

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Dear Exchange Student:

Congratulations! On behalf of the entire International Center staff, welcome to the University of Missouri in Columbia!

We are pleased that you have chosen to participate in an exchange program with the University of Missouri and trust that this semester or academic year will be educationally enriching and personally rewarding for you. During your time at MU, we hope you will gain new insights and a better understanding of U.S. culture while developing a broader perspective of the world we all share. Likewise, we hope you will take the opportunity to share something of your own culture with the U.S. students you will meet here to help them enhance their worldviews.

The information contained in this handbook will help you make preparations for your studies at MU and assist you with orienting once you arrive. I recommend that you read this handbook thoroughly prior to departure from your home country and bring it with you to MU for reference during your stay here. Many of the items in this handbook will be addressed in greater depth during the international student orientation, as well as during the exchange student orientation, both of which will take place the week prior to the beginning of the semester. Please keep in mind that your attendance at both orientations is mandatory and extremely important.

Here at the International Center, we are busy making preparations for your arrival, and we stand ready to answer your questions and help you in any way we can. We wish you a safe journey to the United States and look forward to meeting you soon!

Sincerely,

*The Study Abroad Team
The International Center*



UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

EXCHANGE STUDENT ORIENTATION HANDBOOK

CONTENTS	PAGE
Contact Information.....	1
University of Missouri Phone Numbers	1
Program Calendar	2-3
Arrival and Orientation.....	2
Academic Calendar.....	3
Procedures and Arrival Information	3-5
Recommended Arrival Date.....	3
Arrival Assistance	3
Academic Guidelines	5-6
Course Selection	5
MU Student ID Card.....	6
Grade Reports/Transcripts.....	7
Campus Activities	7
Visa Application and Health Insurance	7-8
Procedure for Visa Application.....	7
Health Insurance Requirement	8
Living Arrangements.....	8-10
On-Campus Housing.....	8
Off-Campus Housing	10
Communications	10-11
Long Distance Telephone Service	10
Electronic Mail.....	11
Fax	11



UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Financial Requirements and Living Expenses	11-12
Academic Expenses.....	11
General Living Expenses.....	12
Budgeting Your Money	12
Money and Banking.....	12-15
American Dollars	12
Banking in Columbia.....	12
Traveler’s Checks	12
Accessing Your Home Banking Account.....	3
Credit Cards.....	13
MU Student Accounts and Charges	13
List of Local Banks	14
Health and Safety Concerns	15-16
Medical Care and Insurance	15
Measles-Mumps-Rubella Immunization	15
Health Tips.....	16
Internet Resources.....	16-17
General Information	16
Travel Information	17
Columbia and the University of Missouri-Columbia	17



UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

CONTACT INFORMATION

Your Home University Contact Information

Academic Advisor

Name: _____

Phone: _____

Fax: _____

E-mail: _____

International office

Advisor Name: _____

Phone: _____

Fax: _____

E-mail: _____

University of Missouri-Columbia (MU) Contact Information

The International Center

The International Center
Study Abroad Team
N52 Memorial Union
Columbia, MO 65211

Phone: +1 (573) 882-6007

Fax: +1 (573) 882-3223

E-mail: StudyAbroad@missouri.edu

International Center Front Desk

Phone: +1-573-882-6007

Hours: Monday-Friday, 8 a.m.-noon, 1 p.m.-5 p.m.

EMERGENCIES: In case of an emergency affecting the health or safety of an exchange student occurring outside of office hours, call the MU Police Department directly at 573-882-7201. They will contact an International Center staff member at home. You can also call the International Center Front Desk to be transferred to the MU Police Department.

Other Useful Numbers:

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Residential Life Office +1-573-882-7275
Cashier's Office..... +1-573-882-3097

Emergency Telephone Numbers (in Columbia, Mo.):

Fire, Ambulance, Police emergencies 911
Poison Control Center +1-800-222-1222
Campus Police +1-573-882-7201
Columbia Police (non-emergency) +1-573-442-6131
Abuse and Rape Hotline (Available 24 Hours every day) +1-573-875-1370
Hospital and Clinic..... +1-573-882-4141
Student Health Center +1-573-882-7481
Hospital and Clinics Ambulance
 Emergency 911
 Non-emergency +1-573-882-6128

Telephone directory assistance (in Columbia, Mo.):

