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Dear International Student,

We welcome your interest in the University of Hartford and congratulate you on your acceptance to a program of study. We hope that you will be able to join the nearly 475 international students and scholars from more than 60 countries who are currently enrolled here. We believe that you will find an energetic student body and a faculty and staff that are dedicated to providing you with the necessary environment to enable you to succeed.

The distinctive needs of international students are of primary concern to the staff of the International Center. The International Center should be your first stop when you arrive at the University. We are located in the Gengras Student Union building, room 327. The International Center is open Monday through Friday from 8:30 a.m. to 4:30 p.m. We will be able to address many of your questions with regard to orientation and course registration, visa and immigration matters, housing, meeting other students, medical insurance and travel, as well as a host of other concerns you may have about student life at the University of Hartford.

We want you to feel that the International Center is your office. It is here to help you adjust to your new environment, to make new friends, and to work with you to overcome any difficulties that you may encounter.

We look forward to welcoming you personally to the University of Hartford.

The staff of the International Center:

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The International Student Pre-Arrival Handbook is produced to assist new International Students studying at The University of Hartford. The International Center has made every effort to insure that the information in this Pre-Arrival Handbook is up-to-date and accurate at the date of publication. University and immigration policies, fees, websites and other statements and conditions noted in this handbook may be subject to change without notice. Please note that this Pre-Arrival Handbook is updated once a year.

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Introduction

The purpose of this International Student Handbook is to provide you with pre-arrival information that we feel will assist you as you prepare for your journey to the United States and the University of Hartford. During your orientation program you will be provided with more detailed information regarding such aspects of University life as academic programming, course registration, on and off-campus housing options, student support services, Hartford area resources, banking, immigration law, and more.

We are providing you with important information to help you decide when you should arrive in Hartford, where you can stay, and what your schedule will be for the first few days. Please visit our website for additional information regarding the University of Hartford and the services provided by the International Center.

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About the University of Hartford

With over 7,000 students, the campus is large enough to achieve the goals of a university without becoming a massive, impersonal institution. Many opportunities for career preparation can be realized within the approximately 70 undergraduate majors and over 35 graduate programs offered by the University. All degree programs of the University of Hartford carry regional and state accreditation or licensure.

The University combines the vitality of youth with a rich heritage of the past. It was founded in 1877, when the first of its three original schools was established. The Hartford Art School (1877), Hillyer College (1879), and the Hartt School (1920), all well-recognized institutions of higher education, joined in 1957 to form the University of Hartford. The University is an independent, coeducational, nonsectarian institution. The variety of its programs attracts a diverse student body from the urban and general metropolitan area, from about three-fourths of the states of the Union, and, currently from over 60 foreign countries.

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About The International Center

The International Center has been established by the University as the focal point for international student and exchange visitor programming, service, and support. We are staffed with experienced University personnel who are familiar with the needs, expectations, and goals of our international community. The International Center has among its many responsibilities, the International Student Orientation Program, immigration and legal advisement, study abroad programming, and student counseling and referral. The International Center has gathered a great deal of material to help you in a variety of ways, including but not limited to, information on housing, transportation and travel, insurance needs, where to eat, where to shop, and much more.

The International Center is also involved in student programming and sponsors and supports numerous student groups, events, and trips including:

- Trips to local recreation areas
- Nature walks, skiing, bowling, trivia contests and more
- Workshops and lectures
- The annual “International Week” and “International Festival”
- Receptions and dinners
- Intramural sports teams
- The “Global Friends Club,” the “Conversation Buddy” program and international student clubs
The Center also maintains close ties with the many international student associations on campus. In addition, the Center works with our Faculty Senate, Council of Deans, and other administrative units on behalf of our international students and scholars with regard to issues affecting them.

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Preparing for your Arrival

Passport and Visa  All International Students attending programs of study at the University of Hartford are required to be in possession of a valid passport and U.S. visa. Your passport should be obtained through your government. You must apply for a U.S. visa that is applicable for study in the U.S. from an American embassy or consulate. Students attending an approved exchange visitor program must apply for a J-1 exchange visitor visa. All other students must apply for an F-1 visa. You will find the correct Immigration document with your acceptance materials. If you have received an I-20 AB form, you will apply for an F-1 visa. If you have received a DS-2019 form, you will apply for a J-1 visa.

When you apply for your visa, you will be required to submit evidence of adequate financial resources, payment of the SEVIS fee, evidence of your competence in English, evidence of educational achievements, evidence that you will return to your country upon completion of studies in the U.S., and photographs. If you have questions regarding these documents or procedures, please contact the International Center. U.S. Embassies and consulates may require additional information.

On your arrival to the United States, you will be required to present to a U.S. customs officer your I-20 AB or DS-2019 form, passport with visa, and financial documents of support. You should also have with you your admission letter and any other documents you may have received from the University. Upon approval, the officer will issue to you an "Arrival/Departure Record" (I-94 Form that you can download after your arrival). This will complete your admission process to the United States.

What to Bring  Students’ clothing in the classroom is very informal. Connecticut weather is quite variable throughout the year. Be prepared for very hot days in the summer and very cold days in the winter as well as occasional rain or snow showers according to the season.

Carry with you your acceptance letter and related documents, your medical or immunization records, and your most recent official TOEFL score, if available. You may be required to present this material upon your entry to the United States (Customs).

Do not forget to carry your passport, immigration documents, and statements of financial support. You will not be admitted to the U.S.A. without your I-20 AB form (F-1 students) or your DS 2019 form (J-1 exchange visitors).

If you are a transfer student and expect consideration of prior college credit(s), please bring official transcripts and curriculum course descriptions of your previous classes.

Some things may have special meaning to you. Bring them so that you will have reminders of your home. If fashions differ, bring some clothing that you can wear to special occasions here.

Travel Hints  While you are traveling, keep your passport and immigration forms, money, traveler’s checks, or bank drafts with you. Do not place these items in your baggage! It is not convenient to exchange currency in Hartford. If possible, convert most of your funds to U.S. dollars before you arrive. Do not travel with a great amount of cash. About U.S. $1,000-$1,500 should be enough to pay for most expenses (taxi fare, meals, etc.) until you are established in Hartford. Additional money you expect to use within the first two or three weeks should be in Traveler’s Checks or U.S. dollars.

Understand the instructions concerning the use of your Traveler’s Checks. Money you do not expect to use immediately can be carried as bank drafts, cashier’s checks or Traveler’s Checks. A bank draft or cashier’s check may require ten working days (two weeks) for a local bank to process. Only after it is processed can the bank allow you to use the funds.

Bradley International Airport, Windsor Locks, Connecticut, is the nearest major airport (15 miles from the University of Hartford). The cost of a taxi from Bradley to the University of Hartford should be about $40. New York (JFK) and Boston (Logan) Airports are more than a two hours’ drive from Hartford. Taxi fare is very expensive. From New York’s Kennedy (or
LaGuardia) Airports you can use the Connecticut Limousine Service's van/bus to Union Station in downtown Hartford. Cost is about $100. From Boston's Logan Airport you can use the Peter Pan Company or Greyhound bus service to Springfield, Massachusetts and then to Hartford's "Union Station" (Union Station is the Harford area inter-state bus service and is approximately 8 miles from campus). The cost will be about $50. If you need assistance finding overland transportation, ask for the Traveler's Aide desk or the transportation information officer found at most major bus and train stations and airports. If you plan to rent an automobile, be aware that many rental companies require the driver to be a minimum of 25 years old. All will request a "deposit" or a valid bankcard (MasterCard and Visa are the most commonly accepted).

Student Travel Checklist—what you will need

✓ Obtain your passport and apply for your F-1 student visa or J-1 exchange visitor visa from a U.S. embassy or consulate.
✓ Make travel arrangements to arrive in Hartford, Connecticut at least several days prior to the beginning of classes (earlier if you have been specifically requested to do so or if permanent off-campus housing arrangements need to be made).
✓ Complete the medical record report and immunization record (consult with a physician to learn if any immunizations are needed before you leave home) and return them to the University Health Services as soon as possible.
✓ Complete all necessary dental work (it is very expensive in the U.S.A. and not included in general medical insurance programs).
✓ Arrange temporary housing if necessary.
✓ Secure Traveler's Checks and bank drafts, and make all your financial arrangements for the transfer of funds for your tuition and living expenses.
✓ Please refer to your I-20 AB form or your DS-2019 form for the estimated cost of tuition, fees and living expenses. Further information may be found on the enclosed information sheet regarding your immigration document. Remember that we have estimated your living expenses - they may be more or less depending on your life style preferences.
✓ Pack clothing and personal belongings.

