

HANDBOOK FOR INTERNATIONAL EXCHANGE STUDENTS

Welcome to the University of New Mexico

The University is located in Albuquerque with Sandia Mountains on the east and Rio Grande River by the west.

The interesting landscape and beautiful sunsets truly adds charm to the "Land of Enchantment".

We invite you to join us in experiencing the history of our city and salad bowl of unique cultures and enjoy the life of being UNM students and share with us your awesome countries and its rich culture.

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APPLICATION PROCEDURE

Application Deadlines

In most cases, you will turn your completed application in to your university and the exchange program advisor will forward it to our office. Only complete applications will be reviewed for admission to the exchange program.

Applications and all supporting document must be submitted by the following dates.

- April 1 for Fall Semester (August)
- October 1 for Spring Semester (January)

Required Documents

Please make sure that your application package contains the following documents-

1. Completed application form - Microsoft Word or PDF Format
2. Legible Copy of the biographical page of your passport
3. Evidence of English language proficiency
4. Academic records - originals or certified copies of official documents plus English translation, if applicable
5. Proof of financial capability

Required documents can be scanned and sent to exchange@unm.edu (Please note that the originals have to be submitted to us on time of arrival) or sent by mail.

Please make sure that all application materials are mailed to:

Global Education Office
Exchange/Study Abroad
MSCo6 3850
1 University of New Mexico
Albuquerque, NM 87131-0001
USA

ADMISSION REQUIREMENTS

1. **Academic Preparation:** Strong academic preparation or a U.S. equivalent grade point average of 3.0 on a 4.0 scale.
2. **Written Approval from the Exchange Advisor** at your University.
3. **Estimated Expenses/ Financial Documents:** All applicants for the exchange program are required to submit documentation verifying adequate funding to meet study and living expenses while in the United States. A minimum amount of approximately \$5,200 US dollars per semester is required. Please review the following table to determine acceptable documents for proving adequate funding or financial capability:

Source of Funds Required Verification

Personal and Family Savings	Bank statement or letter from a bank verifying liquid assets/cash. Please note that investment portfolios, credit card monthly reports, mortgage appraisals, and similar statements are not acceptable. In addition, please note that if you will be using your parents or a sponsor bank statement you will need to provide an additional letter signed by the owner of the account, where she or he indicates that they will support you during you studies at UNM.
Scholarship	Official scholarship award letter from the institution awarding the scholarship. The letter must contain (1) Name of the applicant, (2) Amount of money available for each semester or academic year of study and, (3) Duration of the award.
Government	Official letter indicating amount of support and containing the same information as described above for scholarship.
Loans	Official letter from a credit institution indicating approval of the loan and the amount approved

4. **English Proficiency:** If English is not your first language, or if English is not the official language spoken in your country of citizenship, you must submit official results of either the International English Language Testing System (IELTS) - minimum score 5.5-; the Test of English as a Foreign Language (TOEFL) -minimum score 520 paper-based or 190 computerized version-; or the University of Cambridge Examinations Certificate of Proficiency in English (CPE) or Certificate of Advanced English (CAE) -minimum score C-.

NOTE: You are exempt from submitting IELTS, TOEFL, CPE, or CAE scores if you:

- Have received a high school diploma or a bachelor's degree from an accredited institution in the United States, English-speaking Canada, the United Kingdom, South Africa, Australia, or New Zealand.
- Have previously attended another only English Speaking Institution for at least one semester.
- Have successfully completed an Intensive English Course (subject to approval of the GEO Advisor).

5. **Health Insurance:** All exchange students are required by the U.S. Department of State to carry adequate health insurance during their entire stay in the U.S. The minimum coverage must provide the following: at least \$50,000 per person per accident or illness; \$7,500 for repatriation of remains; and \$10,000 for medical evacuation. In many cases, the best and most inexpensive insurance policies are available in your home country. If you are covered by such a policy, you must bring proof that you have the insurance and a full description of the benefits in English when you check in to our office upon arrival at UNM. If you do not have proof of insurance, you will be required to buy an approved U.S. health insurance policy.
6. **Application Fee:** A \$125.00 application fee, payable after you are accepted or through your UNM account by credit card after arrival.

PREPARING TO COME TO UNM

UNM Semester Schedules:

<http://registrar.unm.edu/academic-calender/ten-year-semester-dates-calender.html>

UNM A-Z (Department websites):

<https://www.unm.edu/depart.html>

UNM Virtual Tour



If you would like to see the UNM campus before you

arrive, you can go on-line and visit the UNM Virtual Campus Tour

(see: <http://admissions.unm.edu/campus-tours/self-guided-lobo-tour-map-2012.pdf>).

You can see Mesa Vista Hall – where our office is located. <http://search.unm.edu/maps/>

ARRIVAL INFORMATION

An “ideal” schedule for exchange students would be (more details find on the back of your admission letter):

Arrive during the Week before Classes Start:

- Monday, Tuesday, and Wednesday: Attend one of our check-in sessions (where we only make copies of your documents: Passport, DS-2019, visa, I-94, and health insurance, and have you fill out a form) , finish registration for courses, get your Lobo Card, open up your bank account, move into your room/apartment/house, and sign up for students activities.
- Thursday: Attend the required Orientation, complete check-in requirements and finalize your class schedule
- Friday: Enjoy our Special Event ☺
- Monday the following week : Classes begin

Things you have to take care of

BEFORE you arrive at UNM...

Checklist:

- ☐ *Apply for your Visa; pay your visa fees*
- ☐ *Register for Courses*
- ☐ *Register for on-campus housing or apply for short-term host family*
- ☐ *Inform yourself about health insurance, cell phones, and banking*
- ☐ *Check out best arrival and departure dates and*
- ☐ *Book your flight*
- ☐ NOTE: Please contact us if you will not be able to arrive at UNM on the date required. You can send an email to: exchange@unm.edu to find a solution



HOW SOON CAN I LEGALLY ARRIVE IN THE US?