University Directory Assistance..... +1-573-882-2121

Spring 2011 PROGRAM CALENDAR

Arrival and Orientation Calendar

Arrival Date between 9 a.m. and 8 p.m. on Sunday, January 9, 2011

General International Student Orientation Starts Monday, January 10, 2011

Exchange Student Orientation..... Tuesday, January 11, 2011

ORIENTATION PROGRAM

The general Orientation Program for new international students will include information on health concerns, the mandatory health insurance policy and immigration issues. Other events include a campus tour and group dinner, in addition to other activities. The exchange student orientation will focus on issues specific to participants on MU's reciprocal student exchange programs and includes events such as a trip to Wal-Mart and a welcome reception with MU students returning from participating in study abroad programs.

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

What's the difference between the general Orientation Program and the Exchange Student Orientation?

- The University of Missouri receives 200-400 international students each year – those students are degree seeking students who will be obtaining a degree from MU. In addition, MU also receives between 30-40 international **exchange** students (students like YOU!), who are participating on a reciprocal exchange program from various institutions abroad.
- Two of the primary differences between international exchange students and international degree seeking students: 1) the length of time abroad; 2) cost. (Exchange students do not have to pay many of the University of Missouri fees).
- The general orientation program is mandatory for all students studying at MU from international universities. The exchange student orientation is required of only exchange students. As an exchange student, it is required that you participate in both orientations.

Academic Calendar

Spring Semester and Academic Year Calendar:

<http://provost.missouri.edu/academic-calendar/2010-2011.html>

ARRIVAL ASSISTANCE

The International Center can provide limited arrival assistance to exchange students on Sunday, January 9. In order to receive this assistance, you must inform us by the deadline (**December 15th**).

How do you request arrival assistance? By completing an "Arrival Information Form," which was/will be sent to you in your acceptance packet.

Even if you do not need assistance from the International Center, you must still complete and submit the Arrival Information Form so that we know we do not need to assist you.

What does Arrival Assistance include?

- Picking you up from the Columbia Regional Airport if you fly into that location. (We cannot fetch students from the Lambert International Airport (St. Louis) or Kansas City International Airport. If you fly into either of those larger airports, it is suggested you take a Mo-X shuttle to Columbia, Mo. (Reservations necessary. See details below).
- Helping you check into your Residence Hall.
- Assisting you with obtaining an ID card (if applicable).
- Welcoming you to MU ("Mizzou")!

How to Reach Columbia, Missouri: Columbia, Mo., is located midway between St. Louis and Kansas City (each about 125 miles from Columbia) and can be reached either by airline, shuttle service or bus.

On-Campus Housing: You should arrive on the suggested arrival date, scheduled the Sunday

(January 9, 2011) before Orientation Week. **Off-Campus Housing:** If you plan to live off-campus, you

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

may want to arrive earlier than the recommended arrival date and stay in a hotel for a few days in order to have extra time to search for an apartment. A great site to search for available apartments in Columbia is <http://www.apartmentratings.com/rate/MO-Columbia.html> .

If you live off campus, the International Center will not be able to provide you with arrival assistance.

The MO-X Airport Shuttle: The MO-X shuttle is an excellent ground-transportation service, which provides door-to-door transportation to Columbia from the Kansas City and St. Louis airports for a fee of \$45-\$50. For costs, schedules and reservations call 1-573-256-1991 or fax 1-573-256-1992. You can also visit their web site at: <http://www.moexpress.com>.

Connecting Flights: You may also arrange for a connecting flight directly to the Columbia Regional Airport. There are regularly scheduled commuter flights from St. Louis, but not from Kansas City. The Columbia Regional Airport is a 20-minute drive from campus, and we will be able to pick you up from that location and bring you to campus if you arrive between the designated hours of arrival assistance. If you arrive at a time when pick-up service is not available, taxi services are available – but you must schedule one by calling a company such as Tiger Taxi, +1-573-445-2551 upon arrival.

