

TABLE OF CONTENTS

PART 1: CHECK LIST: IN AMERICA	2
____ 1. Open a Bank Account	2
____ 2. Telephone & Electricity	2
____ 3. Apply for a Social Security Number.	2
____ 4. Get Either Your Texas Driver's License or the Texas ID Card.	3
Texas Identification Card	3
Texas Driver's License	3
PART 2: GENERAL INFORMATION	4
Off Campus Apartments	4
Driving	5
Important Driving Rules To Remember	5
What To Do If You Get A Ticket	5
What To Do If You Have An Accident With Someone Else	5
Automobile Insurance	6
Buying A Vehicle	6
Registering Your Vehicle	6
Renewing Your Tags	7
Getting Your Car Inspected	7

Part 1: Check List: In America

1. Open a Bank Account

Banking hours vary throughout the U.S., but most banks are open from 9 am to 3 PM, Monday through Friday. Some banks are now keeping the lobbies open until 5 p.m. with the drive-through open until 6 p.m. Saturday banking hours are usually only until 1 PM.

If a bank has more than one branch or office, it is not necessary that you go to the same office that you opened your account at to do business. You can go to any of the branches.

You do not need a social security number initially to open a bank account, but eventually you will need one.

The types of checking accounts offered at the various banks may change or the bank may offer a special deal on checking account.

Banks Within Walking Distance of UTA

1. Chase

Address: 500 E. Border, Arlington

There is an ATM on campus at the University Center.

2. Guaranty Federal

Address: 100 E. Abram St. (within walking distance of UTA)

2. Telephone & Electricity

If you live in a dorm, this is not necessary.

If you live in an apartment, the apartment manager will give you information on how to get a home phone and electricity in your name.

3. Apply for a Social Security Number.

The Social Security number is free and extremely important for students to have. It is needed in order to get a Texas Driver's License, to fill out IRS forms, to get an off campus apartment, to get a job, etc.

ELI usually makes a trip to social security in the second or third week of the programs. In order to apply for a social security number, one must have:

- a letter from the international office (only after you have registered for ELI)
- passport
- I-94
- I-20
- Completed application

Important Note: When students enter the country, INS contacts independent agencies to input the I-94 numbers in the computer system. Depending on the agency it may take 2 to 3 weeks to input a number. If a student applies for a social security number and the I-94 number is not in the computer, it will take Social Security 6 to 8 weeks to process the paperwork. If the I-94 number is in the computer, the student can receive his card within a ten-day period. A student can also return on his own to the social security office the next day to find out what their number is. (Numbers are not given over the phone.)

It is a good idea to arrive in the U.S. three weeks to one month before the ELI program begins.

Social Security Office ELI goes to:

Main Social Security Telephone Number: (it is toll free) 1-800-772-1213
Northridge Tech Center
2010 N Texas Hwy 360
Grand Prairie , Tx 75050

4. Get Either Your Texas Driver's License or the Texas ID Card.

Although you will receive a UTA Identification Card (ID), the UTA ID card has no information on it other than your name, so it is accepted only at UTA. You can't write a check at stores and use the UTA ID card as proof of your identity. Therefore you need either a Texas Identification Card or a Texas Driver's License. You can get both at:

Location: 3901 W. Arkansas Lane (Arkansas Lane at Park Springs on the northeast corner)

Telephone: (817) 274 -1818

Hours: Monday, Tuesday, Wednesday, Friday 8:00 a.m. - 5:00 p.m. Thursday 8:00 a.m. - 7:00 p.m.

Texas Identification Card

If you do not plan to drive in Texas, a Texas ID card is necessary since your student ID is not accepted in all places. For example, it can be used to write checks at stores.

You don't have to take a test for this.

Form of identification required is the passport with a valid US visa. Cost is \$15.00

On the day you apply, you will be issued a temporary ID. The permanent ID comes in mail within 6 to 7 weeks.

Texas Driver's License

Get your Texas license before your visa expires. Once your visa expires, you can't get a Texas driver's license.

Driver's licenses are used as the main form of identification in Texas. You can log onto the following web address and click Texas Driver's License Handbook

http://www.txdps.state.tx.us/administration/driver_licensing_control/dlindex.htm or you can go to the following address (for Arlington) to get the study manual:

Cost: \$24

Valid Identification you must show: a passport with a valid US visa and a social security number.

Part 2: General Information

Off Campus Apartments

How To Find An Off-Campus Apartment

If you plan on living in an off-campus apartment, it is advisable to come several weeks before the intensive English program begins so you can have some time to look for apartments. Apartments start filling up the month before the semester begins.