Regulations prohibit students from arriving more than 30 days prior to the reporting date listed on the front of your DS-2019. Be sure that you do not arrive earlier than that date, or you may be sent back to your home country.

DETAILS ABOUT YOUR DS-2019 (J-1) STATUS

In your admission packet there is the form DS-2019 or Certificate of Eligibility for Exchange Visitor (J-1) Status. After you have read and agree with the statement on item 2 on page 2 of your DS-2019 you must complete the exchange student certification by signing at the bottom of page 1. If there is any incorrect information on the form (for instance your date of birth, country of citizenship, spelling of your name, etc.) please let us know immediately; (your name should exactly match the name on your passport). If for any reason you decide not to attend UNM for the exchange program, you should notify your program coordinator at your home institution and return the enclosed DS-2019 to the Global Education Office (GEO) at UNM. Make sure to keep your DS-2019 at hand when you arrive at the first US-airport, you need to show it there!

LEGAL REQUIREMENTS FOR NEW STUDENTS TO THE UNITED STATES

Visa Requirements and Visa Application Process

If you are currently outside the US, you should use the DS-2019 form to apply for a J-1 entry visa.

Once you are sure you will attend UNM, you should apply for the J-1 visa at the United States Embassy or Consulate nearest to your place of residence. If you already applied for a visa using another school's DS-2019 and you want to attend UNM, you will need to return to the consulate and apply for a new visa that has UNM listed as the school you will attend. For information on the US Embassy or Consulate(s) nearest you, please see: www.usembassy.gov

Canadian citizens do not require a visa. However, if you are Canadian, you must present the DS-2019 and your passport form when entering the US from Canada and you must pay the SEVIS fee. Non-citizen residents of Canada should check with the US

Consulate in Canada to find out whether or not they need an entry visa. For information on the US Embassy or Consulate(s) in Canada, please visit the US Department of State website at http://travel.state.gov/visa/questions_embassy.html.

Required SEVIS Fee

All students must pay the mandatory Student Exchange Visitor Information System (SEVIS) fee. This is a US Government fee, not a university fee, and has to be paid in addition to any visa fee

To pay the SEVIS fee, follow these instructions:

Payment of the SEVIS fee must be processed before you arrive to the US Embassy or Consulate for your visa interview. In order to do this, you must pay it at least 3-business days prior to your visa interview and bring proof of payment (receipt, documentation, etc.).

Below is a list of the ways in which you can pay the SEVIS fee:

Through the Internet at www.FMjfee.com

(Student and Exchange Visitor Program (SEVP) SEVIS I-901 fee processing website)

- a. Complete the Form I-901 and pay online using a credit card;
- b. Once you have submitted the payment please print the computer-generated receipt. This receipt will be your proof of payment.

Through Western Union "Quick Pay"

This option is available in any country where Western Union offers its Quick Pay service. This service allows you to pay the SEVIS fee electronically and directly to the Department of Homeland Security in local currency. The receipt you will obtain at the end of the transaction will be your proof of payment. To read the detailed instructions for this form of payment, obtain a printed copy of the instructions and the sample of the completed Western Union blue form, please go to: www.ice.gov/sevis/ig01/wu_instr.htm

Through the Mail

You can mail by submitting a completed Form I-901 and a check or money order drawn on a US Bank. The mailing address can be found at: www.ice.gov/sevis/ig01/faq4.htm#_Toc81222043. For proof of payment, you will need to wait until you receive the receipt (Form I-797) by mail.

Because we do not know how much time it takes to obtain this receipt we strongly recommend you do NOT pay by mail but try to pay the SEVIS fee through one of the other options above. For more detailed information on the fee payment process please go to the SEVIS website www.ice.gov/sevis/ig01/index.htm

For more detailed information on the fee payment process please go to the SEVIS website at http://www.ice.gov/sevis/ig01/faq4.htm#_Toc81222043

When to Apply:

1. You cannot apply for the visa more than 120 days prior to the date your US program begins.
2. You may be subject to a security check that will delay the visa application process; for this reason, we highly recommend that you apply for the visa as soon as you receive the DS-2019 form.

What to bring to the US Consulate:

- ✓ Passport (your passport has to be valid for at least six months beyond the period of your intended stay!!)
- ✓ Proof of payment of the SEVIS fee
- ✓ DS-2019 form
- ✓ UNM acceptance letter
- ✓ Proof of finances for your studies
- ✓ Any evidence that you intend to return home when you complete your studies (e.g., proof of property, a job or family in your home country)

IMPORTANT: Please contact the US Consulate before you go to find out:

- 1) If you need an appointment
- 2) What fees are required
- 3) What documents you should bring to the interview
- 4) How many days it takes to process the visa. You can access most of this information on the US Embassy/Consulate websites via www.usembassy.go

The Visa Interview

If you will have an interview at a US Consulate, GEO recommends the following:

- Be ready to speak in English briefly and clearly state your reason for study in the US and your plan to use the education in your home country on completion of the exchange program.