When you travel, keep with you at all times ("carry on" the airplane yourself):
- documentation of previous education
- passport and immigration documents
- copies of your financial support statements
- a change of clothing (if your baggage is delayed)
- traveler's checks / bank drafts / credit cards / cash

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Your I-20 AB Form

Your I-20 "Certificate of Eligibility" Form is issued by the University at the time of your acceptance and is required so that you may apply for your F-1 Student Visa at an American embassy or consulate in your home country. In addition to this form, you may be required to submit to a U.S. consular officer evidence of adequate financial resources, evidence of your competence in English (TOEFL OR ILET), your SEVIS Fee payment receipt, evidence of educational achievements, evidence that you will return to your country upon completion of studies in the U.S., and photographs. In some instances, you may be required to furnish additional information to satisfy the particular requirements of the U.S. embassy or consulate in your country.

The tuition expense listed under item # 7 on your I-20 form is estimated and based on the minimum full-time cost for tuition and fees for the Fall and Spring semesters (approximately 9 months). Your tuition expenses may be dependent upon your program of study and the number of credits you take per semester above the minimum requirement. Summer semester attendance is optional and any additional tuition charges will be assessed upon registration for summer courses. The cost for living expenses listed under item # 7 is also an estimated "average" amount that you may expect to pay for such items as room and board and other personal expenses. It is based on typical University charges for "on-campus" housing.
arrival to the University, you must come to the previous school. The University of Hartford will not be able to issue an I-20 form with you when you come to the U.S. You will be required to present this document to a port-of-entry officer (customs or immigration) for admittance to the United States as a student.

Upon your arrival to the University of Hartford, you must come to the International Center for a visit. At that time, we will review your passport and other immigration documents and discuss the immigration regulations and University policies that affect your stay in the United States. You will not be able to register for your classes until you have reported your arrival to the International Center.

There are a number of important immigration regulations and University policies, which in time will become familiar to you. These will be explained in detail to you during the International Student Orientation Program prior to the start of class.

There are several important points which must be conveyed to you prior to your arrival:

- International students attending the University of Hartford on an F-1 student visa must be enrolled in a program of study on a full-time basis. If you are an undergraduate student or enrolled in our English Language Institute, you must be registered for a minimum of twelve credits per semester. If you are a graduate student, you must be registered for a minimum of nine credits per semester.
- International students may be employed on the campus of the University of Hartford. Students may not be employed off our campus until they have been in the U.S. in F-1 status, for one academic year and have met all other University and Immigration Service requirements. There are no guarantees made by the University that a student will find employment or receive the necessary Immigration Service authorizations for either on or off-campus work.
- When making financial arrangements for your stay in the U.S., you should not plan to supplement your income with employment. It is suggested that students who are enrolling in college for the first time refrain from working during their first semester here. During this period you will need time to adjust to your new environment.
- You must be in possession of valid immigration documents, including your passport, I-20 AB form, and your I-94 card. Take special precautions to protect these and other important documents. Should they become lost or stolen, new ones will have to be issued (obtaining new documents may be a time consuming and costly process).

Transferring Schools within the U.S.

If you are transferring to the University of Hartford from another institution in the United States and will remain in the U.S. during this transition period, you will be required to present to the University, documentation indicating that you were enrolled as a full-time student at your previous institution. This documentation must be in the form a statement from your present International Student Advisor indicating your current full-time status. You must notify your current institution and the Immigration Service of your intention to transfer. Your current institution must "release" you through the Federal SEVIS System. The University of Hartford will not be able to issue an I-20 form to you unless you have been "released" form your previous school. Transfers must be accomplished within 15 days of the start of school. Please remember, upon your arrival to the University, you must come to the International Center for a review of your documents and a discussion of

(double occupancy) and our Meal Plan "B." This figure is estimated for a nine-month period and depending upon your personal needs and summer semester plans, may be more or less than the figure stated on your I-20 form. This estimated figure does not include the purchase of an automobile and its associated expenses (if you desire your own personal transportation) or the cost of air flight between your country and the United States.

If you plan to live "off-campus" your expenses may vary widely depending on the accommodations you choose, the number of roommates you may have, and your need for transportation. If you are an undergraduate student and wish to live on-campus, please make the necessary arrangements as soon as possible. The International Center cannot make housing arrangement on your behalf.

The University of Hartford requires that all entering full-time international students have in their possession a valid F-1 student visa. International students arriving to the United States with a visa other than an F-1 may find that they will not be permitted to remain at the University to begin their studies. You should not attempt to enter the U.S. on an F-1 visa more than 30 days in advance of the beginning of your program of study. Earlier entrance to the U.S. is not permitted under U.S. Immigration regulations. Please read the instructions on page 2 of your I-20 AB form before applying for your F-1 visa. Do not forget to carry the I-20 AB form with you when you come to the U.S. You will be required to present this document to a port-of-entry officer (customs or immigration) for admittance to the United States as a student.

Earlier entrance to the U.S. is not permitted under U.S. Immigration regulations.
Applying for Your F-1 Student Visa

Student Applicants - Overview

In most countries, first time student visa applicants are required to appear for an in-person interview. However, each embassy and consulate sets its own interview policies and procedures regarding student visas. Students should consult Embassy websites or call for specific application instructions. Keep in mind that June, July, and August are the busiest months in most consular sections, and interview appointments are the most difficult to get during that period. Students need to plan ahead to avoid having to make repeat visits to the Embassy. To the extent possible, students should bring the documents suggested below, as well as any other documents that might help establish their ties to the local community.

When Do I Need to Apply for My Student Visa?

- Students are encouraged to apply for their visa early to provide ample time for visa processing. Students may apply for their visa as soon as they are prepared to do so.
- The consular officer may need to get special clearances depending on the course of study and nationality of the student. This can take some additional time. For more information on applicants who may have additional processing requirements see Special Processing Requirements.
- Students should note that Embassies and Consulates are able to issue your student visa 120 days or less, in advance of the course of study registration date. If you apply for your visa more than 120 days prior to your start date or registration date as provided on the Form I-20, the Embassy or Consulate will hold your application until it is able to issue the visa. Consular officials will use that extra time to accomplish any of the necessary special clearances or other processes that may be required.
- Students are advised of the U.S. Department of Homeland Security regulation which requires that all initial or beginning students enter the U.S. 30 days or less in advance of the course of study start/report date as shown on the Form I-20. Please consider this date carefully when making travel plans to the U.S.
- A new student (a student who is coming to the U.S. to study for the first time) who wants an earlier entry into the U.S. (more than 30 days prior to the course start date), must qualify for, and obtain a visitor visa. A prospective student notation will be shown on his/her visitor visa and the traveler will need to make the intent to study clear to the U.S. immigration inspector at port of entry. Before beginning any studies, he or she must obtain a change of classification, filing Form I-539, Application for Change of Nonimmigrant Status, and also submit the required Form I-20 to the Department of Homeland Security office where the application is made. Please be aware that there is an additional fee for this process, and that one may not begin studies until the change of classification is approved.

What is SEVIS and SEVP? What should you know about it?

The Student and Exchange Visitor Program (SEVP) is designed to help the Department of Homeland Security and Department of State better monitor school and exchange programs and F, M and J category visitors. Exchange visitor and student information is maintained in the Student and Exchange Visitor Information System (SEVIS). SEVIS is an Internet-based system that maintains accurate and current information on students (F visa), exchange visitors (J visa) and their dependents (F-2 and J-2). SEVIS enables schools and program sponsors to transmit mandatory information and event notifications via the Internet, to the Department of Homeland Security and Department of State (DOS) throughout a student or exchange visitor's stay in the United States.

All student applicants must have a SEVIS generated I-20 issued by an educational institution approved by DHS, which they submit when they are applying for their student visa. The consular officer will need to verify your I-20 record electronically through the SEVIS system in order to process your student visa application. Unless otherwise exempt, participants whose
SEVIS I-20 was issued on or after September 1, 2004 must pay a SEVIS I-901 Fee to the Department of Homeland Security for each individual program. The fee may be paid either through a special website, via Western Union, or by mail.

What is needed to apply for a Student Visa?
As part of the visa application process, an interview at the embassy consular section is required for visa applicants from age 14 through 79. Persons age 13 and younger, and age 80 and older, generally do not require an interview, unless requested by embassy or consulate. The waiting time for an interview appointment for applicants can vary, so early visa application is strongly encouraged. It is important to remember that applying early and providing the requested documents does not guarantee that the student will receive a visa. Visa wait times for interview appointments and visa processing time information for each U.S. Embassy or Consulate worldwide is available on the DOS website at Visa Wait Times and on most embassy websites.

During the visa application process, usually at the interview, an ink-free, digital fingerprint scan will be quickly taken. Some applicants will need additional screening, and will be notified when they apply. Also, because each student's personal and academic situation is different; two students applying for same visa may be asked different questions and be required to submit different documents. For that reason, the guidelines that follow are general and can be abridged or expanded by consular officers overseas, depending on each student’s situation.

