— TABLE OF CONTENTS —

WELCOME .......................................................................................................................... 3
INTERNATIONAL STUDENT OFFICE ............................................................................. 3
INTERNATIONAL STUDENT REGULATIONS .................................................................... 5
  F-1 Student Status ........................................................................................................... 5
  SEVIS .............................................................................................................................. 5
  Maintenance of Status .................................................................................................... 5
  Passport .......................................................................................................................... 6
  Form I-20 ....................................................................................................................... 6
  Reporting Changes to I-20 ............................................................................................. 6
  Visa ................................................................................................................................. 7
  Form I-94 Automation ................................................................................................... 7
  Admission Number ....................................................................................................... 7
  Distance Education ....................................................................................................... 8
  Reduced Course Load ................................................................................................. 8
  Completion of Program (Graduation) ........................................................................... 9
ENTRY AND EXIT FROM THE USA .................................................................................. 10
  Transfer of Schools ....................................................................................................... 10
  Extension of Stay ......................................................................................................... 10
  Travel ............................................................................................................................ 10
EMPLOYMENT GUIDELINES ............................................................................................. 12
  Optional Practical Training (OPT) ................................................................................ 12
  Curricular Practical Training (CPT) .............................................................................. 12
  Taxes .............................................................................................................................. 13
INTERNATIONAL STUDENT RESOURCES .................................................................. 14
  Academic ..................................................................................................................... 14
  Student Life .................................................................................................................. 15
  Emergency .................................................................................................................... 17
  Health Services ............................................................................................................ 17
  International Health Insurance .................................................................................... 17
TRANSPORTATION AND BANKING .............................................................................. 19
  Airports .......................................................................................................................... 19
  Drivers License ............................................................................................................ 19
  Banking .......................................................................................................................... 20
JACKSON .......................................................................................................................... 22
WELCOME
Welcome to Union University! Union is home to approximately sixty international students that represent over thirty different countries. We believe that having international students on Union University’s campuses not only increases diversity awareness among the student population, but also provides additional experiences and insight for everyone, including employees, students, and the community. As a people-focused university that seeks to value others, internationals students provide a way in which students, as well as faculty and staff, have the opportunity to develop sensitivity to cultural differences and to acquire the skills needed to become competent global citizens. Therefore, from the bottom of our hearts, we are excited that you have decided to join us. Welcome to Union!

The goal of this handbook is to provide helpful information that you need as an international student at Union. This handbook specifically addresses the questions and concerns of an international student; we encourage you to use this as a reference tool for your entire Union experience.

INTERNATIONAL STUDENT OFFICE
Housed in the Institute for International and Intercultural Studies, the International Student Office (ISO) is the primary resource for prospective and current F-1 international students.

The ISO processes international student applications, equips students with a specialized orientation upon arrival to campus, hosts immigration workshops and social activities, as well as assists students with transitioning to a new culture and the American university system.

The Union University International Student Advisor (ISA) acts as the primary contact in the office. The ISA serves as the Principal Designated School Official (PDSO) for Union University. (*the terms ISA and PDSO are used interchangeably)

The ISO and the ISA are located inside the International Student Lounge. The lounge provides international students a space of their own and allows them to daily interact with other international students.

Students are required to report to the ISO upon their arrival in Jackson and keep the office informed of changes in their addresses, curriculum, and status. You should address all questions regarding the maintenance of legal status in the United States to this office. You are also invited and encouraged to maintain close ties with the office throughout your educational career at the University.

*If your plans change, and you decide not to attend Union University, please return the Certificate of Eligibility (Form I-20) to the International Student Office and notify the Admissions
Office of your decision. If you wish to defer your admission to a subsequent semester, indicate your decision when you contact these offices.