- Know how your academic degree and new knowledge will fit into your home country job market.
- Be prepared with the above information, but don't memorize a "speech" which sounds rehearsed.
- Remain calm.
- Ask the consular officer if s/he will review any documents you brought (even if s/he doesn't ask for them.) In case of a denial, ask that the reason be given to you in writing *before* you leave the consulate. *Only* in this way, can you address the US Consulate's concern if and when you return for a second interview. For information about reasons for visa denial, visit the website: http://travel.state.gov/visa/frvi/denials/denials_1361.html
- You may be subject to a security check that will delay the visa application process. Therefore, we highly recommend that you apply for the visa as soon as you receive this form (but not sooner than 120 days before your program begins)
- Once you are issued a visa, you should verify that all the information is correct and it does not contain any typo errors in your name, date of birth, or other biographical information. It is extremely important that your name and biographical information on the visa MATCH your passport and your I-20/DS-2019. Make sure you are issued the correct type of visa, e.g. F1 or J1, NOT F2 or J2. It is extremely difficult to correct these errors once you have left the consulate and nearly impossible once you have entered the US, so you want to get these errors corrected BEFORE you begin your program.
- Finally, once you are issued a visa, the consular officer will seal your I-20/DS-2019 in an envelope and attach it to your passport. You should not open this envelope! The Customs and Border Protection Officer at the U.S. port of entry will open the envelope.

What do I Bring to Enter the US?

- 1) Passport with entry visa
- 2) DS-2019 form (in most cases this will be enclosed in an envelope that the US Consulate has given you)
- 3) Proof of finances to support your stay in the US (if you are supported by the department you should bring the department's offer letter)
- 4) Money to cover initial costs (approx. \$1,000 in Traveler's Checks; do not bring more than \$500 in cash). Check with your bank at home whether your credit card is valid in the US!
- 5) According to US law, you must enter the US using the DS-2019 from the institution you plan to attend first. If you enter the United States with a DS-2019 form from a university other than the University of New Mexico you will be required to attend that university before you will be eligible to transfer to UNM.

- 6) As of April 30, 2013, you do NOT get a printed version of the I-94 anymore when you arrive in the US! The U.S. Customs and Border Protection (CBP) have automated the process and the paper form of the I-94 will no longer be provided for travelers upon arrival. However, the I-94 is an important document that shows your legal status in the US and the exact date on or before which you have to depart the country. Especially in New Mexico there are many Border Patrols that check your status and it is therefore highly recommended that you always carry a printed version of your I-94 stapled in your passport with you!! Upon arrival, the CBP will give you a tear sheet with instruction on how to look up your electronic I-94 file on the CBP's website. From there, you can easily print out the paper form of your I-94. Please try to print it out as soon as possible and bring it to the check-in session at GEO. If you can't find a printer, don't worry, we can help you with that once you come in for the orientation.

IMPORTANT!!!

Do not pack these documents in your checked luggage; carry them with you.

Do not enter the US on a B visitor's visa or visa waiver or you will be ineligible to study!!!

Special Information for Canadian Citizens



Citizens of Canada do not require J-1 entry visas, but must present the DS-2019, financial proof, and proof of payment of the SEVIS fee when entering the US from Canada. Passports are required for all Canadian citizens.

Other Important Documents:

- Birth Certificate (you need it if you want to apply for a New Mexico ID card or Driver's License)
- Academic transcripts
- National identification
- Driver's License
- If applicable: Prescriptions for any regular medications

IMPORTANT!!!

It is advisable to copy all of your important documents before you come to the US and leave copies with your family or friends in your home country in case you need someone to send these to you.

CLASS REGISTRATION

Register as soon as possible! Let us know if you run into problems!!!

Please check for registration dates: <http://registrar.unm.edu/Registration/index.html>

Note that your date is the last listed because as an exchange student you are considered as a transfer student.

New exchange students are eligible to “pre-register” for some classes using UNM’s on-line registration system LoboWeb. You can register about two months before the semester starts. Before you try to register, you should examine the course descriptions in the online UNM Catalog:

https://www8.unm.edu/pls/banp/bwckctlg.p_disp_dyn_ctlg

The online schedule lists all the courses, days and times that classes will be taught. You can see the “Schedule of Classes” at <http://schedule.unm.edu>. Click on “LoboWeb Course catalogue” to find courses that will be offered.

Make sure that none of the classes you want to take conflict with other courses.

To make a UNM NetID, do the following:

Create a “Net ID” on this website: <https://netid.unm.edu/> and follow the instructions.

Click on the button that says

- “NEW EMPLOYEES AND NEW STUDENTS: Create your NetID.”
- You will need your date of birth (dd/mm/yyyy) and you will be asked to put in your student identification number, which is printed in your acceptance letter beginning with 999-.
- You will also need your BANNER ID, which is also printed in your acceptance letter and starts with 101-
- You will also need to select a NetID and a password.
- When you have put together the list of courses you want to take, go to

<http://my.unm.edu>

To register for classes, you must do the following

- Visit the registration website: <http://my.unm.edu>
- Enter your Net ID and password
- Click on “Student Life” tab
- Click on LoboWeb and follow the instructions to register – go to advanced search and

- PLEASE MAKE SURE THAT YOU ONLY ENROLL FOR CLASSES ON THE ALBUQUERQUE MAIN CAMPUS!!!!
- You may add or drop courses at any time before your arrival at UNM using this system.

Undergraduate International Exchange students must be registered and complete at least 12 credit hours each semester in order to remain full-time and maintain legal immigration status. Which classes you take is completely up to you, but talk to your home-advisor before you register to make sure that they accept your course credits.

Graduate International Exchange students must be registered and complete at least 9 graduate credit hours (3 classes) each semester in order to remain full-time and maintain legal immigration status. If a graduate student takes less than 9 graduate credit hours, the student will have to take 12 credit hours: mixed undergraduate and graduate credit hours.

Most UNM courses are 3 credits and the credit values are indicated in the online Catalog and Schedule of Classes. You may register for a maximum of 18 credits, but we strongly recommend that you take no more than 15 credits your first semester.

Business students find available courses here: <http://mba.mgt.unm.edu/future/other.asp>

Note: Students who want to register to English 101 or 102 and get registration error, please email Dylan Gauntt (werewolf@unm.edu) with a copy of your Toefl score and your UNM ID number, he can help you to register for the English classes.

You will need to understand the UNM course numbering system in order to choose your classes:

Course numbers in the

100's are introductory courses generally taken by first year students.