If, for any reason, you need to book a hotel in St. Louis or Kansas City, it is your responsibility to make the arrangements and schedule reservations. Hotels near the St. Louis Lambert International Airport include:

Motel 6 +1-314-427-1313	contact for exact rates (\$45 per person) 1 mile from airport, no shuttle service
Days Inn +1-314-423-6770	\$59.99 + tax for a single room 24-hour shuttle service to and from airport
Drury Inn +1-314-423-7700	\$99.99 + tax for a double room (breakfast included) 24-hour shuttle service to and from airport

If you need to stay in a hotel in **Columbia**, please see the Columbia Convention and Visitors Bureau website for hotel listings: <http://www.visitcolumbiamo.com/>. Below is a selection of a few hotels listed on this site. Although you have several options, we strongly suggest that you stay in the Regency Hotel should you need hotel accommodations. This is a dependable and an affordable option for MU students, and is located within walking distance of campus.

The Regency 1111 E. Broadway Columbia, MO 65201	+1-573-443-2090 rates: University rate \$60.00 + tax for a single room Easy walking distance to campus
Drury Inn	Phone: +1-573-445-1800

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

1000 Knipp Street (I-70 and Stadium Blvd) rates: \$99.99 + tax for single room
Columbia, MO 65203 Distance from campus: 4 miles

Days Inn Conference Center Phone: +1-573-445-8511
1900 I-70 Drive SW rates: \$62.99 + tax for single room
Columbia, MO 65202 Distance from campus: 2 miles

Best Western – Columbia Inn Phone: +1-573-474-6161
3100 I-70 Drive SE rates: \$74.00 + tax for single room
Columbia, MO 65201 Distance from campus: 3 ½ miles

Room rates are subject to change.

Remember, if you would like assistance with your arrival in Columbia be sure to plan your travel to arrive on the designated arrival day. Please be sure to inform the International Center of any changes or delays in your arrival schedule so that we can plan accordingly. *A phone number will be distributed to you prior to your arrival.*

ACADEMIC GUIDELINES AND FACILITIES

COURSE SELECTION

The International Center is not allowed to pre-register exchange students because of security clearance and system requirements. Students should look through the MU course catalog and schedule of courses on the web at: www.myzou.missouri.edu/.

Once in the myZou system, we recommend you first select courses that you would like to take and place them in your “Wish List.” It is a good idea to evaluate how the courses would fit into your schedule and how they would transfer back to your home university.

Later this winter, you will be able to enroll in the courses after a hold is lifted off of your account. You will need to make any and all final changes to your schedule once you arrive in Columbia. If you are not able to enroll in courses prior to arrival, that is more than acceptable; *please do not worry if you are unable to enroll in courses prior to your arrival.*

By the end of the first two weeks of classes, however, your schedule must show enrollment in 12-15 undergraduate credit hours (or 9-12 credit hours for graduate students). Bachelor students cannot enroll in over 15 credit hours without accruing an extra cost. There are no exceptions to this rule.

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Enrolling in courses at MU often requires patience and perseverance. Attempting to enroll in certain courses may require meeting individually with professors (or e-mailing them prior to your arrival at MU) to discuss courses that you have completed at your home university which may serve as prerequisites for the MU course in which you wish to enroll. Again, please be flexible, students are not always able to enroll in each of their preferred courses. **You should have alternate selections for each course you wish to take. Please discuss your alternate course selections with your adviser at your home university PRIOR to leaving so you are able to receive transfer credit.**

Some MU Colleges, Schools and/or departments, such as the MU undergraduate College of Business, may require you to seek permission from academic advisers or professors once you arrive at MU in order to enroll for courses in a particular academic discipline.

****It is important to be mindful that each semester brings changes to the registration process. Thus, please be patient and flexible.***

***Courses **not** open to Exchange students include the following:**

- 1) Masters of Business Administration (MBA) courses
- 2) School of Journalism courses are **not** open to exchange students (The only course open to students is the first level, tier one course.)
- 3) Some courses in the Allied Health Sciences (such as Physical Therapy, Occupational Therapy)
- 4) Some graduate level courses (such as some in the Law School)
- 5) Courses in the Medical School

MU STUDENT ID CARD

After your arrival on campus you will obtain a University of Missouri student identification card. The International Center staff will help you with this. Once you receive your MU student ID card, you should keep it with you at all times. You can use your ID card for a number of services on campus. Your MU student ID enables you to:

- Borrow books from the library
- Access the campus computing facilities
- Pay bills on campus
- Access student health services
- Use the Student Recreation Center
- Purchase student tickets for athletic events
- Participate in student and university-sponsored events and activities
- Access your residence hall and meal plan
- Purchase materials from the University Bookstore on credit

If you lose your student ID card, a replacement costs about \$20 USD.