1. The Intensive English Program has a list of around 50 apartment complexes within walking distance of the campus. You are welcome to come to the 4th floor of Hammond Hall and pick up a list.
2. On your own. Supermarkets and convenience stores (7-11, Stop-n-Go) have free apartment locating magazines. They contain information on apartments in the whole Metroplex area.
3. Apartment Locators. This service is free for you. These companies have lists of apartments for rent. You tell them what size apartment you want, the amount of rent you prefer to pay, the location you want, etc. and they will see if they have the name of an apartment complex that fits your needs. Below is a list of apartment locators that work with apartments in the central Arlington area.

Apartment Locator Service
(817) 275-2687
www.aplocator.com
1116 W.Randol Mill Rd

Texas Apartment Locators
(817) 299-8999 or 1-800-930-7346
www.texaspt.com
2141 N. Collins, Ste. 521

Apartment Selector
(972) 256-3545
www.apselector.com/arlington

Find it
817-467-4745 or 1-800-749-0503
2822 S.Cooper
<findms@flash.net>

Apartment Finders 817-548-1171
1831 Brown Blvd
<www.dfwapts>

Leasing or Renting An Apartment

Requirements for leasing or renting an apartment vary from apartment complex to apartment complex.

1. You need to be 18 years or older.
2. Not every apartment complex requires the same papers. When renting an apartment, you must fill out an application. Because international students coming to the U.S. for the first time, don't have a drivers license or social security number, ask the apartment manager if you can show a copy of your financial statement or a bank deposit slip, and proof of school registration. A few apartments are now asking for the full 6 month rent in advance.
3. Every apartment complex requires a security deposit. It ranges from \$50 to \$250. Once you move out of the apartment, you will receive your deposit back if the apartment is in good condition and you complete the term of your lease. Some complexes automatically take out a cleaning fee so you may want to ask about that.
4. Some apartment complexes require an application fee (between \$20 and \$30). This is money you have to pay to apply for an apartment. It is non-refundable.
5. Some apartment complexes will give students a discount. You have to ask about this.

Important Points To Know Before Leasing Or Renting An Apartment

1. Never put down money as a deposit to "hold" an apartment unless you are certain that you want to rent that apartment. If you change your mind, the landlord can and will keep the entire deposit.
2. Read the lease carefully before signing. Read all the fine print.
3. Negotiate up front. If you don't like something in the lease, ask that it be changed. Maybe it will, maybe it won't. Ask questions about anything that is unclear.
4. Put all oral promises in writing, including agreements, notices, and requests for repairs.
5. Do not sign the lease for a longer period that you intend to stay. You may not be able to break the lease without penalty. If you break the lease, the landlord will keep your deposit, and may charge you for the time remaining on your lease.
6. Every person that signs the lease is legally responsible for the entire amount of the rent. If your roommate moves out, you must pay the full amount, not just your share.
7. Know whether the cost of utilities is included in the rental payment.
8. Keep a copy of the lease. Make sure it is a copy signed by you and the apartment manager.

Driving

Important Driving Rules To Remember

1. Drivers and front seat passengers must wear seat belts in Texas.
2. It is legal to turn right on a red light, after coming to a complete stop, unless the intersection is marked otherwise.
3. It is illegal to turn left on a red light.
4. It is illegal to drink alcoholic beverages while driving a motor vehicle.
5. It is also illegal to have an open container of an alcoholic beverage in a vehicle.
6. There are designated center lanes marked, "LEFT TURN ONLY." These center lanes are not passing lanes or acceleration lanes.
7. Children two years old and under must be strapped in a child car seat in a moving vehicle. Over two years old, children must wear seat belts, in both the front and back seats.
8. School Zones: When these lights are flashing, slow down to 20 miles per hour. The fine for driving over this speed limit is extremely high.
9. Parking on Campus:
 - a. Park your vehicle in the area designated by your decal.
 - b. Park your vehicle so that the whole vehicle is located within the boundaries of the parking space.
 - c. Do NOT back-in. Your car must be parked with the front first.

What To Do If You Get A Ticket

If you get stopped by a policeman, be polite and do NOT try to pay off or bribe the policeman. You will get into more trouble. If you get a ticket (this is not a campus ticket), you can do one of several things:

1. Pay the ticket. The back of the ticket will tell you where you go to pay the fine.
2. You can contest the ticket and go to court.
3. You can take a defensive driving course if you have a Texas driver's license that will erase the ticket and also lower your insurance premium. There is a limit on the number of times you can do this.
4. For some infractions, you can be asked for deferred adjudication. This means that you pay the ticket and if you receive no more tickets for a specified period of time (i.e. Arlington is 3 months, Grand Prairie is 6 months) it will be erased.