All applicants for a student visa must provide:

- **Form I-20A-B, Certificate of Eligibility for Nonimmigrant (F-1) Student Status-For Academic and Language Students.** You will need to submit a SEVIS generated Form, I-20, which was provided to you by your school. You must sign the I-20 form prior to applying for your visa. All students, as well as their spouses and dependents must be registered in the Student and Exchange Visitor Information System (SEVIS), an Internet-based system that maintains accurate and current information on non-immigrant students and exchange visitors and their dependents (F/M-2 visa holders). The University is responsible for entering your information for the I-20 student visa form into SEVIS. Students will also have to pay an SEVIS I-901 fee for each program of study.
- A completed application, Nonimmigrant Visa Applicant, Form DS-156, together with a Form DS-158. Both forms must be completed and signed. Some applicants will also be required to complete and sign Form DS-157. A separate form is needed for children, even if they are included in a parent's passport.
- An interview at the embassy consular section is required for almost all visa applicants. The waiting time for an interview appointment for applicants can vary, so early visa application is strongly encouraged. During the visa interview, an ink-free, digital fingerprint scan will be quickly taken, as well as a digital photo. Some applicants will need additional screening, and will be notified when they apply.
- A passport valid for travel to the United States and with a validity date at least six months beyond the applicant's intended period of stay in the United States.
- One (1) 2x2 photograph. Check this link for further photo requirement guidelines;
- A MRV fee receipt to show payment of the visa application fee, a visa issuance fee if applicable (Please consult the Visa Reciprocity Table and a separate SEVIS I-901 fee receipt. While all F visa applicants must pay the MRV fee, including dependents, only the F-1 principal applicants must pay the SEVIS fee.

All applicants should be prepared to provide:

- Transcripts and diplomas from previous institutions attended;
- Scores from standardized tests required by the educational institution such as the TOEFL, SAT, GRE, GMAT, etc.;
- Financial evidence that shows you or your parents who are sponsoring you have sufficient funds to cover your tuition and living expenses during the period of your intended study. For example, if you or your sponsor is a salaried employee, please bring income tax documents and original bank books and/or statements. If you or your sponsor owns a business, please bring business registration, licenses, etc., and tax documents, as well as original bank books and/or statements.
Applicants with dependents must also provide:

- Proof of the student’s relationship to his/her spouse and/or children (e.g., marriage and birth certificates);
- It is preferred that families apply for F-1 and F-2 visas at the same time, but if the spouse and children must apply separately at a later time, they should bring a copy of the student visa holder’s passport and visa, along with all other required documents.

Additional Information

- No assurances regarding the issuance of visas can be given in advance. Therefore final travel plans or the purchase of nonrefundable tickets should not be made until a visa has been issued.
- Unless previously canceled, a visa is valid until its expiration date. Therefore, if the traveler has a valid U.S. visa in an expired passport, do not remove the visa page from the expired passport. You may use it along with a new valid passport for travel and admission to the United States.

Arrival at a U.S. Port of Entry

The U.S. visa that you received from U.S. embassy or Consulate abroad allows you to travel to the United States and request permission to enter the country through a U.S. “port-of-entry.” Applicants should be aware that a visa does not guarantee entry into the United States. The Department of Homeland Security, U.S. Customs and Border Protection (CBP) officials have authority to accept or deny admission to the United States. Student visitors must have their Form I-20 in their possession each time they enter the United States. Students should review important information about Admissions / Entry requirements on the Department of Homeland Security, Customs and Border Protection website. Upon arrival to the U.S. you will be enrolled in the US-VISIT entry-exit program. If you are allowed to enter the U.S., the CBP official will determine the length of your visit. Your entry information will be entered to the CBP database and you will be able to retrieve your I-94 Arrival Record on-line. Since Form I-94 documents your authorized stay in the U.S., it’s very important to keep in your passport.

What Items Do Returning Students Need?

All applicants applying for visa renewals must submit:

- A passport valid for at least six months.
- An application Form DS-156, together with a Form DS-158. Both forms must be completed and signed. Some applicants will also be required to complete and sign Form DS-157. Blank forms are available without charge at all U.S. consular offices and on the Visa Services website under Visa Applications Forms.
- A receipt for visa processing fee. A receipt showing payment of the visa application fee for each applicant, including each child listed in a parent’s passport who is also applying for a U.S. visa, is needed.
- A new I-20 or an I-20 that has been endorsed on page 3 by a school official within the past 5 months.

All applicants applying for renewals should be prepared to submit:

- A certified copy of your grades (official transcript) from the school in which you were last enrolled.
- Financial documents from you or your sponsor, showing your ability to cover the cost of your tuition and living expenses for at least 1 year.

Students Away from Classes More Than Five Months

Students in or outside the U.S., who have been away from classes for more than five months, will need a new visa to enter the U.S.

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Your SEVIS Fee Payment

The U.S. Department of Homeland Security’s Federal SEVIS Fee took effect on September 1, 2004. The current fee of $200.00 is generally a one-time fee. It is required of those who are applying for an F-1, J-1 or M-1 visa based on an I-20
issued for “initial attendance” or a DS-2019 issued to “begin a new program” with an issue date of September 1, 2004 or later. Proof of fee payment must be presented at the visa interview.

F-1 and J-1 Students Who Must Pay the SEVIS Fee

- You must pay the SEVIS fee if you are applying for a change of non-immigrant status to F-1 or J-1. The fee must be paid before you submit your change of status application.
- You must pay the SEVIS fee if you are an F-1 student who has violated the terms of your non-immigrant status and will be applying for reinstatement, and you have been out of status for more than five months. The fee must be paid before you submit your reinstatement application.
- You must pay the SEVIS fee if you are an F-1 student who has violated the terms of your non-immigrant status and will seek reinstatement by traveling abroad and re-entering the United States, even if you have an unexpired F-1 visa in your passport.
- You must pay the SEVIS fee if you were previously an F-1 student at the University of Hartford, departed the United States and have not maintained your registration for more than five months, and now plan to return to resume your studies, even if you have an unexpired F-1 visa in your passport.
- You must pay the SEVIS fee if you are a J-1 student who wishes to transfer from a U.S. government-sponsored J-1 program (the program code starts with G-1, G-2 or G-3) to a program where the SEVIS fee is required.

F-1 and J-1 Students Who Do NOT Need to Pay the SEVIS Fee

- You do NOT need to pay the SEVIS fee if you are a continuing student and plan to travel abroad, even if that travel includes applying for a new U.S. F-1 or J-1 visa.
- You do NOT need to pay the SEVIS fee if you are a continuing student who is requesting a new I-20 or DS-2019 that is for continued attendance.
- You do NOT need to pay the SEVIS fee if you are a continuing student applying for an extension of stay, change in level of study, change in field of study, or if you are applying for reinstatement if you have been out of status for less than five months.
- You do NOT need to pay the SEVIS fee if you are a continuing student applying for employment authorization, including Optional Practical Training.
- You do NOT need to pay the SEVIS fee if you are transferring your F-1 status from one U.S. school to another within 5 months.
- You do NOT need to pay the SEVIS fee if you were in valid F-1 or J-1 status, departed the United States and are returning after being absent for less than five months, even if you need to apply for a new visa.
- Applicants for F-2 or J-2 dependent visas are NOT required to pay the SEVIS fee.

SEVIS Fee Rules

If you are required to pay the SEVIS fee and will be applying for a visa abroad, or will be re-entering the United States on an unexpired visa, the SEVIS fee must be processed at least three business days before the visa interview or re-entry, unless you have a printed receipt from an internet payment. The SEVIS fee cannot be paid at the embassy or consulate, or at the U.S. Border. If you are required to pay the SEVIS fee, a visa will not be issued unless the visa officer can verify that the SEVIS fee payment has been made. However, you may schedule your visa interview prior to paying the SEVIS fee. The SEVIS fee is not refundable. If your visa application is denied, and you decide to re-apply for the same type of visa at a later date, you will not be asked to make a second SEVIS fee payment as long as your visa application is made within 12 months of the initial denial.

How to Pay the SEVIS Fee

Currently, there are three payment methods:
- Payment in U.S. dollars by credit card over the Internet, OR
- Payment in U.S. dollars by check, money order or bank draft, drawn on a U.S. bank, and mailed to an address in the United States.
- Payment in any country’s currency through an agent of Western Union “Quick Pay.” There are agents in more than 130 countries worldwide.
Payment of the SEVIS fee may be made by you or by any other individual, either in the United States or abroad, including family or friends. However, anyone paying the fee on your behalf will need to have a copy of your I-20 or DS-2019, or a completed copy of Form I-901. You or your representative will need the SEVIS ID number off of your I-20 or DS 2019 form.

**Procedure for Paying the SEVIS Fee**

1. Obtain form I-20 or DS-2019 from the University of Hartford
2. Access form I-901 on the internet at http://www.fmjfee.com OR use the form I-901 included with your I-20 or DS-2019
3. Complete form I-901, answering all questions (you must have an I-20 or DS-2019 from the University of Hartford in order to complete form I-901). Be sure that you enter your personal information exactly as it appears on the I-20 or DS-2019
4. Pay the $200 SEVIS fee according to one of the methods described below.