200-level courses are usually for second year students

300-level for third year

400-level for fourth year

Courses numbered 500 or 600 are for graduate students only (i.e., you must have completed a Bachelor's degree or its equivalent.) You are not allowed to pre-register for graduate courses if you are not admitted as a graduate student.

However, these are only guidelines, and students may register for any courses for which they are qualified regardless of their year in school.

There are many other UNM courses for which you cannot register on-line. Examples:

- ❖ There are many courses for which there are specific pre-requisites (e.g., you cannot register for Calculus until you can prove you have taken Algebra);

- ❖ There are some courses that require you to take a placement examination before registering;
- ❖ Some courses require that you talk with the professor and get permission before registering;
- ❖ If a particular class is full, you will not be allowed to register; however, you can sometimes meet with the professor after you arrive and get permission to enter the class;
- ❖ Courses offered in UNM Branch Campuses. Do only register for courses on the UNM Main Campus!
- ❖ Some specific subject areas are restricted. For example, if you wish to take any Business, please send us the list of the classes you want to take and for Architecture, please send us your portfolio, the list of Architecture software you are familiar with, and the list of classes you want to take.
- ❖ Please contact GEO (exchange@unm.edu) if you have questions and/or problems of any kind!

For all other classes, the best advice is that you go on-line and try to register for the classes as soon as possible. If you get a message that you cannot register for any particular class for any reason, try to get on the waiting list and check your email regularly because they will send you an email if a spot opens in the class and they will give you 48 hours to register for the class. It is best to contact the instructor or department advisor in advance by e-mail to get permission to enter the class. Also, during the first week of classes many students add and drop their courses. If you cannot register for classes, you can always talk to the instructor or advisor after your arrival but please try to register as soon as you receive your admission letter! Most exchange students get into the classes they need. If you have problems registering for the courses you want after you arrive, please come and talk with the exchange program advisor at GEO: exchange@unm.edu.

This is the link to all UNM departments:

<http://www.unm.edu/depart.html>

This is the link to the UNM directory where you can find advisors by name:

<http://directory.unm.edu/>

HEALTH & TRAVEL INSURANCE



UNM Health Insurance Process and Requirements for 2014-2015

Overview

J1 Exchange Visitors and their dependents are also required by Department of State regulations to carry health insurance that meets certain minimum requirements. In an effort to ensure basic coverage for all students and compliance on the part of J1 exchange visitors, UNM's policy has been to require insurance of all international students that meets the minimum J1 requirements. To verify this information, students currently must show an insurance card or policy with effective dates and coverage information at the beginning of their studies, which is reviewed by the Global Education Office (GEO) staff.

UNM's contracted student insurance provider, will review student policies to see if they comply with the minimum J1 requirements for all students enrolled in UNM transcribed programs. This does not include short-term programs or English Language training unless the student is enrolled pursuant to an exchange agreement in J1 status. If an outside policy presented by the student does not comply with the minimum requirements, the student will be enrolled in the University-negotiated AIG ACA compliant plan at their own expense and the charges will be placed on the student's account after the waive-out period is over.

Minimum Insurance Requirements:

All international students must carry health insurance which meets the following minimum coverage requirements during their stay at UNM (these are the same as those for the J1 Exchange Visitor program and the same requirements that are currently in place):

- \$50,000 per person per accident or illness
- \$7,500 for repatriation of remains
- \$10,000 for medical evacuation
- No more than \$500 deductible per accident or illness
- Coinsurance must not exceed 25% payable by the exchange visitor or sponsor
- Policy Rating requirements (exchange visitors will need to ask the company about these requirements):
The policy must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above, an Insurance Solvency International, Ltd (ISI) rating of "A-I" or above, a Standard and Poor's Claims Paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above.

The UNM student insurance plan offered by AIG exceeds these requirements (the plan is meets all Affordable Care Act requirements in addition to the requirements above). Students can satisfy the insurance

requirement by doing nothing and they will be charged for the AIG plan or they can apply for a waiver of the AIG plan.

Waive out Process for International Students

International students must demonstrate coverage for a minimum of one semester (until the first day of the next semester of enrollment) and must reapply for the waiver each semester unless the student can demonstrate coverage for the entire year or their entire stay (whichever is longer). Students cannot waive out for more than one year at a time. A completed, verified and approved Waiver is required if the student does not wish to participate in the UNM Student Health Insurance Plan. If students do not submit a waiver before the deadline, they will be automatically enrolled in the plan. International graduate students who have an assistantship contract will be automatically enrolled in the plan. Students should be sure that any accompanying dependents have insurance coverage. However, we will not be collecting dependent insurance information nor requiring waivers for dependents.

SEMESTER DEADLINES to WAIVE: FALL - SEPTEMBER 20 SPRING/SUMMER - FEBRUARY 20

To waive the insurance provided by UNM, students must carefully follow the instructions listed below (site will be available by July 25th.)

- Access the AIG web site at www.studentinsurance.com/Schools/NM/UNM/
- Before you begin to complete the waiver application, make sure you have your current insurance card available. You will need to know the name of your current insurance carrier, insurance carrier's claims address, customer service telephone number, policyholder's name, policyholder's ID number and group name or number.

University of New Mexico

2014-2015 Student Health Insurance Program Overview

Administrator Policy Number: CHH0058675 Underwriter Reference Number: CAS9497216

Who Is Eligible for Coverage under the University of New Mexico Student Health Insurance Program ("the Program")?

