit. Students authorized for 12 months of OPT become eligible to apply for *another* 12 months when they change to a higher education level. However, simply beginning another degree program does not automatically confer this eligibility; the new degree program must be at a **higher** education level. Students may apply for pre-completion or post-completion OPT, full- or part-time. A job offer is not required to apply for OPT. However, **the work must be directly related to the student’s major area of study.**

Note: Only students pursuing a degree are allowed OPT. Non-degree students (J-1) do not qualify for any OPT.

Detailed information about applying for OPT is found in the Guide to Forms for International Students.

After Completing Your Union Degree Program

F-1 students who have not applied for a change of status allowing them to remain in the U.S. after they complete their degree at Union **must depart the U.S. within 60 days** of the expiration of their Form I-20.

J-1 students who have not applied for a change of status allowing them to remain in the U.S. after they complete their full-time degree or non-degree program at Union **must depart the U.S. within 30 days** of the expiration of their Form DS-2019.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Practicalities: About Living in New York and at Union

New York City's Boroughs and Union's Neighborhood

New York City is composed of five boroughs: Manhattan, The Bronx, Queens, Brooklyn, and Staten Island. Each borough is an administrative district for the purposes of city and state government, but they are all considered part of New York City. The boroughs are composed of various neighborhoods. Many New Yorkers derive a sense of identity from the borough and/or neighborhood they have lived or been raised in.

Union Theological Seminary is located in Manhattan, the borough most associated with the city's skyline, landmarks, attractions, and business districts. Union is located at the juncture between the neighborhoods of Harlem and Morningside Heights. These neighborhoods have experienced increasing populations and commercial, residential, and other development in recent years.

Weather

There are four distinct seasons in New York, and the weather can be extreme. Summer and early fall can be very hot and humid, with several days at 30°C or above. Winters can be very cold, with varying levels of snowfall and temperatures at 0°C and below for weeks at a time. There can also be dramatic changes in temperature within the same week (or even day). Rainfall is common and occurs at all times of year. Inclement weather, such as blizzards and cyclones (hurricanes), is also possible in New York.

In light of the extreme weather, it is important to have appropriate clothing. Specific to the winter, outerwear such as a warm coat, a scarf, hat, and gloves, provides the most protection from the cold. Students living on-campus often joke about their protection from the weather since Union is well-heated and well-cooled, and it is often possible to avoid leaving the building complex. Nonetheless, it is essential to have appropriate clothing for New York's weather for the times you leave the comfort of Union.

Airport Transportation

Three major airports serve New York City: (1) John F. Kennedy Airport in Queens, New York (JFK); (2) LaGuardia Airport in Queens, New York (LGA); and (3) Newark Liberty Airport in Newark, New Jersey (EWR). Although the official name of LaGuardia labels it an international airport, it mostly functions as a domestic airport. Virtually all international flights operate from JFK or Newark.

There are various ways to arrive in Manhattan from the airports. Taxis are the most expensive but direct option; yellow taxis are cheaper than radio taxis and limousine services. Shuttle buses are an even cheaper option and often drop off passengers at centrally located places in Manhattan. Public transportation options exist but will require at least one transfer and may be confusing to navigate—in particular, from Newark. The one exception to this regards public transit between LaGuardia and Union. The M60 bus between LaGuardia Airport and Manhattan stops across



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

the street from Union; however, since LaGuardia does not customarily handle international flights, you may never need to take advantage of this convenience.

More information is available on the airports' websites:

John F. Kennedy: www.panynj.gov/airports/jfk.html

LaGuardia: www.panynj.gov/airports/laguardia.html

Newark Liberty: www.panynj.gov/airports/newark-liberty.html

Public Transportation within New York City

Many people in New York City get around using the city's extensive public transportation network, which includes buses and the subway. The Metropolitan Transportation Authority (MTA) manages and operates the majority of the city's mass transit. Transfers between MTA buses and between the subway and MTA buses are possible with a MetroCard. The MTA's website, www.mta.info, contains MetroCard and fare information, maps, schedules, and a trip planner to help you plan your trips.

Intercity Trains and Buses

Metro-North Railroad: The MTA operates several train lines to points outside of New York City. The majority of Metro-North trains depart from Grand Central Terminal in Manhattan. The Metro-North stop nearest to Union is the Harlem-125th Street Station.