GRADE REPORTS/TRANSCRIPTS

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Upon completion of your exchange, and once all bills to the University of Missouri have been paid, an official transcript of coursework undertaken at MU will be sent to your home university. You can obtain an additional copy of your transcript by completing a “transcript request form” and submitting it to the University of Missouri Office of Transcripts and Records (130 Jesse Hall). Forms available online and from the Office of Transcripts and Records: <http://registrar.missouri.edu/grades-transcripts-records/request-transcript.php>. Make sure you indicate the address where you would like the transcript to be sent.

CAMPUS ACTIVITIES

You will find many activities available to you as a student at MU. Mizzou After Dark features several popular events for students. <http://mizzouafterdark.missouri.edu/>

Also, there is an Activities Mart at the beginning of every semester. Many of the campus organizations are represented, and it is a great opportunity for you to speak with students from different organizations in which you are interested. Watch for information at the beginning of the semester.

A number of activities for international students are also offered through the International Students and Scholars Services (ISSS), a department within the International Center, which is also located in N52 Memorial Union. I understand this is confusing so if you would like clarification, do not hesitate to ask!

VISA APPLICATION AND HEALTH INSURANCE

PROCEDURES FOR VISA APPLICATION

Your DS-2019 form has been mailed to you – it is only one page and is to be used for applying for an Exchange Visitor visa (J-1) to enter the United States. Read the enclosed information concerning your application for a J-1 visa carefully as well as all other immigration information that you receive from the University of Missouri. ***Be sure to follow all instructions carefully and remember to bring all documents with you to Columbia, Mo.***

HEALTH INSURANCE REQUIREMENT FOR J-1 VISA

In order to comply with U.S. immigration regulations, ALL students in exchange visitor (J-1) status at MU are required to purchase insurance which will provide sufficient medical coverage for hospitalization, surgery and other medical treatments, as well as coverage for medical evacuation and

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

repatriation. Failure to purchase and maintain adequate insurance coverage is a violation of your legal status as an exchange visitor and can result in the termination of your exchange visitor program.

In order to ensure that MU exchange students comply with this regulation, the University of Missouri-Columbia requires all incoming international students, including exchange students, to purchase a mandatory health insurance policy. These charges will be billed directly to your MU student account. Regardless of the date you arrive in the U.S., coverage will begin on August 1 (fall semester) and January 1 (spring semester). A brochure will be mailed to you, which contains detailed information about the policy and what it covers; please read over it carefully. Again, updated insurance information will be available upon arrival.

NOTE: No waivers will be granted for this mandatory health insurance policy, even if you already have health insurance coverage. Therefore, exchange students are advised NOT to purchase special health insurance to cover the duration of their studies in the U.S. prior to their arrival at MU.

LIVING ARRANGEMENTS

ON-CAMPUS HOUSING

If you are interested in living in a Residence Hall, you should already have sent us the “Housing Request Form” with your application materials. If you did not send us that form and still wish to live in the Residence Halls, please send the form to the International Center as soon as possible by fax or mail. Once accepted, the Department of Residential Life will mail you a housing contract and ask you to pay a \$300.00 USD housing deposit and a \$25.00 USD processing fee. **You only need to pay the \$25.00 USD processing fee prior to arrival. You can pay the \$300.00 USD deposit in January. This is a special concession for exchange students only. You can make these payments in the form of an international money order, certified cashier’s check or arrange for credit card payment** using the MU third party vendor (see “Student Accounts and Charges,” in this book). You will pay for the remaining Residence Hall charges when you arrive in Columbia. You should send the contract and money to: Paulina Perkins, **International Center, N52 Memorial Union, Columbia, MO 65211, USA.** Your room assignment will not be finalized until you have mailed the contract and money.

Exchange students are placed in Residence Halls which remain open over university breaks and holidays (we can only guarantee this to those who applied by the deadline. Those who did not apply by set deadline may be placed in a Res. Hall that is closed over breaks). Pangaea, a community located in Defoe-Graham combines international students with U.S. students creating a culturally

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

diverse community that celebrates the customs of many nationalities and encourages interaction between international and domestic students. *(Even if you do not live in Defoe-Graham, ALL students living in the Residence Halls are invited to participate in any and all of Pangaea's events.)* In addition to a variety of programs and events sponsored by Pangaea, this learning community also has a very strong academic focus. Another benefit to living in Pangaea is that you are guaranteed to have an American roommate, one who is especially interested in international issues and in learning about you, and cultures different from their own. If you are interested in living in Pangaea, *please indicate this preference on the housing request form.* Although you may indicate a preference, Residential Life cannot guarantee placement in a student's preferred accommodations.