**International Student Advisor and Primary Designated School Official (PDSO):** Emily Harper

**Phone Number** 731.661.5031

**Email Address** eharper@uu.edu

**Mailing Address** Union University Box #1858
1050 Union University Dr.
Jackson, TN 38305
INTERNATIONAL STUDENT REGULATIONS

The following rules apply to those in F-1 status and are expected to be followed. Failure to follow these procedures and regulations may result in negative ramifications to your F-1 visa status. Please remember that the following immigration information is not exhaustive and is subject to change without notice. International students and scholars should contact the PDSO/International Student Advisor to arrange an appointment to discuss any questions or concerns related to your legal status in the United States.

To remain up-to-date on changes in U.S. immigration law and/or changes in ISO policies and/or procedures, to be informed about workshops and training sessions offered by ISO, and much more, please check your Union University emails daily.

F-1 STUDENT STATUS
An F-1 student is a nonimmigrant who is pursuing a "full course of study" to achieve a specific educational or professional objective, at an academic institution in the United States that has been designated by the Department of Homeland Security (DHS) to offer courses of study to such students, and has been enrolled in SEVIS (the Student and Exchange Visitor Information System). Once the educational or professional objectives have been attained, the F-1 student is expected by the U.S. government to return to his or her residence abroad.

WHAT IS SEVIS?
The Student and Exchange Visitor Information System (SEVIS) is the web-accessible database for monitoring information about exchange visitors, international students and scholars subject to this program.

MAINTENANCE OF STATUS
Once a person is admitted to the U.S. in F-1 status, he or she must meet certain obligations in order to maintain status.

- Maintain a valid (not expired) passport.
- Maintain a valid (not expired) I-20.
- Keep all immigration documents in a safe place, including your old I-20 forms. Do NOT discard old copies.
- Enroll and maintain a full course-load each term.
- Follow correct procedures if transferring, changing academic goals, or extending your program of study.
- Work no more than 20 hours per week if you work on campus.
• Do not work off-campus without the required authorization from the Union University International Student Office.
• Comply with all Union University regulations

**Maintain a valid (not expired) passport.**

**PASSPORT**
Any travel document issued by a country’s authority showing the person’s origin, identity, nationality, allowing for entry into a foreign country. A student’s’ Passport must be kept valid at all times during a person’s stay in the U.S.

**Maintain a valid (not expired) I-20.**

**FORM I-20**
The Certificate of Eligibility for Nonimmigrant (F-1) Student Status (School Copy, pages 1-3). This is issued by the university to the student upon student’s being admitted to the university. I-20 must be valid at all times while student is in the U.S. Your current I-20 continues to be valid based upon the signature at the bottom of the I-20.

**REPORTING CHANGES TO I-20**
Students must notify the International Student Advisor when any of the following occur:
• Extension of Program
• Changing or Transferring Schools
• Change of Academic Level
• Change of Major
• Change of Funding
• Name Change
• Applying for OPT/CPT
• Change of Address

Students must provide a physical address unless it is impossible to receive mail there. If students provide a mailing address, they must also provide their physical home address.

All these changes must be reported to the International Student Advisor within 10 days of the change occurring. Failing to report such a change within the 10-day period is a violation of F-1 status.
Keep all immigration documents in a safe place, including your old I-20 forms. Do NOT discard old copies.

VISA
A visa to enter the U.S. as a nonimmigrant is a stamped entry on a page of the passport. It allows you to request the immigration officer at the port of entry to grant you admission to the U.S. under conditions specified to the type of visa you hold. Application for a nonimmigrant visa usually requires a personal appearance before a consular office at a U.S. consulate or embassy. It must be accompanied by appropriate documentation (i.e. valid Form I-20 for F-1 students, valid passport, financial documents, etc.) It acts as a key to enter the country. Must be valid, not expired for entry.