Long Island Railroad (LIRR): The MTA operates several train lines to points on Long Island (Brooklyn, Queens, and Nassau and Suffolk counties).

New Jersey Transit operates trains from Penn Station in Manhattan to points throughout New Jersey and even as far as Philadelphia, Pennsylvania.

PATH is a relatively small train network operating between Hoboken, New Jersey and Manhattan, and Newark, New Jersey and Manhattan.

Amtrak is the national rail line. Trains operate from Penn Station in Manhattan.

Port Authority Bus Terminal: Located in Manhattan, this is the main intercity bus station in New York City. Several companies, including New Jersey Transit, operate out of this bus terminal.

George Washington Bridge Bus Station: Located in Manhattan, several bus lines take commuters between New Jersey and Manhattan.

Other intercity buses: A dizzying number of long-distance, intercity bus companies also operate away from the main two bus stations mentioned above. These include Bolt Bus and Megabus. Pick-up and drop-off are at designated locations, usually in Manhattan.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Biking

In recent years, New York City has made sweeping efforts to promote bicycling as a form of transportation. Cyclists do not require driver's licenses but must obey local traffic laws. There are several bike paths located near Union. For more information, see www.nyc.gov/bikes.

Other Resources for Planning Local and Regional Transportation:

In addition to the Trip Planner at www.mta.info, other resources for planning transportation routes include: www.google.com/transit and www.hopstop.com.

Computers at Union

When you arrive on campus, you will be assigned a unique username, called a UNI, which will allow you to access Union's and Columbia University's information technology resources. You will also receive a unique Union email address through Google's Gmail service, and which you can retain after your time at Union.

If you have your own laptop computer, you are encouraged to bring it. Free, wireless internet access is available throughout the common and residential areas of the Seminary, including in the classrooms.

A 24-hour computer lab with computers running Microsoft Windows and printing is available for Union students. Printing is for a fee. Computer terminals are also located throughout Columbia University's libraries and are accessible with your UNI.

Union has an information technology (IT) department that is available to help you with any questions or technical difficulties you have with computers you are using for your academic work. You may contact the IT Department at (212) 280-1460 or itdept@uts.columbia.edu

Driver's License and Non-Driver Photo ID Cards

You must have a valid driver's license to drive a car anywhere in the U.S. The State of New York honors all valid foreign licenses.

If driving in other U.S. states, it is advised to obtain and carry an International Driving Permit (IDP) to carry with your valid foreign license. This is because driving laws are different by state, and the IDP may be required. The IDP is helpful because it translates the information on your driver's license into English and other languages. **As a foreigner, you cannot obtain an IDP while in the U.S.; you must contact the appropriate authorities in your home country to get one *before* you come to the U.S.**

The New York State Department of Motor Vehicles (DMV) also issues non-driver photo identification cards. You might find this a convenient form of state-issued ID that can be easily used in day-to-day activities off campus, as your Union photo ID may not be sufficient in situations where you must provide ID. However, obtaining the Non-



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Driver Photo ID from New York State is complicated by its requirement of a Social Security Number or documentation from the Social Security Administration that you are not eligible for a Social Security Number. It is a matter of personal choice whether you would want to obtain this form of ID. Consult the DMV website for more information: www.dmv.ny.gov.

Banking

Opening a U.S. Bank Account

We strongly recommend you open a U.S. bank account. Doing so will help you more easily manage your finances. For example, you can deposit any financial awards you receive from Union or outside scholarships, which often come in the form of a check.

Checking accounts allow you to deposit and withdraw money frequently. You can also often pay bills with these accounts. They typically come with a debit card that allows you to make purchases against the funds already in your account. Some checking accounts have minimum monthly balances and service fees; however, some banks offer student checking accounts that come with reduced or waived account fees and other benefits.

Savings accounts are for long-term deposits for earning interest. However, the interest rates on savings accounts can be quite low—often less than 1%.

Do your research to find a bank and account features that are right for you.

Opening an account and required documentation: Once you have chosen a bank, be prepared to open an account *in person* at a local branch. This is because although many U.S. banks allow people to open new accounts online or over the phone, these applications are often not tailored toward foreign nationals; opening an account in person becomes the most logical option.