AMENITIES

Students living in on-campus residence halls are expected to provide their own pillows, blankets, sheets and towels. You can either bring some of these items with you or purchase them in Columbia. The Department of Residential Life has a limited number of "linen packets" which you can rent temporarily until you are able to provide your own linens. The International Center will organize a shopping trip as part of your orientation, so you will have an opportunity to buy any supplies you might need within your first few days in Columbia. Those who live in the Residence Halls have full access to Internet 24 hours/day.

OTHER IMPORTANT INFORMATION

By signing the housing contract and paying the \$300 housing deposit and application fee, you are making a firm commitment to live in the residence hall. The contract you sign is a firm commitment to remain in on-campus housing for the full semester. Breaking the contract carries a stiff penalty.

If, ***and only if***, you are participating in a one-semester exchange, you will still sign a full-year contract, and will be allowed to break the contract for the second half of the year without paying a penalty. In this case, you will be required to provide the Department of Residential Life with a signed letter prior to the end of the fall semester indicating that you are breaking your housing contract because you do not intend to enroll in classes at MU for the spring semester. ****These conditions do not pertain to students who are studying at MU for one year, have signed a yearlong contract and then decide you want to move out after the first semester.*** One semester contracts are not currently available. If you have questions about this section, please ask.

OFF-CAMPUS HOUSING

If you choose to live off-campus, it will be your responsibility to make housing arrangements either before or after you arrive in Columbia. Rental prices vary widely in Columbia (approximately \$300 - \$450 a month for shared housing). Apartments closer to campus are typically more difficult to acquire and often more costly than living further away. Off-campus housing arrangements require cash deposits for rent and utilities, as well as the purchase of some furnishings, linens and cooking

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

utensils. Deposits alone may be as high as \$400 or more. Living in a single apartment is unequivocally more expensive than having roommates.

Apartment listings can be found in a variety of locations, including two local newspapers: *The Columbia Missourian* (<http://www.columbiamissourian.com>) or *The Columbia Tribune* (<http://columbiatribune.com>). You can also begin searching for available apartments at these locations: <http://roommates.missouri.edu/> and www.offcampus.missouri.edu.

Students who have not secured off-campus housing prior to arrival can stay in a hotel temporarily until an accommodation is secured. Contact information for local hotels located in the section "Arrival Assistance." If you are planning to live off-campus, it is suggested that you begin looking prior to arrival because not only will the orientation week be very busy and exhausting, but many of the preferred roommate situations and apartments will be occupied before January. Most students secure preferred housing over the summer, before the academic year has begun.

COMMUNICATIONS

LONG DISTANCE TELEPHONE SERVICE

You can purchase a phone card from a local vendor to make long distance or international calls via a landline phone.

A more contemporary option than using a landline would be to purchase a cell phone, or mobile, upon arrival. Many companies offer "pay as you go" billing options, letting you control (and limit) your bill to a specified amount, hopefully reflecting how much you truly use the phone. Most U.S. students do not use "landline" telephones any longer, since the majority of people throughout the world have converted mostly, if not solely, to cell phones.

Another viable option for international communication is to use Skype (which I'm sure you are familiar with). Skype is a fairly inexpensive (or free, if you call Skype-to-Skype) way that international students have communicated with their families in the past. In order to use Skype, you can download the program for free, and then call others from your computer. More information can be found at: www.skype.com.

ELECTRONIC MAIL

All on-campus residence halls provide Ethernet connections at no cost, and wireless Internet access is available most places on campus. In addition, MU students are given an e-mail account once they are enrolled on campus. The account will be valid beginning the first day of the semester (if not sooner).

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

All computer labs on campus have Internet access, and staff members can help you activate your account if necessary.

FAX

The International Center provides limited fax service free of charge for correspondence directly concerning students' academic issues or visa status. Personal faxes cannot be sent from the International Center; however, there are several places where you can send an international fax for a fee. Faxing services on campus can be found at the following locations: the information desk in Memorial Union, Ellis Library and Quick Copy in the Student Center. There is also a local Kinko's (an office supply and service store in the U.S.), but it can be more expensive than the places on campus.