The following types of students will be automatically enrolled in the Program and the student health insurance premium will be added to their tuition bill unless a waiver of coverage is submitted and approved by the waiver deadline: (a) **Non-Immigrant International Students** enrolled in any amount of credit hours; (b) **Medical Doctorate Students** enrolling (and not receiving a tuition refund), paying fees and actively attending classes each semester for 6 or more credit hours or 3 hours in the summer; and (c) **Graduate Students holding a Teaching Assistantship (TA), Graduate Assistantship (GA), Research Assistantship (RA), or Project Assistantship (PA)**, enrolled for six (6) or more graduate credit hours throughout the semester and working 25% FTE or higher (Please contact the office of Graduate Studies (505-277-2711) for additional information and eligibility criteria.). **Waiver procedures and deadline information** are available at (school will provide URL) and www.studentinsurance.com/Schools/NM/UNM.

Eligible students who enroll may also insure their eligible dependents. Eligible dependents are (a) the covered student's spouse (residing with the covered student) and (b) the covered student's child under age 26.

Insurance underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., with its principal place of business in New York, NY ("the Company")

Brief Overview of Health Insurance Benefits

Aggregate Maximum Benefit Amount per Policy Year: Unlimited

DEDUCTIBLE AMOUNT (Waived for treatment rendered at UNM Student Health and Counseling ("SHAC")):

OUT OF POCKET LIMIT:

The Out of Pocket Limit is reached when the amount of eligible expenses incurred by the covered person during the policy year for which the covered person is responsible due to covered percentages being less than 100% reach the Out of Pocket Limit. The Out of Pocket Limit includes deductible, copays and coinsurance. The Out of Pocket Limit does not include charges in excess of Reasonable and Customary; expenses incurred for prescription drugs; charges in excess of any specified maximum or charges incurred for any services not covered under the Policy.

When this benefit becomes applicable to a covered person during a policy year, covered percentages are increased to 100% for all eligible expenses incurred by the covered person in the remainder of that policy year up to any benefit maximum that may apply.

COINSURANCE: the percentage of the eligible expense payable by the covered person/**COVERED PERCENTAGE ("CP"):** the portion of the eligible expense that is payable as a benefit. **(UNLESS OTHERWISE STATED)**

PRESCRIPTION DRUGS (Copays are per prescription – limited to a 30 day supply)

This benefit includes all prescribed FDA-approved birth control methods. The Co-pay Amount will be waived for prescribed FDA-approved birth control.

SHAC DOCTOR'S/CONSULTANT'S FEES

UNM HEALTH SYSTEM DOCTOR'S/CONSULTANT'S FEES

ALL OTHER DOCTOR'S/CONSULTANT'S FEES

SURGICAL EXPENSE (Inpatient or Outpatient)

PREVENTIVE SERVICES MANDATED BY PATIENT PROTECTION AND AFFORDABLE CARE ACT

PER COVERED PERSON PER POLICY YEAR: In Network:

\$250/Out of Network: \$500

Per Covered Person:

In Network: \$6,350/Out of Network: \$6,350

Per Family:

In Network: \$12,700/Out of Network: \$12,700

SHAC: 20% Coinsurance (CP: 80% of Allowable Charges ("AC"))

In Network: 20% Coinsurance (CP: 80% of Allowable Charges ("AC"))

Out of Network: 40% Coinsurance (CP: 60% of Reasonable and Customary Charges ("R&C"))

Copay: SHAC Pharmacy:

Generic: \$10/Brand Name: \$20/Non-Formulary: \$30

Outside Pharmacy:

Generic: \$20/Brand Name: \$40/Non-Formulary: \$60

20% Coinsurance (CP: 80% of AC) subject to the following copay per visit, not subject to the deductibles: doctor's visit (other than specialist): \$5/specialist or consultant's visit: \$10

20% Coinsurance (CP: 80% of AC) subject to the following copay per visit, not subject to the deductible: doctor's visit: \$20/consultant's visit: \$30

In Network: 20% Coinsurance (CP: 80% of AC) subject to the following copay per visit: doctor's visit (other than specialist): \$20/specialist or consultant's visit: \$30

Out of Network: 40% Coinsurance (CP: 60% of R&C)

In Network: 20% Coinsurance (CP: 80% of AC)

Out of Network: 40% Coinsurance (CP: 60% of R&C)

0% Coinsurance (CP: 100% of AC), not subject to deductibles or copays when services are rendered at UNM Student Health and Counseling or In Network; or 40% Coinsurance (CP: 60% of R&C) for services rendered Out of Network.

BANKING & MONEY TRANSFER



Before you arrive, please make sure to talk to a bank institution at your home country to ensure that your debit and credit cards will work in the US. You find more information on banking issues after you arrive. In many countries the student has to fill out special documents at their bank in order for them to unlock your credit and debit cards. It is also very useful to have more than only one debit card for your account in case one is damaged.

Important: Ask your bank advisor about limitations regarding monthly withdrawals. Some banks have a limit and only allow you to withdraw a certain amount of money from your account per month. Especially during the first month most students have more expenses than usual (deposits for apartment, furniture, books etc.), so keep in mind that you might have to go over your granted limit.

LIVING EXPENSES

Students spend \$350 to \$650 a month for rent. You will find all kinds of restaurants just across from UNM where you can find rather cheap meals but there is a good amount of food corners on campus as well. However, money for food can be saved by smart grocery shopping and home cooked food. Depending on your eating habits you should calculate with at least \$300 a month for food. You will also have to calculate money for trips and events.



HOUSING

On-Campus Housing

UNM offers a variety of accommodation options for students who wish to live on campus. You will find more information about each of the residence halls [on the UNM Housing website](#).

Prices for on-campus accommodation range from \$489/month for a double-occupancy room to \$629/month for a single studio apartment with bathroom en suite.

You may stay in on-campus accommodation for either the full academic year or for one semester. Students who are coming to UNM for only one semester are especially encouraged to consider living on campus, as short-term housing can be more difficult to find off campus.