Although banks' requirements may vary, be prepared to bring at least your passport (with visa) when opening an account. It would also be helpful to bring your Union ID card, your Form I-20, the print-out of your electronic Form I-94, and even foreign credit cards you may be carrying. In some cases, a bank might request a letter from Union on official letterhead indicating your enrollment, especially for opening student checking accounts.

A bank might ask for a Social Security Number (SSN), which in all likelihood you will not have. It is not required to open a bank account; simply say you do not have one and offer your passport number—this should suffice.

There are several banks located near Union that cater to students. For a list of nearby banks, see www.columbia.edu/cu/isso/incoming/CU_Area_banks.pdf.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

ATMs

Automated Teller Machines (ATMs) allow you to access many bank teller services at any time of the day (for example, withdrawing cash and depositing checks). It is important to note that deposits at ATMs may not be available immediately in your account and may appear in your account faster when done with a human teller.

While ATMs offer a degree of convenience, they also deserve some words of caution. Usually, banks will not charge extra fees when you are using your bank's ATM. However, using another bank's ATM will often result in extra fees, not just from the bank operating the ATM, but from your own bank as well. Furthermore, there is a prevalence of ATMs located in non-bank locations such as stores, bars, and even the street, which charge similar fees.

If you have a bank account based in your home country, you may be able to use your card from that bank to access your foreign bank account from an ATM in the U.S. It depends on whether your account and the ATM you are using participate in one of a few international networks, usually indicated by logos on your card and on the ATM. However, account services available via this method will often be quite limited to actions such as withdrawals and balance inquiries and may incur extra fees.

Cellphones

Many cell phone companies have 1-2 year contracts. Students who are studying in the U.S. for a semester or academic year may want to purchase a pre-paid plan which is offered by all companies (Sprint, AT&T, TMOBILE and Verizon). One thing to note is that most cell phone companies charge higher deposits for individuals without social security numbers. AT&T: www.wireless.att.com Sprint: www.sprint.com T-Mobile: www.t-mobile.com Verizon Wireless: www.verizonwireless.com Please note that Verizon does not support SIM cards. If you have a phone you are bringing from home, you most likely will not be able to use it with Verizon.

Meal Card

The Seminary does not offer a meal plan; however, it partners with a catering company to offer breakfast and lunch to the Union community for prices lower than those typically found at surrounding stores and restaurants. On most days during the academic year and the summer, light breakfast items are for sale. On most Mondays through Thursdays during the academic year, hot and cold lunch items may be purchased. Vegetarian options are available.

You may choose to purchase a meal card to buy meals and certain food items available at Union. In the 2017-18 academic year(s) full-time students will be charged \$150 per semester for a meal card bearing a value of \$165. Part-time students will be charged \$75 per semester for a meal card bearing a value of \$84.50. This is a mandatory charge unless you opt out by following instructions from the Office of Housing and Campus Services. For more information about the meal card, contact the Office of Housing and Campus Services.



International Student Affairs
3041 Broadway, New York, NY 10027
Phone: 212-280-1396; 212-280-1555
Email: intlstudents@uts.columbia.edu

Safety

New York City has experienced record-low levels of violent crime in recent years; however, some non-violent and property crimes have not seen as dramatic a decrease and in some categories have risen. Columbia University campus security regularly patrols the area around Union, and Union runs a 24-hour security desk at the main entrance of its campus complex. Notwithstanding, incidents are possible, and as in many cities, a certain level of vigilance can go a long way in promoting safety. In a close-knit community such as Union, promoting and ensuring safety is a group effort that relies on every member of the community. See the Student Handbook section on “Safety & Security” for more detailed information about personal and campus safety.

Some Common Acronyms and Abbreviations

CBP: Customs and Border Protection

DHS: Department of Homeland Security

IRS: Internal Revenue Service (taxes)

ITIN: Individual Taxpayer Identification Number

SEVIS: Student and Exchange Visitor Information System

SSA: Social Security Administration

SSN: Social Security number

USCBP: U.S. Customs and Border Protection

USCIS: U.S. Citizen and Immigration Services