FINANCIAL REQUIRMENTS AND LIVING EXPENSES

ACADEMIC EXPENSES

As an exchange student, you are not required to pay tuition when you are enrolled in 12-15 undergraduate credit hours (or 9-12 hours for graduate students). However, you will be required to pay the tuition for any credit hours beyond 15 for undergraduate students or 12 credits for graduate students. The International Center recommends that undergraduate students only take 12 credits the first semester they are here in order to allow time to get used to a new university system and improve English language skills (if applicable).

Some schools and departments charge supplemental fees covering various expenses associated with that program. For example, the following educational fees/ supplemental fees are based on the spring 2011 rates. These fees are always subject to change. The schools and departments that charge these supplemental fees to exchange students are: Health Related Professions (\$54.70 per credit hour), Applied Music (\$206.90 per semester). *Most other supplemental course fees will be covered by the exchange agreement, but if you are ever in doubt, do not hesitate to ask.*

In addition, all MU students, including exchange students, must pay the Information Technology Fee of \$12.20 per credit hour.

Additional Fees: Students in the U.S. spend a lot of money each year on books and materials for each of their classes, something to which many international students are not accustomed. You should expect to spend approximately \$350-500 per semester on books and supplies. The good news is that at the end of the semester, the University Bookstore may be willing to "buy back" some of your books or you can sell them to other students who will be taking the course which you just finished. However, you should expect to be reimbursed at a significantly lower cost than you originally paid.

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

GENERAL LIVING EXPENSES

Living expenses vary widely according to living habits, customs and circumstances. The U.S. government suggests that an individual will need approximately \$1,000 per month as a reasonable sum to meet average living costs in this region. This may be less or more than the amount you will use, based on your individual spending habits and personal needs.

BUDGETING YOUR MONEY

The overall cost of living abroad can sometimes be higher than at home because you are in an unfamiliar environment and will be confronted with an array of entertainment possibilities. At the start of your program, take some time to become familiar with the exchange rate and reasonable product prices before making too many purchases.

Although you are required to provide proof of adequate funding to support you while you are in the U.S., your J-1 exchange visitor program allows you to work up to 20 hours a week in an on-campus job, so this may be a viable option to earn some spending money. If you wish to work, you must apply for a U.S. social security card and obtain a work authorization letter from your MU advisor. Information about applying for a Social Security Number will be available during the new international student orientation.

MONEY AND BANKING

MANAGING YOUR MONEY

Banking and money management matters are your responsibility. The exchange program will not aid you if you find yourself without funds. Because transferring funds from abroad to the United States through the banking system is very cumbersome and costly, it is recommended that you make arrangements to fund your stay in the U.S. prior to your arrival in Columbia.

AMERICAN DOLLARS

The currency in the U.S. is the dollar. It would be a good idea to familiarize yourself with the exchange rate with your home currency, as this can often take time to get used to. Use a currency converter on the web to calculate the conversion, try <http://www.xe.com/ucc/>. You should plan to bring some cash in U.S. dollars (also known as USD) in cash with you, since it may take you some time to orient yourself. However, if you forget to do this, you should be able to locate an ATM

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

(Automated Teller Machine) in the airport upon arrival. It is recommended that you bring around \$400.00 USD with you to campus, which should be enough to cover any expenses you incur over the first several days of your stay. This is especially pertinent to those living in the Residence Halls since you must pay a \$300.00 USD deposit upon arrival.

BANKING IN COLUMBIA

Exchange students are highly encouraged to open a bank account upon arrival in the U.S. Recently, the University of Missouri System adopted a new policy charging an additional fee if you use your credit card to pay for student fees. This fee is usually minimal, and U.S. students continue to frequently use credit cards to settle their balances.

You also have the option of paying your bills by way of a U.S. check. Several banks in Columbia and on the MU campus offer free checking accounts to students. Please see the table at the end of this section for a list of banks in Columbia.

TRAVELER'S CHECKS

Traveler's checks can be used to open a U.S. bank account. Traveler's checks are a reliable way to carry money with you while traveling since they are refundable if lost. If you decide to utilize this option: After purchasing traveler's checks, it's a good idea to separate the check receipts from the checks themselves, and keep them in a safe place. Record the check numbers as you cash them so that if they are lost or stolen you can identify the ones missing. Additionally, traveler's checks can be exchanged for actual cash at U.S. banks. Using traveler's checks may not be the best option for everyone, so make sure to do your research before making a final decision on this matter.