A note for one-semester students:

- If you are coming for only spring semester, limited one-semester housing contracts are available.
- If you are coming for only fall semester, you must sign a housing contract for the full academic year. It is then your responsibility to cancel your contract at the appropriate time. To do this, you must submit a Contract Release Form no later than November 30th to the SRC Commons 24-hour Customer Service Desk. Your Resident Assistant, the Housing Office, and the Global Education Office can help you with this process, but we cannot release you from your contract if you neglect to do this. If you do not turn in this form, you will be responsible for paying the additional rent.
- Casas del Rio and Lobo Village are operated by a private company that is not affiliated with UNM Housing, and they will not release you from a full-year contract. Therefore, we recommend that students coming for just fall semester NOT apply to stay in Casas del Rio or Lobo Village.

Things to consider about on-campus housing:

- **Cost:** On-campus housing can be more expensive than off-campus housing. Spend some time comparing rates.
- **Roommates:** Single rooms are limited and cost more than shared rooms.
- **Winter and Summer Breaks:** Students are NOT permitted to stay in on-campus housing during the winter and summer breaks unless they pay additional fees.
- **Food:** Students in on-campus housing are required to purchase a meal plan. (See “Resident Meal Plans” section, below, for information.) Most dormitories do NOT have full kitchen facilities and may only have a small fridge or microwave available.
- **Atmosphere:** Most residents of on-campus housing are younger undergraduate students.
- **Move-In Dates:** Students are only allowed to move in a few days before classes start. Housing does offer an early move-in date approximately one week before classes. However, students who move in on this one available early date must pay an additional daily fee of \$30 for each extra day.
- There is no opportunity to move in between the early and regular move-in dates.

Choosing a dormitory:

The Residence Life and Student Housing website has photos, floor plans, and amenities listed for each of the residence halls. The number of people per bedroom, styles, and sizes of the dormitories vary as do the costs. The website is: <http://housing.unm.edu/>

Applying for a room:

You may apply online at: <http://housing.unm.edu/prospective-resident/apply-now/index.html>

The residence halls do fill up, so we recommend you submit your application as soon as you are accepted to participate in the exchange. When you sign your contract, please be sure to read and understand it, as it is a legally-binding document.

Off-Campus Housing

There is a moderate amount of inexpensive off-campus housing near the university. Students often find an apartment or a rental house to share with other students. The quality of off-campus housing varies and it is important to see an apartment or house in-person before committing to it.

Off-campus housing listings:

- [UNM Off-Campus Housing Office](#)
- [World Student Alliance Facebook Page](#)
- [Daily Lobo Classifieds](#)

We recommend that you wait until you arrive in Albuquerque before signing any off-campus housing contracts so that you can inspect the properties and see what options are available to you. There is great demand for apartments near campus before each semester. If you will be looking for off-campus housing, especially in the fall semester, we recommend that you arrive at least a few weeks before the semester begins so you will have more options.

RESIDENT MEAL PLANS

All students who live in on-campus housing, with the exception of Lobo Village and Casas del Rio, are required to purchase one of the Resident Meal Plans. Most dormitories do not have full kitchen facilities, and some only have a microwave and fridge available. Meal plans are also available for students who live off campus, but are not required.

Details about each plan can be found at:

<http://lobocard.unm.edu/resident-meal-plans/2013-2014-resident-meal-plans.html>

How do I know which plan to choose?

Trying to figure out how much food you plan to eat can be challenging. The [LoboCard Office](#) is the best place for information on Resident Meal Plans, but there are a few things you will want to consider:

[You can always upgrade your meal plan, but you can't always downgrade.](#)

You can only change your meal plan during the two-week “change period” at the start of the semester. After that two-week change period, if you want to upgrade your meal plan, you may do so without prior approval. However, you will not be allowed to change to a lower cost plan. So, if you aren't sure how much you are going to need to eat, choose a lower cost plan and add to it later if you find that it is not enough.

[If you do not actively choose a plan, you will automatically be assigned to Meal Plan 3.](#)

What is the difference between Dining Points and LoboCash?

Dining points are equal to cash if used at on-campus dining locations. Each point represents a dollar that you can only use to purchase food, drinks or snacks across campus. LoboCash can be used like a debit card. You can place any amount of money on

your Lobo Student ID card and spend it on anything at UNM, including books, supplies and food. You can also use LoboCash at a few participating off-campus restaurants.

Students staying for only fall semester must cancel their meal plan.

If you are staying for only fall semester, you will have to purchase a full year plan and cancel it before you leave. To do this, you must take your DS-2019 to the LoboCard Office to prove that you will only be here for one semester. If you do not do this, you will have to pay for the full cost of your meal plan.

AIRPORT PICK-UP & SHORT-TERM HOME STAY: ISI (International Students, Inc.)

Our office works with a community volunteer group, International Students, Inc. (ISI), to provide support to students looking for off-campus housing. New students arriving in Albuquerque without connections or temporary accommodations should contact the ISI. They provide a free service that pairs students with a local Albuquerque family for airport pick-up and/or a short family home stay while you look for permanent housing (approximately 3 days). They also have a bulletin board with off-campus housing options, and volunteers are able to accompany you to inspect apartments. The ISI headquarters has a large yard sale with cheap and free furniture and housing supplies at the beginning of each semester.

If you are interested in airport pick-up or the “home stay” opportunity, please e-mail: isiabq@isionline.org or call Joan Lasche at 505-238-6064. Airport pick-up and home stays for students arriving for the fall 2014 semester will be available beginning mid-July. Services for those arriving at other times may be possible, but you must contact ISI well in advance so there is more possibility of assisting you.

Note: ISI is a Christian organization, but you have no obligation to participate in any religious activities.



HOW TO GET TO CAMPUS ON YOUR OWN?