*Note: to complete form I-901, you must enter the University of Hartford School Code of BOS(214F)1006.0000 if you have been sent an I-20, OR the University Program Number of P104465 if you have been sent a DS-2019. You must also enter your SEVIS ID number, which is printed at the top right of the I-20 or DS-2019, above the bar code. It starts with the letter "N."

**Paying through the Internet**

Once you have received your I-20 or DS-2019, you can make the fee payment by submitting Form I-901 on-line using a credit card. MasterCard, Visa, or American Express debit or credit cards are accepted. It does not matter if the card was issued in the United States or overseas. Follow the on-line instructions, include the required credit card information, and print out the payment screen to verify your payment. The printed receipt should be presented at the visa interview or at the U.S. port of entry as proof of payment. **When paying the fee on the Internet, it is essential that your printer be ready before starting the payment process. Do not exit the receipt page until you have successfully printed the receipt. You will not be able to return to the receipt page.**

**Paying by Mail**

To pay by mail, you must download and print Form I-901, fill out the form and mail it with your payment to the address below. Your payment must be in U.S. dollars by check, money order or bank draft, drawn on a U.S. bank. Your check, bank draft or money order should be made payable to: "I-901 Student/Exchange Visitor Processing Fee." Also, be sure to print your name and SEVIS ID number in the lower left-hand corner of the check, money order or bank draft (your SEVIS ID number can be found at the top right hand corner of your I-20 or DS 2019 Form.

The need for a check, bank draft or money order in U.S. dollars drawn on a U.S. bank does not mean that only a U.S. bank can issue the document. Many foreign banks are able to issue checks or money orders drawn on a U.S. bank, because they are chartered in the United States, or because they are foreign subsidiaries of a U.S. bank, or because they have arrangements with a U.S. bank to issue a check, money order, or foreign draft that is drawn on a U.S. bank.

Mail the payment and form I-901 to:
I-901 Student/Exchange Visitor Visa Processing Fee
P.O. Box 970020
St. Louis, MO 63197-0020 USA

To send by courier, use the following address:
I-901 Student/Exchange Visitor Processing Fee
1005 Convention Plaza
St. Louis, MO 63101
United States

Phone Number: 1-314-418-8833 (United States Country Code 011)

Once the form and fee are processed, a paper receipt will be mailed to you. Return courier service is available for an additional $30. Payment by mail is not the recommended process for fee payment from abroad, as it can take as long as four weeks or more from the day you mail in the fee to the day that you receive the required receipt in the mail if you are applying
from outside the United States, unless you pay for courier service.

**Paying by Western Union “Quick Pay”**

Agents who accept Western Union “Quick Pay” are located in 130 countries worldwide. Click here [detailed instructions](#) on this payment method and to locate an agent near you.

**Showing Proof of SEVIS Fee Payment at the Visa Interview and/or the U.S. Port of Entry**

You must be able to prove that the fee has been paid when you appear for your visa interview, and when you enter the United States. This is done by presenting a printed receipt, either from the Internet if you made an on-line payment, or a mailed receipt if you paid by mail. Visa officers and U.S. port-of-entry inspectors should be able to verify SEVIS fee payment electronically three business days after payment is processed, but in case of problems, having a printed receipt is the best evidence of fee payment. If you lose or did not receive a receipt for fee payment, the U.S. government does retain an electronic record that the fee has been paid. **A visa will not be issued unless verification of the SEVIS fee payment can be made.** See detailed information on the [SEVIS fee payment process](#) or any updates and for a list of frequently asked questions, visit.

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### Temporary Living Accommodations

International Students should arrive to the University prior to the beginning of the semester and participate in the mandatory orientation program and begin the process of "settling in" to the University community. Permanent University on-campus housing is generally not available until several days prior to the beginning of class. In the interim, it is your responsibility to make a reservation at a local hotel/motel for this period of time. Whatever your choice for temporary housing, you must make your arrangements directly and in advance. Check out the "Motel/Hotel Listing".

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### When You Arrive to the University of Hartford

Your first stop to the University should be to the International Center. We are located in the Gengras Student Union, room 327. Our office is open Monday through Friday, between 8:30 a.m. and 4:30 p.m. Please bring your passport and immigration documents. If you arrive to the University after our regular business hours and have made on-campus housing arrangements please go to our [Residential Life Office](#) or [Public Safety Office](#) to check in. If you have not made on-campus housing arrangements, you will have to stay at a local motel/hotel until other temporary or permanent housing arrangements are made.

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### International Center Check-In (Required)

You are required to visit the International Center (Gengras Student Union, Room 328) within 3 to 5 days of your arrival to the United States to complete the mandatory immigration check-in. You must comply with this check-in requirement to be able to register for classes.

**For the mandatory immigration check-in, you must bring the following documents and information (and those of your dependents, if applicable):**

- Passport
- Form I-20 (F-1 students) or Form DS-2019 (J-1 Exchange Visitors)
- I-94 Arrival/Departure record which you can [download here]*
- Proof of comparable health insurance coverage if you are choosing to waive the UHA health insurance requirement.
- UHA email address and student ID number
- Local address in Connecticut

*Please note: the I-94 record is now paper-less. It is possible for some students to still receive a paper I-94, depending on the port of entry. All students should receive a stamp on their passport as proof of entry to the United States. Your I-20 Form will not be stamped with an entry date.

**WHAT IS A “HOLD” AND WHY DO I HAVE ONE?**

As a new international student, you will have an automatic international registration “HOLD” on your UHA account that will be removed once you check in at the International Center upon arrival. Admissions, your academic advisor or Health Services may also place holds that will be removed by these offices once requirements are met. Please note that you will not be able to register or undertake other school-related transactions if there is still an active hold on your account.

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### International Student Orientation Program (Required)

You should plan to arrive on campus several days before the beginning of class to participate in the International Student Orientation Program and allow yourself time to begin the adjustment to your new environment. As part of the orientation there will be informal tours of the campus, discussions with faculty members about academic expectations, seminars on U.S. immigration law, banking and campus safety, information on the English Proficiency Exam, and a variety of other important topics. You will also have the opportunity to meet other international students. All new international students, both graduate and undergraduate, are **required** to participate in the International Student Orientation Program. Click here for the exact date, time and location of the Orientation Program.

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### Permanent Living Accommodations

**Undergraduate Student On-Campus Housing**

The University of Hartford provides on-campus residential facilities for full-time undergraduate students. Space in these facilities is always in demand and new students are urged to apply as early as possible. If you have not applied for on-campus housing you may request an application from the office of Residential Life (Tel: 860-768-7900 or send a Fax to 860-768-7902). Living in a University residence will give you easier access to campus activities, reduce your transportation needs, provide you with necessary furniture, and offer you the opportunity to have U.S. students as your roommates.

If you wish to live in on-campus housing, you must complete and return the University of Hartford Housing Application and the required deposit. You should forward the housing application together with your admissions application to the University undergraduate Admissions Office as soon as possible. Click here for more information about living on campus.

**Graduate Student On-Campus Housing** Housing for graduate students is not available on our main campus and only available at our [Asylum Avenue site](#). The University *does not provide* “family” housing.

Please be aware that the Hartford city bus system only passes by the University from 7:00am to 7:00pm. If you have night classes which end after 7:00pm there will not be city transportation available. The University shuttle bus runs from 7:00am to 10:30pm, however the only off-campus sites that the shuttle bus service will stop at is our Temple Street site, Clemens
Place and our graduate housing site on Asylum Avenue. You may find information about our University shuttle bus schedules here. The University shuttle bus service only runs during the Fall and Spring semesters and is not available during our winter and summer semester breaks.

**General Off Campus Housing** Off Campus Housing is also available to you. However, be mindful that living off-campus will generally require that you have access to the Hartford city bus system or other private transportation. Most off-campus residential apartments are not within walking distance to the University and public transportation may not always be available. Renting a room in a private home, renting an apartment by yourself, or finding another person to share an apartment are possible options. If you plan to live off-campus, or the University Office of Residential Life cannot confirm a space for you on-campus, you should arrive early enough to learn about the city and what off-campus housing options are available which best fit your needs.

If you have not made housing arrangements prior to your arrival to the University of Hartford, you may find one or more of the following strategies helpful in locating permanent housing:

- Contact the University office of Residential Life. Ask what on campus options are available.
- Read the “Off Campus Housing” information bulletin board which is located in the Gengras Student Union building (lower level)
- Get suggestions from other international students you may know or meet at the University.
- Look at the rental advertisement section in Hartford area newspapers or try “Craigslist” on line.
- There are a number of international student associations on campus. Their members often help new students orient themselves to campus life and may be most helpful in finding appropriate accommodations. The International Center can put you in contact with representatives from these groups. You may also contact representatives from these associations through the International Center website here.
- Come to the International Center to learn of any special housing opportunities. We may also have a list of students who are looking for roommates to share off-campus housing costs.