Once you are within the U.S. and are maintaining legal status, your visa may expire without consequence to your immigration status. If you need a new visa, you may apply for one when you travel to your home country. Please click on the following link to access the U.S. State Department website:
http://travel.state.gov/visa/questions/questions_1253.html

FORM I-94 AUTOMATION
The I-94 is an arrival and departure record. Before May 1, 2013 every person entering the U.S. was temporarily issued an I-94. When a person entered the U.S., the Arrival Record was detached and kept by the USCIS. The Departure Record was stapled into the person’s passport on the same page on which the visa has been stamped and will be removed and kept by the USCIS when the person departs from the U.S.

As of May 1, 2013, the United States Customs and Border Protection (USCBP) has automated Form I-94 at air and sea ports of entry. The paper form is no longer provided. Rather, the student will be provided with a CBP Admissions Stamp on their travel document.

Students must now visit www.cbp.gov/I94 to obtain a copy of their I-94 record of admission.

ADMISSION NUMBER
The Admission Number is the 11-digit number that is issued to persons entering the U.S. It is used as an identification number and is the basis for the USCIS arrival/departure database known as the Nonimmigrant Information System (NIIS). The Admission Number is found by visiting www.cbp.gov/I94 and printing your I-94.
Enroll and maintain a full course of study

DISTANCE EDUCATION

Students may only take one class (3 credits) of distance learning per term toward their full-time status. Distance education is defined as a class that does not require physical attendance for classes, exams, or other purposes on the campus where it is offered.

Example: For a traditional undergraduate student, twelve semester hours is considered “full-time.” Therefore, an F-1 international student may only take three of those hours through distance education. Basically, nine hours of every semester must be spent in traditional classroom education.

REDUCED COURSE LOAD

Students may take a reduced course load in their final term if only one or two classes are needed to complete the degree.

Students may reduce their course load below full time for 2 reasons: academic or medical. In both cases, they must first obtain authorization from the International Student Office before they drop any classes.

Academic reasons, such as initial difficulty with English or reading requirements, unfamiliarity with American teaching methods, or improper level placement, permit the International Student Office to authorize the student to reduce his/her course load to 6 hours for one term only. Such students must resume a full course load the next term, including summer.

Students who become ill may be authorized by the PDSO to reduce their course load or take no classes at all for up to 12 months per academic level. Such students must provide the ISO with a letter from a licensed Medical Doctor, Doctor of Osteopathy, or a licensed Clinical Psychologist before dropping courses. The PDSO must re-authorize reduced course load for illness before each term begins with new documentation from the medical provider.

Students must notify the PDSO at the beginning of the term in which they return to class full time after taking a reduced course load to avoid falling out of status.

International students must contact their International Student Advisor to determine eligibility for a Reduced Course Load.
Follow appropriate procedures upon program completion, changing academic goals, transferring to a different school or extending your program of study.

COMPLETION OF PROGRAM (GRADUATION)
F-1 students must notify the International Student Office of your intentions after completing your program or leaving Union University permanently in order for your SEVIS record to be updated. If you are unsure of your future plans, please be sure to meet with the International Student Advisor so that your post-graduation options can be explained to you.

An F-1 student who has completed a course of study and any authorized practical training following completion of studies will be allowed an additional 60-day period to prepare for departure from the United States or to transfer. Any questions should be directed to the International Student Advisor at ext. 5031.
— ENTRY AND EXIT FROM THE USA —

**Students may enter the U.S. up to 30 days prior to the start date on their I-20.**

Students who withdraw from Union University with approval from the International Student Office have a 15-day grace period to leave the U.S. before they fall out of status. If the ISO does not authorize the withdrawal, the student has no grace period to leave the U.S. and is immediately out of status.

**TRANSFER OF SCHOOLS**

Current international students wishing to transfer should notify the International Student Advisor of the date they wish to transfer and the name and location of the new school at least 2 months in advance.

Upon completion of a degree program, students may remain in the U.S. for up to a maximum of 5 months when transferring to a new degree program. Students who have fallen out of status are ineligible for transfer; they must either apply for reinstatement from USCIS or depart and re-enter the United States with an initial I-20 for a new program.