UNM student groups will sometimes provide airport pick-up and/or temporary home-stays for new students. You can contact students from your home country through one of the country/culture group representatives on the UNM Student Activities website to see if this service is being offered: <http://sac.unm.edu/StudentOrganizations.html>

Bus-route from the airport to UNM

The easiest way to get to UNM and your dorms is to take the bus #50 which runs directly from the airport to UNM, (Yale street exit) every 20 minutes until 8pm for \$1 (you need exact change):

<http://www.cabq.gov/transit/bus-routes-and-schedules>

Taxi

You can take a taxi which will take about 10-15 minutes from the airport to UNM.

It will cost you about \$15. <http://www.taxifarefinder.com/main.php?city=Albuquerque-NM>



Get connected with your Fellow Students – Join UNM's World Student Alliance Facebook Group



If you would like to know more about social events for international students at UNM or connect with other incoming or current UNM students, you may want to subscribe to the World Student Alliance's Facebook group. The purpose of WSA is to serve as a forum where past, present and future International and American Study Abroad students share experiences and participate in various activities. WSA encourages the exchange of international cultural and academic information among students. Through WSA, you can get information regarding UNM, Albuquerque, Academic Departments, Housing, Roommates, and Social Events etc. To join, go to the GEO webpage, geo.unm.edu/ and click on the Facebook logo on the left side of the page.

Things you have to take care of

AFTER you arrive at UNM..

Checklist:

- ☐ Check into dorms; look for housing
- ☐ Check in at the GEO:
 - ** Bring your passport, Ds-2019, visa, health insurance
 - ** Print out your I-94 twice – keep one; give one to GEO
- ☐ If necessary buy health insurance
- ☐ Get your Lobo Card and Transportation Sticker in the Student Union
- ☐ Finish Registration for courses
- ☐ Attend Mandatory Orientation

LEGAL REQUIREMENTS FOR STUDENTS CURRENTLY IN USA

Within 15 days of the start date on the new DS-2019, report to the Global Education Office (GEO), 211 Mesa Vista Hall to complete the transfer. You must bring your passport, visa, I-94, and all previously issued I-20s/DS-2019s with you. If there is some problem and you will arrive late, you must contact GEO to discuss your situation. Failure to report to GEO with the completed documents within 15 days of the start date may result in cancellation of your Student Visa.

If you plan to travel out of the US briefly between attending a previous institution and attending UNM and you do not have a valid student visa, you should present the UNM DS-2019 form, along with financial proof and proof of your intent to return home, to a consular officer at a US Embassy or Consulate abroad to obtain a student entry visa (please see sections 11.3. and 11.4. above for more information about applying for a visa - Canadian citizens do not require entry visas.) You will also need to show this form and information to the inspecting immigration officer upon entry to the US. Note: If you plan on applying for the new visa in Canada or Mexico, speak to an international advisor about your situation BEFORE you schedule the appointment. Applying in these countries may present significant problems or be impossible for some individuals. If you do have a valid student visa, you do not need to apply for a new one. You will present the UNM DS-2019 to the inspecting immigration officer with your current visa upon reentry to the US.

Information for Students in the US already in Student Immigration Status (J1)

If you are currently in J1 student immigration status studying at another University or High School in the US and you are going to begin attending UNM with no break or only a brief break in studies (less than 5 months), you will need to process an “immigration transfer” to attend UNM. The UNM immigration transfer form should be provided with this welcome letter. If there is no transfer form enclosed, you can get one at: geo.unm.edu/all_handouts/immigration_transfer.doc

Before coming to UNM, you should visit the international advisor at your current school and inform him/her of the date you plan to transfer to UNM. The advisor there MUST set a release date and enter UNM as the school you will transfer to in the SEVIS immigration student tracking system (the “transfer to” school [UNM] and date cannot be changed once the transfer date is reached). Have the advisor complete the UNM transfer form (enclosed) and return it to the Global Education Office at UNM (via email to iadvisor@unm.edu or fax to 505-277-1867). The UNM DS-2019 cannot be sent to you until AFTER the release date you set with your current international advisor so be sure to state clearly on the UNM Transfer Form where the DS-2019 form should be sent or if you wish to pick it up upon arrival at UNM.

CHECK-IN & ORIENTATION

Check-In

Where and When?

During the week before classes start:

Monday through Wednesday, 10am-4pm in the GEO, 2120 Mesa Vista Hall

What to bring?

- ✓ Passport
- ✓ Visa
- ✓ DS-2019
- ✓ I-94 (you have to print this out after your arrival. If you cannot find a printer, come to the Global Education Office (GEO) and we will help you).
Here is the link to the government web page: <https://i94.cbp.dhs.gov/>
- ✓ Proof of insurance (if you have already purchased insurance for your stay)

We will ask you to complete some forms and inform you about other requirements which you must complete before classes begin. These requirements include purchasing health insurance, signing up for a UNM email account, attending orientation, and providing GEO with your local residential address. This initial check-in is necessary for us to check and copy your documents and to provide you with important information including what you need to provide us before the end of the first week of class*.

Failure to provide all required information by the end of the first week of class will result in administrative withdrawal from the University and you would have to leave the country

Required Orientation

Where and When? ✓ Please find the information on your admission letter.

Please check your e-mail before the day of the orientation! Location might change!

International exchange students are required to attend International Student Orientation organized by the Global Education Office (GEO). You will receive more details about the orientation when you check in with the Global Education Office. The orientation will help you transition to life at UNM. Even if you have spent time in the United States, you will still find this program very useful. All students must plan to arrive in Albuquerque at least two days before the first required orientation so that you have time to complete check-in requirements and get settled before classes begin. Other activities for new students such as campus and library tours, as well as social events are planned for the week before classes begin.