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**Meal Plans**

If you plan to eat at the University regularly, regardless of whether you live on-campus or off-campus, it may be more economical for you to purchase a University "meal plan." There are a variety of plans available to you. When you enroll in any university meal plan, your ID card will be magnetically encoded with your account number. This card must be presented to purchase food.

The meal plan is designed to be used in the University Commons cafeteria, the Gengras Student Union cafeteria, as well as other locations on campus offering meals or snacks. The cost of the food items you buy will be subtracted from your meal card account. If your meal card account becomes depleted, you can pay for your meals by either increasing the funds available in your account or by paying with cash.

**Meal Card**— Students who wish to participate in one of the University's meal plans may do so by contacting Aramark Dining Services located in the University Commons. Information regarding what meal plans are available, the costs, etc. may also be obtained through this website. Meal plans may be paid in cash or billed to your account through the Bursar's Office. Please be aware that all students living in University housing are required to participate in a meal plan.

**Menu Choices**— Our University food service provides students with a healthy variety of foods, including meat, poultry and fish dishes, as well as cereals, vegetables, fresh fruits and sweets.

**Where You May Eat on Campus**— There are a number of places on campus, besides the University Commons and the Gengras Student Union cafeteria, where you may purchase food. These include the 1877 Club restaurant, the Hawk's Nest, Einstein's Bagels and Cafe, the Market City Deli, the Village Market and the Goodwin and Backstage café’s.
We advise all new students to visit the University Health Services department, located in the Sports Center, to learn about services available to students. All full-time undergraduate students automatically pay a health fee that entitles them to access to Health Services. Part-time and graduate students may request the Bursar’s Office to add this fee to their tuition bill if they wish to use this service regularly. Health Services is also available for students to use on a “fee for service” basis for a special need. Health Services can treat only University of Hartford students; they cannot treat the wife or husband of a student unless that person is also a University of Hartford student. Health Services cannot treat a dependent spouse or child.

The University requires that you complete the "Immunization Record" Form. The University of Hartford must comply with State of Connecticut laws that require all matriculated students born after 12/31/56 to be protected against measles, mumps, and rubella and other diseases. If you have not had the required immunizations or are unable to get them, you may visit Health Services on your arrival to the University. They will administer the immunization shots to you for a fee. The University reserves the right to prohibit your course registration if you fail to provide records that show that you have the required immunizations. Please insure that your immunization documents are in English or are accompanied by an English translation; the International Center cannot translate these documents for you.

The University of Hartford does not require you to submit general health records. However, you should complete the medical section of the Immunization Form. In order to be responsive to student's needs, we would like to be alerted to any special medical conditions or concerns that may require special attention by our health care staff.

We advise that you make an extra copy of these reports and have the copies with you upon your arrival in the event the information you have sent to us does not arrive on time. If you or your medical physician has any questions about these health-related issues, contact the University Health Services (Tel: 860-786-4601). Click here for additional information regarding health service and immunization services and requirements.

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Accident and Sickness Insurance

Accident and sickness insurance coverage is one of the many necessities that an international student should be aware of when living in the United States. Unlike the practice in many countries, in the U.S.A., medical costs usually are not paid for by the government, but are the responsibility of the person receiving treatment. The high cost of medical service in the United States requires that you purchase accident and sickness insurance to prevent a serious financial crisis in the event of medical problems. The University of Hartford requires that all international students and scholars in possession of an F-1, F-2, J-1, or J-2 visa who are enrolled in a program of study have accident and sickness insurance coverage.

You will be automatically enrolled in the University of Hartford student insurance plan at the time of your course registration. The cost of this coverage will be charged to your University billing account. The University estimates the current cost of accident and sickness coverage to be approximately $1,500 per year for undergraduate and graduate students (the cost of this coverage is subject to change).

Insurance Waiver Policy

The University has in place a “waiver” process for those international students or scholars who may have accident and sickness insurance from a source other than the University. International students may request a waiver from the University of Hartford insurance plan by documenting that they are insured through another source and that their accident and sickness coverage is equal to or greater than that provided by the University. Waivers must be requested within one month of the start of school each semester. Students requesting a waiver after the period will be denied their request for a waiver for that semester and billed for the University insurance policy.
How to waive the University Insurance policy

1. Complete a University Insurance Waiver Form
2. Bring your waiver form and insurance policy coverage document to the international Center (an insurance ID card is not acceptable as the university is required to determine that your policy meets specific insurance limitations and coverage)
3. Upon receipt of your Waiver request and supporting documentation, the International Center will update your University account with the Bursar's Office and remove the charge if your policy is acceptable.
4. Your insurance should meet these minimum requirements to be eligible for a Waiver (other requirements may be applicable):
   - Policy must be one year duration
   - Company must be U.S. based and the address to submit claims must be in the U.S.
   - Plan maximum of at least $100,000 per policy year
   - Deductible no greater than $250
   - Wellness/preventative at 100% with no copayments
   - No internal benefit caps on coverage categories (diagnostics, lab, hospital, R&B, pharmacy, mental health, etc.)
   - Travel assistance for medical evacuation and repatriation
   - pre-existing condition coverage after 6 months to one year
   - No waiting periods for pre-existing conditions for students 19 or younger

**Note:** A private insurance policy must be issued from a **U.S. based company.** Insurance policies issued to you from non U.S. based insurance companies (for instance your home country) will not be accepted. Insurance policies issued for short-term coverage are not considered comparable coverage. Waivers for the 2013-2014 academic year will be processed through the International Center.

**Highlights of the Coverage and Services offered by through the University insurance plan:**

- Up to a $100,000 per each Injury or Sickness per policy.
- $100 deductible for Preferred Providers, $200 deductible for Out-of-Network Providers, per Insured Person per Policy Year.
- Deductibles and co-pays are waived when using Student Health Services (SHS). For this policy: Expenses at SHS are billed directly to the Insurance company. No out of pocket payment required by student
- $5,000 Out-of-Pocket maximum for Preferred Providers, $10,000 Out-of-Pocket maximum for Out-of-Network providers per Insured Person per Policy Year. Refer to the brochure for details about how the Out-of-Pocket maximum applies.
- The Preferred Provider is the UnitedHealthcare Options PPO network. Covered Medical Expenses for Preferred Providers are payable at 80% of Preferred Allowance and Out of Network benefits are payable at 60% of Usual and Customary charges (all benefits are subject to satisfaction of the deductible, specific benefit limitations, maximums and co-pays as described in the policy).
- Pre-existing conditions do not apply for students 19 or under.
- Network Prescription Drug Benefit at UHPS (Medco) pharmacies: $15 co-pay per prescription for Tier 1/$30 co-pay per prescription for Tier 2/ $50 co-pay for Tier 3 up to a 31-day supply per prescription. The Prescription Drug Benefit is also available at Out-of-Network pharmacies. Oral contraceptives covered at 100%, no copayment. Prescriptions are covered up to the policy maximum.
- Preventive Services benefit which includes annual physicals, GYN exams, routine screenings and immunizations, covered at 100%, no co-pays or deductibles to Preferred Providers only. Coverage available for eligible dependents including Domestic Partners.
- Scholastic Emergency Services – International Students are covered worldwide except in their home country.

**Dependent Coverage (Spouse/Child)**

The University of Hartford insurance program also offers coverage for a spouse or child(ren) at an additional cost. Dependents of an F-1 student are not required to have injury and sickness insurance coverage (unless enrolled as a full or part-time student), though the University strongly recommends coverage be purchased, particularly for a child(ren). Dependent(s) of a J-1 exchange visitor student must carry insurance that meets U.S. Department of State requirements (the university policy meets or exceeds these requirements). **Note:** An F-2 or J-2 dependent that is enrolled as a student must have the...
required insurance coverage.

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English Language Proficiency

The University of Hartford requires all students to be proficient in the English language prior to enrolling in a degree or certificate program of study. Students, who have been accepted to a degree or certificate program but have not met the minimum University English requirement for their program, or, have not taken an English proficiency exam, will be required to take a University administered exam unless exempted by the director of our English Language Institute (ELI) or an undergraduate or graduate admissions representative. The exam evaluates a student's proficiency in grammar, vocabulary, reading comprehension and written expression. The exam is part of the International Student Orientation Program. Your ability with the English language must be documented before you meet with your faculty advisor for course selection and final registration.

Typically, as an undergraduate student, you will be required to take this exam if it is stated on your University letter of acceptance. Graduate students must also sit for this exam if their TOEFL score is less than 80 or their ILETS score is less than 6 (score requirements may vary depending on your degree program). The final determination as to who will or will not be required to take this proficiency exam is left to the discretion of the University of Hartford.

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Course Selection and Tuition and Fee Payment

Course Selection To reserve your place in a particular course, you will have to meet with your academic advisor to discuss your academic goals and prepare your class schedule. After talking with your advisor, he or she will help you prepare the University course "Registration form." New undergraduate students, as part of the final registration process, will typically have their Registration form processed directly through their college of matriculation. Graduate students, after meeting with their academic advisor, must register for courses directly with the Student Administrative Service Center. Please remember that you must come to the International Center prior to your initial registration for courses and provide us with your immigration documents.