**EXTENSION OF STAY**

F-1 students are admitted to the U.S. for “duration of status” (D/S), which means the amount of time it takes to complete an educational program. If a student must remain in an educational program beyond the date originally estimated for completion of program, he or she must apply for a program extension. The application must be made at least 30 days before the completion date on Form I-20. No extension may be granted if students do not request an extension prior to the current I-20 end date.

**TRAVEL**

F-1 students are allowed to travel inside and outside the United States while studying at Union University. Any F-1 international student who wishes to travel outside the United States must complete the following steps before their trip:

1. Notify International Student Advisor of plans to travel no less than one month before departure date
2. Complete Horizon’s Travel Registry ‘Side Trip’ Application with trip details
3. Bring Form I-20 to International Student Advisor for signature of endorsement of travel
4. Bring the required documents for re-entry to U.S (below):
   • A valid passport or travel document
   • A valid F-1 visa
   • A Form I-20 properly endorsed for travel by the DSO*

Additional documents that are suggested by USCIS for re-entry:
   • Evidence of financial resources
   • Evidence of student status (recent tuition receipts, transcripts);
   • Name and contact information for the school's Designated School Official

*A DSO signature on Form I-20 is valid for one year. When properly endorsed, the student’s I-20 will be used for re-entry for the student to attend the same school after a temporary absence from the United States.
EMPLOYMENT GUIDELINES

An F-1 student may accept part-time employment at the university he or she is authorized to attend without prior approval from the USCIS provided that certain requirements are met. On-campus employment may not begin earlier than 30 days prior to classes starting. Students may work up to 20 hours on campus while school is in session, and may be full-time on campus while school is not in session.

An F-1 student must apply for off-campus employment authorization and may receive authorization for off-campus only under conditions authorized practical training.

OPTIONAL PRACTICAL TRAINING (OPT)
Optional Practical Training or OPT is off-campus work authorization in your field of study, granted by the United States Citizenship and Immigration Services (USCIS). The authorization is for 12 months and up to 40 hours per week. Students must have been lawfully enrolled on a full-time basis for one full academic year to be eligible for OPT. F-1 students must be within 90 days of program completion date (graduation) to apply for post-completion OPT. To determine your eligibility for OPT please make an appointment with your International Student Advisor.

Students may apply for post-completion OPT no earlier than 90 days before completion of all degree requirements and no later than 60 days from the program completion date. In order to apply for OPT, please make an appointment with your PDSO.

OPT is automatically terminated when a student transfers to another school or begin study at a different academic level.

Students on OPT must report any change of name/address and interruption of employment to ISO for the duration of authorized OPT or fall out of status. Students are required to report the name and address of their employer to the PDSO. Students must also report the end date of employment to the PDSO. Unemployment for 90 days or more during OPT may result in the cancellation of OPT by SEVIS, thus causing the student to be out of status.

CURRICULAR PRACTICAL TRAINING (CPT)
Curricular Practical Training (CPT) is defined as an off-campus alternative work/study, internship, or other type of required internship or practicum. A DSO may authorize student to participate in a curricular practical training program that is an integral part of an established curriculum. CPT will only be authorized when the student can receive academic credit for the internship/practicum or as required by the curriculum. The internship must be part of the
established curriculum (i.e. in the handbook as an option for a class). To determine your eligibility for CPT, please make an appointment with your International Student Advisor.

TAXES
Whether or not you are earning an income in the US, you will be required to file a tax return each year. The Union University International Student Office is neither qualified nor permitted to give individual tax advice. Students with complicated tax situations may wish to consult with a tax preparation service, professional tax accountant, or tax attorney who is knowledgeable about nonresident tax law.

However, the sites and links below contain information that may be helpful in answering some additional tax questions.

Tax Help
Sometimes local accountants offer their tax preparation services to Union University international students. Please contact your International Student Advisor for more information.