STUDENT ID CARD & BUS STICKER

Student ID Card – Your Lobo Card

Every Student at UNM gets a LOBO Card; this is a multi-functional card which is used for many purposes. It can be used at the Library to rent books, to get free bus rides, as a credit card for the food corners, cafeterias and the book store on campus, for lobo-cash excepting restaurants off campus and for free entry to the Johnson gym. You can get your Lobo Card in the Lobo Card Office located in Student Union Building showing your passport and DS-2019. Please do so as soon as you arrive at UNM or right after you visit us in the Global Education Office (GEO).



PUBLIC TRANSPORTATION & BICYCLE

With a transportation sticker on your Lobo ID card you can use the Albuquerque Public Transportation for free. You can get the sticker in the Student Union Building across the hall from the Lobo Card Office. Just bring your Lobo ID and a printed version of your schedule (it is okay if you have not yet registered for all of your classes, you only need to be enrolled for at least one class). Also, if you don't have your schedule printed out, they have a computer available on which you can log in on the LOBOWEB homepage and show your schedule. Bus-routes cover a large area around campus, so it is possible to get around without buying a car. Most buses only run until 8pm on week-days, so always make sure to have other options to get around for example by bike.

Link for bus maps and schedules: <http://www.cabq.gov/transit/bus-routes-and-schedules>

WHAT DO YOU HAVE TO PAY AT UNM?

No Tuition but there is Course Fees to pay

According to the exchange student agreement between our universities, you will not pay UNM tuition. If you receive an invoice from the UNM Bursar's office for tuition charges, please contact GEO. If you are living on campus, you will get an invoice for your room and board charges and you are responsible for paying promptly. You will also be responsible for certain special course fees, such as in art classes, business classes, architecture classes, laboratory science fees and other course fees. These fees are noted in the "Schedule of Classes," and are NOT COVERED by the tuition waiver agreement. They can be as high as \$200. There is a \$75 late fee for registering or changing classes after the registration deadline. Please check your invoice carefully and make sure you understand all of your charges.

Also please note that ALL UNM CORRESPONDENCE COURSES have their own and independent tuition which you will have to pay!!! Do not register for those classes if you don't want to pay for them!!

Housing/Pre-Registered Classes

If you have reserved on-campus housing, or if you have pre-registered for classes that have course fees, you may have charges that are due early August. If you do not pay these charges by their due date, you will be "dis-enrolled" and you will have to re-

enroll for your classes and pay a late fee. Be sure to check your university bill on the LOBOWEB site in early August to see if you have charges that are due. The LOBOWEB can be found at: <https://my.unm.edu/cp/home/displaylogin>.

Immigration Fee

Every incoming international student has to pay a \$125 immigration fee which can be seen LOBOWEB student account. Finally, recent changes to U.S. law relate to the legal rights of certain employment or education-based nonimmigrants under Federal immigration, labor, and employment laws, and the information to be provided about protections and available resources. As a temporary visitor to the U.S., it is important that you are aware of your rights, as well as protections and resources available when you come to work or study.

Please go to <http://www.state.gov/g/tip/rls/other/2009/125793.htm> for additional information. If you are mistreated or your rights are violated, call these toll-free numbers: National Human Trafficking Resource Centers 24 Hour Toll-Free Hotline 1-888-373-7888; or you can call Trafficking in Persons and Worker Exploitation, Task Force Complaint Line 1-888-428-7581.

BANK ACCOUNT & MOBILE PHONE

Opening a Bank Account

You can open an account at any Bank in America for free. There are several banks and ATMs on and very close to campus, like New Mexico Educators (on campus), Bank of America and Wells Fargo.

If you want to open a bank account you have to visit the bank in person and bring your passport. The advantage of opening a bank account in the US is that you can withdraw money from that bank account and pay with your debit card without being charged with any fees and you won't have to carry cash with you everywhere you go.

New Mexico Educators is located in the SUB and thus easily accessible, which is why many students choose to open a bank account with this bank. Be aware, however, that this branch is a New Mexican institution and does not have many branches outside of the state (they do have ATM's in other states though, so if you do online banking, you should be fine). Just keep in mind that if you plan on travelling a lot during or after your stay at UNM it might be more convenient to open an account with a bank that has branches in other states as well (such as Bank of America).

Make sure that you have enough money available in the first month to pay for books, (\$200-500), deposit for off campus housing (\$250-500), and other expenses such as bed clothes, cell phone, sim -card, etc.

Getting a Mobile Phone

It is very reasonable for exchange students to make a cell phone contract with one of the local mobile companies like Cricket, T-Mobile or Virgin Mobiles during their time in the US. The mobile companies listed above offer a lot of pre-paid contracts which do not require a minimum duration. Pre-paid means that you pay a certain amount of money (mostly between \$25 and \$40) at the beginning of every month and get free minutes, free texts and, depending on the contract, free internet.

EVENTS & TRIPS

The Global Education Office (GEO) organizes a lot of events and trips for the exchange students. During the summer and fall, we take you for a weekend to Taos, New Mexico's capital Santa Fe and the Grand Canyon and in winter we go on a ski trip to Wolf Creek. In the spring, you can come with us to Colorado or the South of New Mexico and experience the wonderful landscape and Southwestern culture. There are social hours and trips to the Sandia Peak, dance parties, film nights, baseball and football games, and we go to the world famous Balloon Fiesta and the New Mexico State fair.



Get ready to enjoy your life at UNM!



Let GEO know if you have any questions or problems!

We extend to you our best wishes for a pleasant trip to Albuquerque and trust you will find your stay at UNM to be both challenging and rewarding.

We look forward to meeting you and assisting you with your needs as an international exchange student!

Study Abroad Advisors: Susi Knoblauch, Annette Mares-Duran, Alex Zimmerman

E-mail: exchange@unm.edu Phone (505) 277-4032

Global Education Office,

2220 Mesa Vista Hall, MSCo6 3850,

University of New Mexico, Albuquerque, NM, 87131