Tuition & Fee Payments You will be required to pay your tuition, housing and food service charges (if you will live and eat on-campus) at the beginning of the semester. You should be prepared to have the necessary funds to cover these expenses available to you on your arrival to the University. If you are unaware of these charges, please contact the Bursar's Office immediately. Students who must first send their registration forms home in order to obtain permission from their government sponsor or authorities to receive their funds should consult with the Bursar's Office when registering for class. Students who require a letter verifying their full-time attendance in order to have funds released from home should contact the International Center.

If you have been provided with a scholarship or award from your home country or government, please consult with the Special Billing Coordinator in the Bursar's Office. You should bring a copy of your scholarship or award letter that authorizes the University to bill your sponsor. Remember that the responsibility to pay for University charges is yours. Late charges may be assessed and cancellation of class registration is possible if your charges are not paid on time. You can avoid extra costs and troubles by making certain that payment is received on time or that the Bursar is aware of any extenuating circumstances. Be certain that you remember the final date by which all payments are required to be made to avoid being canceled from your classes, having a default charge (late payment fee) added to your total bill and/or being restricted from registering for the next semester's classes.

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The University of Hartford offers a variety of services to its students. Below is a list of many of these services.

**The Student Success Center (SSC)** The Student Success Center (SSC), located in the rear of B-Complex next to Alumni Plaza and the Commons, is where you can come to have questions answered, get advice, share concerns or frustrations, learn about upcoming activities, get connected with programming and leadership opportunities on campus, or just hang out in a friendly and supportive location.

The SSC staff will provide the resources and support necessary for you to have a successful transition to college and have an enjoyable and rewarding academic and social experience at the University. This includes information, guidance, and referrals in such areas as study skills, academic support services, mental health and wellness, career exploration and internships, financial aid and scholarships, campus life, intramural athletics, and reminders about important deadlines. In addition, the SSC will provide a variety of programming activities for you – from trips to NYC and Boston, to tickets to Broadway shows and sporting events, to community service opportunities, to fun social activities on and off campus. SSC staff will help you get involved in clubs and organizations so that you can become an integral part of the University community.

**The Center for Reading and Writing** The Center for Reading and Writing offers free individualized assistance to anyone in the University community who wants to develop efficient strategies for reading, writing, and studying. Professional and peer consultants help with writing issues such as generating ideas for papers, writing research papers, organizing and editing drafts. They also teach flexible and effective strategies for managing time, taking notes, reading, and preparing for exams. Specialists are available to work with international students.

**Learning Plus** Learning Plus provides academic support to students with specific learning disabilities and/or attention deficit disorder. The support consists of one 45 minute appointment a week with an adult Learning Plus specialist presenting applicable learning strategies. It is not a comprehensive program and there is no separate application process or fee.

**Tutoring Assistance** The University of Hartford offers numerous ways to receive no-cost academic assistance. Tutoring by peers and faculty members is available in many specific subject areas.

**Career Services Office** Career Services provides comprehensive career planning and job-seeking assistance to students and alumni of the University. Services include career counseling, resume assistance, help in finding and preparing for internships, campus recruitment, position listings, and a Job Match system. In addition, Career Services provides current listings of on-and off-campus student employment opportunities and a complete career library of occupational information and employer directories.

**The Office of Multicultural Programs** The Office of Multicultural Programs serves to advocate and provide services for historically under-represented groups. Their focus is to promote and enhance a pluralistic community by advocating for cross cultural awareness.

**Connections Health Education and Wellness Center** Connections Health Education and Wellness Center is a comprehensive health promotion service for the University of Hartford campus community. The center offers programming, health and wellness resources, an extensive library of books and

**Counseling and Psychological Services (CAPS)** Counseling and Psychological Services (CAPS) assists students in achieving their personal, social and academic goals. Through our short-term, confidential psychotherapy services (GSU-313), students are able to address issues that may be impeding these goals. Issues that students raise when seeking counseling include, but are not limited to: relationship difficulties; depression or anxiety; stress/time management; eating concerns; family difficulties; and alcohol and/or substance concerns.
Services for Students with Medical, Physical and Psychological Disability  This Department advocates for students with medical, physical and psychological disabilities. Based on their documentation, helps student prepare a letter to be shared with their professors and determines reasonable accommodations. All services are confidential.

Student Administrative Services Center  SASC offers a one-stop shopping service for student-related administrative processes that include registration, payment activity, enrollment verification, access to academic records and basic financial aid information._

The Computer Support Center (CSC)  The Computer Support Center (CSC) is a free source for computer help provided by Information Technology Services (ITS), available to all currently registered students as well as faculty and staff. Its intent is to be used as a resource to help those who wish to connect and use the University’s network and email system either from on campus or off.

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Managing your Money

An important consideration for all international students is what to do about the money they need for tuition and living expenses once they arrive in the U.S. Remember that it is impossible to pay for any goods or services in the United States with foreign currency. It will be necessary for you to become familiar with the financial system in this country and learn the subtleties of managing your financial resources. We have estimated your overall expenses on your I-20 AB immigration form (item #7 on the form). This estimate will vary from student to student. We ask that you carefully consider the possible expenses you may incur while in the U.S.; including: Tuition & Fees, Clothes, Rent, Transportation, Meals, Personal Expenses, Books, Travel, Insurance etc.

U.S. Currency

The basic unit of currency in the U.S.A. is the Dollar ($). All paper money is colored green and is similar in size. The most widely used denominations include the $1, $5, $10, $20 bill. Coins come in a variety of sizes and denominations, including the one cent coin (a "penny"), five cent coin (a "nickel"), ten cent coin (a "dime"), and a twenty-five cent coin (a "quarter"). There are 100 cents in each dollar.

Banking in the U.S.A.

Throughout the United States you will find banks which provide a variety of services to meet your specific needs. These services include checking and savings accounts, traveler's checks, credits cards, money orders, safe deposit boxes for valuables and more. A major consideration in choosing your bank should be location. You should look for a bank that is near your residence or the University, offers convenient business hours, pays favorable interest rates on your accounts and has conveniently located Automatic Teller Machines. It is also very easy to open a bank account in the U.S.  Typically, you must provide a local address, your student identification card or Social Security card, your passport and the money you wish to deposit.

Checking Account

An easy way to manage your finances is through the use of a checking account. A checking account allows you to deposit money, and then write a check against your account to pay for services and purchases you have made. When you open a checking account, you will receive a checkbook with your name, address, and account number printed on it. Your checkbook will also contain a financial ledger that is used to maintain a record of your transactions. Depending on the bank and the type of account you have selected, you may be charged a service fee for having a checking account.

Savings Accounts

Opening a savings account with your bank is another way to keep your money safe yet accessible. Most banks offer a variety of savings accounts, including "passbook," "statement," "money market," and "holiday" accounts. Savings
accounts are typically used when you have money that is not needed for short-term expenses. Savings accounts usually earn more interest than money deposited in a checking account.

Credit Cards
Credit card use in the U.S. is so widespread that it may be difficult to carry out certain transactions such as renting a car, securing telephone service, or buying airlines tickets without one. Credit cards offer a convenient method to pay for goods and services without using cash. It may be difficult at first to get a credit card in the U.S. because you may have no “credit history.” It may be best for you to get a credit card in your home country that can be used here.

ATM Machines
Most banks operate “Automatic Teller Machines” (ATM). These machines make it possible for customers to deposit, withdraw, or transfer funds conveniently, even when the bank is closed. You will find ATM machines in banks, shopping malls, and other convenient locations. There are several ATM machines located on campus for your convenience.

Most banks and the University's Bursar's Office will assist you in cashing your bank draft. It may take up to three weeks before your draft is “cleared” and funds are made available to you. To help move this process quickly, it is suggested that you have your bank draft written by a U.S. bank in your country or have your bank issue a draft to a U.S. bank with an office in Connecticut.

Some Words of Caution....

- Do not carry large amounts of cash with you.
- Do not send cash through the mail. Use money orders or certified checks instead.
- Protect your credit card and ATM card and do not share your “pin” number with anyone.
- Keep to your financial budget.
- Transfer funds from home in advance of your needs.
- Understand the requirements of your government (or home bank) regarding the transfer of funds.
- Carefully read all financial documents and contracts before you sign your name.

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U.S. Social Security Numbers

A Social Security number (SSN) is a nine-digit number issued by the U.S. Social Security Administration. It is used as a personal identification number by all government and most commercial institutions in the United States (for employment, taxes, bank accounts, credit card applications, etc.). The Social Security Administration has placed limits on who may apply and for what reason(s) the number is needed. Typically, only those international students and scholars who have on or off-campus work authorization will receive a number. The Social Security administration will not issue you a number for a bank account, credit card, telephone purchase, U.S. income tax return, or other non-work related reasons.