You may also go to the Jackson IRS office, 109 S. Highland, Jackson, TN 38301, or call (731) 423-2441. The office is open Monday-Friday - 8:30 a.m.-4:30 p.m.

U.S. Internal Revenue Service (IRS) Tax Forms and Information
IRS website
You may download any tax forms you need from their website by using the "Search Forms and Publications" function -- or click on the form below:

§ Form 8843 Note: all non-resident aliens, including dependents in the U.S. must file this form
§ 1040NR-EZ
§ 1040NR-EZ Instructions
§ 1040NR
§ 1040NR Instructions
§ Publication 519 : U.S. Tax Guide for Aliens
§ Publication 901 : Tax Treaties
Link to IRS website for international tax payers.

Tax Preparation Software
If you like, you may purchase Glacier Tax Prep (Arctic International LLC) software to assist you in completing your tax forms. This software is only intended for those who are classified nonresident aliens for tax purposes. (Students in F-1 status). Note: There is a fee to use this software.
ACADEMIC

Academic Advisor(s)
Your academic advisor is the faculty member who oversees your course schedule. During your first year at Union, you will have dual academic advisors that will help you plan your course of study. In addition to your advisor in your program of study (i.e. marketing, engineering, etc.), Dr. Phillip Ryan, a professor in the areas of Intercultural Studies and Teaching English as a Second Language, is available to help with registration and will answer any questions regarding exceptions to the required courses for international students. He will help you plan which classes you should be taking during your first semester at Union. If you have any registration or class questions, please feel free to contact Dr. Ryan at pryan@uu.edu

Hundley Center
The Hundley Center is a quiet place to get work done and find valuable academic resources. Located up the spiral staircase in the middle of the library, the Hundley Center offers subject specific tutors, ESL tutors, writing labs, On-line study tools, and research coaches. Whether you make an appointment or just drop by, the Hundley Center has resources to specifically help international students succeed academically.

ESL tutors
If you need ESL (English as a second language) assistance, visit the Hundley Center to meet with one of their highly qualified tutors.

ICS 105, ENG 111 and ENG 112

ICS 105
Introduction to Intercultural Studies for International Students (ICS 105) is a 3 credit hour course that all first semester international students are required to take. The course serves as an introduction to cross-cultural communication by examining some of the basics of intercultural theory, using United States culture as a point of reference for developing a conceptual framework.

ENG 111
All first semester international students are required to take English 111, which is designed specifically for international students. In this class, student will study the principles of grammar, usage, and rhetoric, while emphasizing the writing of clear, effective composition.
ENG 112
After students take English 111, they are required to take English 112 — also designed specifically for international students. This course includes library orientation and instruction in research methods. Students will also write critical themes and a research paper.

STUDENT LIFE

International FOCUS
International FOCUS is a 4-day orientation program designed specifically for new international students to help ease the transition into both life in the US and study at Union. During this relaxed time, you will attend helpful workshops that will provide both practical and formative information about your new role as student at Union, as well as be introduced to your new home in Jackson. You will be lead by both Union staff as well as International FOCUS leaders, who are current students who have been interviewed, specifically picked, and thoroughly trained to provide you with the most exciting and informational experience during your first few days at Union.

International Student Union
The International Students Union desires to cater to the needs of the individual members and to bring them together by providing an on-going network of encouragement, fellowship and understanding among members; provide a friendly, welcoming and tolerant home away from home where students from different countries can express their difficulties or concerns and find support while here in the United States; raise awareness of the importance of the presence of international diversity on campus and integrate the international community with the American society; and promote awareness and appreciation of international issues, cultures and the needs in different countries around the world.

The ISU also holds various events throughout the school year, such as a Chinese New Year Celebration, Coffee and Conversation Hour, and the annual International Food Fair.