ACCESSING YOUR HOME BANK ACCOUNT

Many students find that using their ATM (debit) cards to withdraw money in the U.S. from their bank accounts at home is also a convenient way to manage money for day to day expenses. However, it's important to note that the ATM will give you U.S. dollars, so you will have to know what the exchange rate is on that day in order to keep track of how much you are withdrawing. You may want to have a parent/guardian/ or trusted ally added to your bank account so the aforementioned person can make deposits and/or assist you with account problems if necessary.

You should also make sure that your bank works with an international ATM company, such as the "Plus" and "Cirrus" systems, and that you have a four-digit PIN that functions internationally. Students have found that this method of withdrawing money is quite simple and often offers a better exchange rate than using traveler's checks. You should have at least two methods of accessing money, though, in case your card or money is lost or stolen.

CREDIT CARDS

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Credit cards make foreign currency transactions easy, and are valuable in a financial emergency. It is suggested that you bring a credit card with you, but use it wisely. Also, you should be aware that service fees and interest charges can be costly, and the loss or theft of a card can inconvenience you, especially while traveling.

You and your parents may be interested to know that, at a cardholder's request, most major lenders will issue an additional card in the name of a daughter/son authorized to use the account. If you elect this method, your line of credit will be the same amount as that of your parent(s). One important thing to keep in mind is that if your parent does request a card for you, the name on the card should appear exactly as it does on your passport. Check with your bank to learn to whom the monthly statement will be issued.

~ In sum – do your research before you arrive in the U.S. Everyone's situation is a little different. ~

MU STUDENT ACCOUNTS & CHARGES

Each student at MU is automatically issued a financial account upon admission. All university charges will be billed to that account, and you should receive a bill each month itemizing those charges. Charges include: academic fees for which you are responsible, health insurance and residence hall expenses. If you have any questions, do not hesitate to ask. The topic of MU billing will be covered in the Exchange Student Orientation in January.

In addition, you may sign up for an EZ Charge account through Campus Dining Services in the Plaza 900 Dining Hall. This will allow you to make purchases at area establishments on campus using your MU student id card. These expenses will also appear on your monthly MU student account.

Students will no longer be able to use Visa-branded credit cards for payments to the student account.

- If you choose to make payments on the student account using MasterCard or Discover cards, the third-party vendor will add a service charge of 2.75% to the transaction as a fee.
- To avoid the service charge, students and parents can make payments directly from any checking or savings account using the secure web payment option (Electronic Funds Transfer), simply by entering the bank/financial institution routing and account information at the time of online payment.
- Credit card payments will only be accepted via the Internet. The University of Missouri-Columbia provides computer workstations for the convenience of walk-up customers. Of course, any Internet-connected computer may also be used. The service charge will still be applied.

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INTERNATIONAL CENTER

Important Reminder: You are responsible for charges you incur during your time in the U.S. and must settle any outstanding balances listed on your MU student account before leaving the MU campus. Students with outstanding balances forfeit their ability to obtain official transcripts from MU. Consequently, those students will not be able to receive credit for the courses taken at MU.

LIST OF LOCAL BANKS

There are many banks in Columbia – a few are listed below. This information is subject to change; to ensure you obtain accurate information, contact the bank directly. All banks in Columbia offer both checking and saving accounts. **Many students in the past have chosen to open an account with Bank of America because this bank has affiliates in other countries.**

NAME OF BANK	ADDRESS OF MAIN BRANCH	PHONE NUMBER	TO OPEN AN ACCOUNT	CLEAR FOREIGN CURRENCY & CHECKS	CHECKING ACCOUNTS <i>(Some benefits, see individual banks for details)</i>
Bank of America	800 Cherry St. three ATMS on campus and 7 more in Columbia	+1-573-876-6260	– Passport – Student ID – A minimum of \$25.00 USD to open the account (see bank for additional details)	Consult bank for details	Student checking account available; no monthly service charge; online banking services; free ATM debit card
Commerce Bank	501 E. Broadway plus four other locations (including 2 ATMs at the MU Student Center)	+1-573-886-5200	– Passport – One additional form of approved identification – \$100 needed to open a checking or savings account	Consult bank for fees/details	Student checking account available; no monthly service charge; no per check fee; no minimum balance
U.M.B.	MU Student Center, plus 2 other locations (including ATMs at all 5 Breaktime gas stations)	+1-573-445-4600	– Passport – Local address	Consult bank for fees/details	Free checking account; no monthly service fee; no minimum balance
1st National	801 East	+1-573-449-	– Passport	Consult bank	Free checking