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Automobile Driver’s License and State ID Card

International students may drive an automobile in Connecticut using a valid international driver’s license with a license issued to them by their own government. Students with a valid driver's license issued by another state of the U.S. may use that license in Connecticut if they maintain their residency in that other state. Some students have found that possessing a Connecticut driver’s license is convenient for identification purposes. In particular, it is used as proof of age or identification by many merchants. Others have found that automobile insurance is much less expensive if they have a Connecticut driver's license.

To obtain a State of Connecticut Driver's License, you will have to go to a Department of Motor Vehicles (DMV) office. Expect to take a simple eye exam and be prepared to sit for a test of knowledge concerning Connecticut driving laws and pass a road
exam. For more information about obtaining a Connecticut Driver’s license and insurance please visit the Department of Motor Vehicles’ website. Please be aware that the State of Connecticut requires all motorists to be insured. The cost of auto insurance is expensive and you may have to pay between $1,500 to $3,000 or more per year.

The University also recommends that you apply for a Connecticut State Identification Card (non-driver Photo Identification Card). As your only legal form of identification is your passport, it is wise to have an additional form that you can present as necessary. Before you apply for your ID card through the Connecticut Department of Motor Vehicles, please visit the international Center for a Verification of Student Status Form.

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### International Student Associations

There are a number of active international student associations on the University of Hartford campus. These associations offer our international students the opportunity to socialize with others that share the same culture, history, language, or religion. The associations are a valuable resource to our community. They often help new students in their adjustment to university life by sharing their experience and knowledge. They can be helpful in locating off-campus housing, provide you with insights to U.S. customs, food, area resources, and expense estimates for living in the U.S.

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### Culture Shock

Culture shock is not quite as shocking or as sudden as most people expect. It is part of the process of learning a new culture that is called “cultural adaptation.” You may experience some discomfort before you are able to function well in a new setting. This discomfort is the “culture shock” stage of the adaptation process. The main thing to remember is that this is a very normal process that nearly everyone goes through.

Just as you will bring with you to the United States clothes and other personal items, you will also carry invisible “cultural baggage” when you travel. That baggage is not as obvious as the items in your suitcase, but it will play a major role in your adaptation abroad. Cultural baggage contains the values that are important to you and the patterns of behavior that are customary in your culture. The more you know about your personal values and how they are derived from our culture, the better prepared you will be to see and understand the cultural differences you will encounter abroad.

**Know What to Expect** Anticipating future events and possibilities makes it easier to deal with them when they happen. For example, it helps to anticipate your initial departure and plan ways to maintain relationships with people at home while you are away. Be sure to allow ample time to say goodbye to all the people who are important to you, and plan how to keep in touch. This assures people that you will continue to care about them. Planning to stay in touch does not require a promise to write or telephone on a strict schedule, but it does help to establish a realistic interval between communications. You will be extremely busy getting settled and learning about your new environment, so it is essential that long periods between communications not alarm your family and friends at home.

Some surprises always await you when you arrive in a new place. People may walk and talk more quickly, traffic patterns may be confusing, and buildings may look different than expected. Such differences are easy to see and quickly learned. The housing arrangements at the university, the manner in which classes are taught, registration for courses, and other procedures may seem strange or very confusing.

The International Center is often the best place to go for help with such matters. Studying abroad however means making big changes in your daily life. Generations of students have found that they go through a predictable series of stages as they adjust to living abroad. At first, although the new situation is a bit confusing, most students also find it to be exhilarating, a time of new experiences, sights, sounds, and activities.
With so much to learn and absorb in the new culture, the initial period of settling in often seems like an adventure. During this time, you will tend to look for and identify similarities between your home culture and your host culture. You will find that people really are friendly and helpful. The procedures are different, but they are patterns, things that you can learn and depend on. You may classify other aspects of the culture that seem unusual or even unattractive as curious, interesting, or “quaint.” There will be many opportunities to meet people off campus; such opportunities can be rewarding, but they also present an expanded array of cultural puzzles.

**Emerging Differences** Gradually, as you become more involved in activities and get to know the people around you, differences - rather than similarities - will become increasingly apparent to you. Those differences may begin to seem more irritating than interesting or quaint. Small incidents and difficulties may make you anxious and concerned about how best to carry on with academic and social life. As these differences emerge, they can be troubling and sometimes shocking. But culture shock does not happen all at once. It is a feeling that grows little by little as you interact with other students, faculty, and people in the community. For many this gradual process culminates in an emotional state known as "culture shock," although it is seldom as dramatic as the term implies. The common symptoms of culture shock are:

- Extreme homesickness
- Desire to avoid social settings which seem threatening or unpleasant
- Physical complaints and sleep disturbances
- Depression and feeling of helplessness
- Difficulty with coursework and concentration
- Loss of your sense of humor
- Boredom or fatigue
- Hostility towards the host culture

Students are sometimes unaware of the fact that they are experiencing culture shock when these symptoms occur. There are ways to deal with this period of culture shock, so it helps to recognize that culture shock may lie behind physical symptoms and irritability.

**Coping with Culture Shock** The most effective way to combat culture shock is to step back from a given event that has bothered you, assess it, and search for an appropriate explanation and response. Try the following:

- Observe how others are acting in the same situation
- Describe the situation, what it means to you, and your response to it
- Ask a local resident or someone with extensive experience how they would have handled the situation and what it means in the host culture.
- Plan how you might act in this or similar situations in the future
- Test the new behavior and evaluate how well it works
- Decide how you can apply what you have learned the next time you find yourself in a similar situation

Throughout the period of cultural adaptation, take good care of yourself. Read a book or rent a video in your home language, take a short trip if possible, exercise and get plenty of rest, write a letter or telephone home, eat good food, and do things that you enjoy with friends. Take special notice of things you enjoy about living in the host culture. Although it can be disconcerting and a little scary, the "shock" gradually eases as you begin to understand the new culture. It is useful to realize that often the reactions and perceptions of others toward you - and you toward them - are not personal evaluations but are based on a clash of cultural values. The more skilled you become in recognizing how and when cultural values and behaviors are likely to come in conflict, the easier it becomes to make adjustments that can help you avoid serious difficulties. *Excerpt from NAFSA'S International Student Handbook*

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**A Little bit about Connecticut**

**Early History** While Connecticut was first explored by the Dutch, who founded trading posts; the first permanent settlements were made by English Puritans from Massachusetts, starting in 1633. From the first, Connecticut enjoyed a great measure of
political independence, proclaiming in its Fundamental Orders of 1639 a democratic principle of government based on the will of the people. These Fundamental Orders are said to have been the first written Constitution of a democratic government; that's why Connecticut today is nicknamed "The Constitution State." Agriculture and trade were primary activities of 17th century colonists, but because of limited land Connecticut people quickly turned to manufacturing.

During the American Revolution, Connecticut gave freely of her blood and wealth. Her soldiers were on the battle line from Quebec to Carolina. It was General Israel Putnam at the battle of Bunker Hill who cried: "Don’t fire until you see the whites of their eyes!" Patriot-spy Nathan Hale, as he was about to be hanged by the British, said: "I regret that I have but one life to lose for my country." To George Washington, Connecticut was "The Provision State" because of supplies contributed to his army by Gov. Jonathan Trumbull - the only Colonial governor, incidentally, to support the cause of America's independence from Great Britain. From 1703 to 1875, Connecticut had two capitals; sessions of the General Assembly met alternately in Hartford and New Haven. Since then, the capital has been Hartford.

Government State government in Connecticut has three branches: executive, legislative and judicial. Voters elect six state officers: Governor, Lieutenant Governor, Secretary of State, Treasurer, Comptroller and Attorney General. All have four year terms. Connecticut voters also elect two U.S. Senators and five U.S. Representatives. The General Assembly or legislature has a Senate and a House of Representatives. Members of both houses represent districts based strictly on population. Currently, there are 36 state senators and 151 state representatives. The Judicial Department is composed of the Superior, Appellate and Supreme courts. Except for probate judges, who are elected by the voters of the town or district they serve, all judges are nominated by the governor and appointed by the General Assembly. Connecticut has no county government. Below the state level, governing units are either cities or towns.

Economy The Connecticut Yankee has long been a symbol of ingenuity and inventiveness. These qualities have been matched by production skills since the earliest days. From colonial times, Connecticut has been predominantly a manufacturing state and a world leader in industrial development When Connecticut was still a colony, her factories were already important enough to draw angry complaints from competitors in England. Connecticut metal buttons were replacing the imported product and were providing the start of Connecticut’s great brass industry.

Connecticut is often described as the “Arsenal of the Nation.” It gained this reputation as early as the American Revolution. Early in the 19th century, Eli Whitney and Simeon North began making Connecticut firearms with interchangeable parts. This is generally recognized as the beginning of modern mass production. Through the years, Connecticut industrial genius has given the world such varied inventions as vulcanized rubber, friction matches, sewing machines, steamboats, safety fuses, lollipops, cork screws, mechanical calculators, cylindrical locks and the submarine.