What To Do If You Have An Accident With Someone Else

1. Stop at once. If you are blocking traffic, move your car out of the way if possible.
2. In Arlington, if nobody is hurt and the cars can still be driven, the police will not come. If someone is hurt or a vehicle can not be driven, call the police. They will come.

3. Exchange information. Give your name, address, vehicle registration number, driver's license number, insurance information to the other person.
4. If there is an injury, death, or \$250 property damage to any one person, you must make a written report to the Department of Public Safety. If the accident was investigated by a policeman, the officer's report will fulfill this reporting requirement.

Automobile Insurance

When you buy a car, you need to get insurance immediately. You do NOT wait until you get the title to the car.

Here is some general information that may help you understand auto insurance in America. Since all the information is general, it may or may not describe your situation exactly. When you get car insurance, you need to have your agent explain exactly what your insurance covers.

When you will have a driver's license in the U.S. for less than 3 years and you apply for auto insurance, you will be placed in the state pool, the high-risk category. If you fill out a paper entitled "Texas Automobile Insurance Plan", then you are in the state pool. It is important to know that coverage in the state pool is not automatic. You must wait until you receive a card from Austin stating that you have insurance. This process usually takes between 5 and 10 working days.

In the state pool, you have 3 types of coverage available.

- Liability coverage: If the driver of your insured car (yourself or a friend you let drive it) causes an accident, liability coverage will pay for bodily injury and damage to the person and vehicle you hit. It will not pay for your injuries or damage to your vehicle you were driving.
- Personal Injury Protection Coverage : If there is an accident, this coverage will pay up to \$2,500 for each person in your insured car who is injured. This will pay regardless of who is at fault.
- Uninsured/Underinsured Motorist: If your vehicle is hit by a "hit and run driver" or by a driver with no insurance, this coverage pays for injuries to whomever is in your insured car and for property damage to you insured car. If you do not want Personal Injury Protection Coverage or the Uninsured/Underinsured Motorist coverage, you must sign a paper rejecting them. Otherwise you will be automatically given these and then billed for them.

There are two other basic types of coverage many people have, but you cannot get on your Texas Automobile Insurance Plan (TAIP). If you want these types of coverage, you will have to buy an additional policy. If you are on TAIP, the problem with the following two types of coverage is that not every company will write them for you and they are extremely expensive types of coverage.

- Comprehensive: This pays for loss or damage to the insured car from natural disasters, falling objects, malicious mischief, riot, civil commotion, vandalism, damage caused by collision with birds or animals, explosions, etc.
- Collision: This pays for loss of the insured vehicle cause by collision with another vehicle or object.

When you buy insurance, the cost of your premium (the money you pay for insurance) will be determined by your age, make, model, and year of the car. The amount of money you pay to start your insurance coverage depends on the company. A few may require that you pay the full premium or half of the premium to start coverage. More commonly you are required by the company to make a down payment equal to one or two months of the premium. After buying insurance, you will receive a proof of insurance card. You must keep this with you at all times. If you are stopped by the police and you have insurance, but no proof of insurance, you will receive a ticket.

You can look in the yellow pages of the telephone book under "INSURANCE" to find a list of insurance companies.

This proof of insurance card is also necessary when you buy a car, register your car, renew your license plates, and get your car inspected.

Buying A Vehicle

Before you buy a car, you must show proof of insurance for the car you are going to buy.

Registering Your Vehicle

To register your vehicle, you must have the following: Proof of insurance, Title of the Vehicle, Title Application, Odometer Statement (if the car is less than ten years old)

If the information on your driver's license and the information on the title of your car matches and if the check is drawn on a local bank, then you can pay by personal check.

Location to Register your Vehicle:
(In Arlington) SE Sub Courthouse, 724 E. Border St.
State Vehicle Registration Section
Hours: 8:00 a.m. to 4:30 p.m. Monday through Friday

(In Ft. Worth) 100 E. Weatherford St.
Hours: 8:00 a.m. to 4:30 p.m. Monday through Friday

Renewing Your Tags

Your license plate tags must be renewed annually. You will receive a renewal card in the mail. To renew your plates, you need proof of insurance.

You can renew your plates in one of three places:

1. by mail
2. at the same place you registered your vehicle
3. if you live in Tarrant County, have a current driver's license, and your plates don't need to be exchanged, then you can do this at the University Center at U.T.A.

Getting Your Car Inspected

Your car must be inspected annually. You don't receive any notice about it. Get your car inspected during the month that the inspection sticker expires. You also must show proof of insurance before your car will be inspected.

If you get stopped by a policeman, you will receive a ticket if you don't have: current driver's license, proof of insurance, expired tags (on the license plates), or an expired inspection sticker.