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

Bank	Broadway plus eight other locations	3911	- Student ID - Local address - \$50.00 to open account	for fees /details	account; no minimum balance; no monthly service charge; free checks; Internet banking; free debit/credit card
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HEALTH AND SAFETY CONCERNS

MEDICAL CARE AND INSURANCE

The health care system in the U.S. can be complicated. Your home country may provide public health care for free or at a low cost to all its citizens; however, health care in the United States must be purchased from private insurance companies – which can be quite expensive. *You are required to purchase the mandatory international student health insurance at MU once you arrive. Waivers will not be granted for students who have purchased another medical insurance plan.*

MEASLES-MUMPS-RUBELLA IMMUNIZATION

MU requires all students to be immunized for measles, mumps and rubella. Students must present documented proof of immunization before the first day of classes. Such proof may consist of the "MU Measles, Mumps and Rubella Immunization Policy" form enclosed with this handbook or official medical records, in English, certifying immunization by a licensed physician in your home country. The U.S. requires that if you have these immunizations, you should have received them after 1980 for maximum protection. Serum prior to that time has proven ineffective in many cases. Students may be exempt from required immunization for medical, religious or philosophical reasons. However, all students who have not been immunized will be required to leave campus for at least 14 days in the event of any outbreak of measles or rubella and will, therefore, miss classes during that period.

Students who do not comply with the MU immunization policy will be blocked from registering for second semester courses.

HEALTH TIPS

Before departure:

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INTERNATIONAL CENTER

- Have physical, dental and eye examinations prior to your departure to be sure you are in good health before you leave for the U.S.
- Talk to your health care professional about any current medical conditions that you have and what special needs might arise in the U.S. because of them.
- Make sure all of your immunizations are up to date; talk to your physician about getting Hepatitis and other vaccinations before leaving for the U.S.

While in the US:

- At the beginning of your stay, refrain from consuming excessive amounts of fatty, rich or spicy foods. Your body will probably need a period of adjustment to U.S. food, water and drink.
- Eat balanced meals, drink lots of water and get lots of rest so that you will have the energy you need to stay healthy.
- Always limit your alcohol consumption and know your limits. Excessive consumption of alcohol can impair your judgment and compromise your safety and health. **Remember that the legal age for drinking in the U.S. is 21.**
- Visit the MU Student Health Center with any questions or concerns about your health.

INTERNET RESOURCES

GENERAL INFORMATION

- Currency Converter: <http://www.xe.com/ucc/>
- US Consulates and Embassies: <http://www.travel.state.gov>
- US Citizenship and Immigration Services: <http://uscis.gov/graphics/index.htm>
- InfoUSA: <http://usinfo.state.gov/usa/infousa/>
- InternationalStudent.com: <http://www.internationalstudent.com/>
- Information for Students with Disabilities: <http://www.miusa.org/>

TRAVEL INFORMATION

- **Travelocity:** <http://www.travelocity.com>. One-stop source for fare information.
- **Expedia:** <http://www.expedia.com>
- **Priceline.com:** <http://www.priceline.com>. Restrictions may apply, especially regarding exchanges and refunds.
- **Budget Travel:** <http://www.budgettravel.com>. This site lists special student fares, offers a travelogue for travel experiences, and provides tips for travelers.
- **STA Student Travel:** Tel.: 800-777-0112; Fax: 602-922-0793; <http://www.statravel.com>.

UNIVERSITY *of* MISSOURI

INTERNATIONAL CENTER

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- Columbia Convention and Visitors Bureau: <http://www.visitcolumbiamo.com/>
- Online Columbia: <http://www.onlinecolumbia.com/>
- *The Columbia Missourian* newspaper: <http://digmo.org/>
- *The Columbia Daily Tribune* newspaper: <http://www.columbiatribune.com/>
- The University of Missouri-Columbia: <http://www.missouri.edu/>
- The MU International Center: <http://international.missouri.edu/>
- The MU Residential Life Office: <http://reslife.missouri.edu/>