Today, Connecticut’s manufacturing industry continues to be highly diversified. Jet aircraft engines, helicopters and nuclear submarines have given the state pre-eminence in the production of transportation equipment. Connecticut also is a leader in such highly skilled and technical fields as metalworking, electronics and plastics. This sort of creativity has made a significant contribution to Connecticut's standard of life - its living qualities. For more than 50 years these qualities have been judged to be the nation’s finest. In turn, they are responsible, in large part, for the influx of major corporate offices. Connecticut is now the home of such world-wide organizations as Xerox, G.E., Uniroyal, G.T.E., Olin, Champion International, and Union Carbide. Among its better-known corporate industries, however are its insurance companies including the Aetna and Travelers. 

Connecticut began to earn its reputation as the Insurance State more than 180 years ago. Marine insurance, the great grandfather of all modern forms of insurance, had its start in Connecticut with coverage for ships and cargoes which sailed from the state's ocean and river ports to the Caribbean. Fire insurance got its formal start in 1794; other types - life, accident, casualty, health - followed over the next century. There are 106 insurance companies based in Connecticut. While agriculture no longer holds its once-prominent position in Connecticut’s economy, farming is still important to the state. The most important crops are dairy, poultry, forest and nursery, tobacco, vegetables and fruit.

The Land Connecticut is New England’s second smallest and southernmost state. Its 5,009 square miles (13,023 square kilometers) are bordered by New York State on the west, Rhode Island on the east, Massachusetts on the north and by Long Island sound on the south. The southerly flow of the Connecticut River divides the state roughly in half. The coastal plain and
central valley are relatively flat; they contain most of the larger cities. Other parts of the state are hilly, with the highest altitudes in the northwest corner. Hills are largely covered with hardwood forests, and about two-thirds of the state is in open land.

Despite New England’s reputation for a rugged climate, Connecticut’s weather is relatively mild. On the average, there are only 12 days a year when the temperature goes above 90 degrees, and about six days when it falls to zero or below. The growing season is fairly long, with the first killing frost generally in mid-October and the last in mid-April. This, together with moderate rainfall, provides good growing conditions. Despite Connecticut’s small size, there is some variety in climate, with temperatures in the northern hills as much as 10 degrees lower than those in the central valley year-round.

Tourism  Tourism in Connecticut is a $4 billion-a-year business. Much of it based on the attraction of the state’s 250-mile Long Island Sound shoreline, its rolling Litchfield Hills, and its unspoiled Connecticut River Valley. With its wealth of open land, Connecticut’s scenery is some of New England’s most beautiful. Its scores of Colonial villages are filled with historic homes and landmarks. Dozens of golf courses are open to the public; boating, fishing and swimming opportunities are everywhere.

Among the most popular individual attractions are Mystic Seaport and nearby Mystic Marinelife Aquarium; Lake Compounce, Bristol; Nautilus Memorial, Groton; Gillette Castle, Hadlyme; Valley Railroad, Essex; New-Gate Prison, East Granby; Branford Trolley Museum, East Haven; Connecticut river cruise ships; and the homes of Mark Twain and Harriet Beecher Stowe, Hartford. Connecticut also offers a wealth of cultural attractions including theater, opera, ballet, concerts, and a number of nationally recognized museums and art galleries.

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Check list of what to do when you arrive

- Report to the International Center, Gengras Student Union, room 327. Please bring your Passport, I-20 or DSP 2019 form and all other Immigration documents. You may not register for courses until we have processed your documents and certified your enrollment at the University with the U.S. Citizenship and Immigration Service.
- Make sure that your enrollment “holds” have been removed (the International Center can tell you which “hold” if any are on your record and how to have them removed.
- Be sure that you have given your Immunization/medical record to our health services department.
- Meet with your academic advisor and register for courses.
- Get your Student ID card at the Photo ID Office located on the bottom floor of Gengras Student Union.
- Purchase your books at the University bookstore. Please bring a copy of your registration form.
- Visit the Residential Life office (if you are planning to live on-campus) to get your room assignment.
- Be sure that you have been assigned a University email account. If you do not have an account then go to our IT office located on the main floor of the Auerbach Computer Science and Administration building.
- Open a bank account. The closest bank to campus is the Bank of America located at 836 Park Avenue, Bloomfield CT. You will need your passport and other immigration documents to open an account.
- Purchase a phone if needed.
- If you are planning to work on-campus you will need to apply for a U.S. Social Security card. You must come to the international Center to start the process and receive instruction on how to apply.
- If you are planning to get a Connecticut state ID or a Connecticut driver's license you must come to the international Center to start the process and receive instructions on how to apply. Click here for our Checklist.

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Connecticut Weather

The table below display average monthly climate and weather indicators in Hartford Connecticut (Temperature by Fahrenheit)

<table>
<thead>
<tr>
<th>West Hartford Temperature</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
<th>Nov</th>
<th>Dec</th>
<th>Annual</th>
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</thead>
<tbody>
<tr>
<td>Avg. Temperature</td>
<td>24.6</td>
<td>27.5</td>
<td>37.5</td>
<td>48.7</td>
<td>59.6</td>
<td>68.5</td>
<td>73.7</td>
<td>71.6</td>
<td>63.3</td>
<td>52.2</td>
<td>41.9</td>
<td>29.5</td>
<td>49.9</td>
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<tr>
<td>Avg. Max Temperature</td>
<td>33.2</td>
<td>36.4</td>
<td>46.8</td>
<td>59.9</td>
<td>71.6</td>
<td>80.0</td>
<td>85.0</td>
<td>82.7</td>
<td>74.8</td>
<td>63.7</td>
<td>51.0</td>
<td>37.5</td>
<td>60.2</td>
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<tr>
<td>Avg. Min Temperature</td>
<td>15.8</td>
<td>18.6</td>
<td>28.1</td>
<td>37.5</td>
<td>47.6</td>
<td>56.9</td>
<td>62.2</td>
<td>60.4</td>
<td>51.8</td>
<td>40.7</td>
<td>32.8</td>
<td>21.3</td>
<td>39.5</td>
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<td>Days with Max Temp of 90 F or Higher</td>
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<td>0.0</td>
<td>0.0</td>
<td>&lt;0.5</td>
<td>1.0</td>
<td>3.0</td>
<td>7.0</td>
<td>5.0</td>
<td>1.0</td>
<td>&lt;0.5</td>
<td>0.0</td>
<td>0.0</td>
<td>18.0</td>
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<td>Days with Min Temp Below Freezing</td>
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<td>25.0</td>
<td>22.0</td>
<td>8.0</td>
<td>1.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>&lt;0.5</td>
<td>6.0</td>
<td>17.0</td>
<td>27.0</td>
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<tr>
<th>West Hartford Precipitation</th>
<th>Jan</th>
<th>Feb</th>
<th>Mar</th>
<th>Apr</th>
<th>May</th>
<th>Jun</th>
<th>Jul</th>
<th>Aug</th>
<th>Sep</th>
<th>Oct</th>
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<th>Dec</th>
<th>Annual</th>
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<tbody>
<tr>
<td>Precipitation (inches)</td>
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<td>3.2</td>
<td>3.6</td>
<td>3.9</td>
<td>4.1</td>
<td>3.8</td>
<td>3.2</td>
<td>3.6</td>
<td>3.8</td>
<td>3.6</td>
<td>4.0</td>
<td>3.9</td>
<td>44.1</td>
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<tr>
<td>Monthly Snowfall (inches)</td>
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<td>12.0</td>
<td>10.0</td>
<td>1.5</td>
<td>0.0</td>
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<td>0.0</td>
<td>0.0</td>
<td>0.0</td>
<td>0.1</td>
<td>2.1</td>
<td>10.3</td>
<td>49.0</td>
</tr>
</tbody>
</table>

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The purpose of the academic honesty policy is to provide a clear statement to students and faculty of the University's expectations regarding academic honesty.

Policy

A. All students are expected to observe generally accepted principles of scholarly writing in all examinations, compositions, papers, essays, tests, quizzes, reports, and dissertations whether written in the classroom or outside. Sources of information used by a student in the preparation of work submitted as a basis for credit, or for a grade, or to satisfy graduate or undergraduate thesis requirements shall be clearly indicated in some conventional manner, such as by the use of quotation marks, footnotes, and bibliography.

B. Students are forbidden to submit as their own any project, paper, or creative work that is in whole or part the work of another.

C. The use of a term-paper writing service is prohibited. Also prohibited is the use of term papers obtained from the Internet, in whole or in part.

D. All examinations and quizzes are to be completed without reference to books or notes except when the instructor of a course shall have given explicit authorization for an “open-book examination” or some other specified sort of assistance. Except as authorized by the instructor, no student is to give or receive assistance in the completion of an examination or a quiz.

E. Other examples of academic dishonesty include, but are not limited to, the falsification of academic documents, such as transcripts, registration materials, withdrawal forms, or grade reports, as well as the unauthorized reading, removing, or copying of any academic document or record maintained by any member of the faculty or administration.

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