International Student Workshops
The International Student Office hosts helpful workshops once a month to help connect international students with relevant resources and information. These workshops are centered around topics that are most helpful to you. Topics include: Immigration Updates, Tax Help, How to search and apply for employment as an International Student, United States Insurance, and Academic Resources for International Students.
**International Student Events**

*International Student Family Weekend*
We know many of your families are far away and are not be able to attend the annual Union University Family Weekend. Therefore, the International Student Office hosts special events for you to to hang out with your fellow international students.

*Culture Fest*
CultureFEST is a daylong celebration that focuses on the diverse cultures represented at Union. During this day there is a special chapel service designed to emphasize God’s heart for the nations, as well as various other activities that promote a global appreciation across the campus. Follow this link for more information: [http://www uu.edu/events/culturefest/](http://www uu.edu/events/culturefest/)

*End of the Semester Celebrations*
Celebrate the end of each semester with various international student parties. A good chance to get off campus and just relax with the international student community.

**LIFE GROUPS**
The ministry of Life Groups exists to provide an immediate place of belonging for new students, helping them find their place in the Union community. Each new student has the opportunity to be a part of a small group of students that meet each week during the fall semester. [http://www uu.edu/spirituallife/lifegroups.cfm](http://www uu.edu/spirituallife/lifegroups.cfm)

**STUDENT GOVERNMENT ASSOCIATION**
The Student Government Association is the main point at which student leadership and learning converge at Union. Through SGA, the student body elects class officers to improve on existing policies, and promote new pieces of legislature to advance the quality of life for fellow Union students. [http://www uu.edu/studentlife/sga/](http://www uu.edu/studentlife/sga/)

**STUDENT ACTIVITIES COUNCIL**
Believing that college is more than just the classroom experience, the Student Activities Council seeks to promote campus unity and improve the quality of student life by providing entertaining activities and various opportunities for campus involvement. Some of the SAC events include:
- Variety Show
- Midnight Movies
- New Student Game Show
- Homecoming concert
Find more info at [http://www uu.edu/studentlife/sac/](http://www uu.edu/studentlife/sac/)
EMERGENCY
In the United States, the phone number you dial in case of emergencies is 911. Only serious emergencies warrant a call to 911, such as a car wreck or a medical emergency.

For lesser emergencies, Union provides a 24-hour security service. Safety and Security provides a secure campus environment for all students, faculty, and staff. It is a good idea to put their number in your cell phone: 731-394-2922.

HEALTH SERVICES
Union’s Health Services is the place to go if you get sick. The clinic is staffed by a full-time Family Nurse Practitioner who sees students on a walk-in basis in the mornings from 8-10am and then by appointment from 10-4:15pm. Visit this link for more information: http://www.uu.edu/studentservices/healthservices/

INTERNATIONAL STUDENT HEALTH INSURANCE
All Union University F-1 international students are required to maintain health insurance coverage through the period of their program. All students will be automatically enrolled to receive coverage through the International Student Office upon arrival to Union University.

International students are required to maintain insurance that covers healthcare and other unexpected expenditures, including emergency medical care in country and medical evacuation, repatriation of remains, and non-health related emergency evacuation (political unrest, natural disaster, etc.), while you are a student at Union University. Students will automatically be enrolled in international student health insurance through an approved insurance provider for the 10 month academic term. Students not traveling outside the United States during the summer vacation terms will then also be enrolled in international student health insurance during the summer. The insurance premium will be billed to my student account at Union University at the start of each academic or summer term.

Students will receive a copy of their insurance card and insurance policy each academic year they are enrolled at Union University. Please keep this information with you and please contact your International Student Advisor if you have any questions or concerns about your coverage.

*Students may apply for an exemption of enrollment in the insurance plan provided by Union University, if they submit evidence of insurance coverage that meets all Union University requirements including:

1. Medical benefits of at least $50,000 per accident or illness
2. Expenses associate with medical evacuation of the student to his or her home country in the amount of $10,000
3. Repatriation of remains in the amount of $7,500
4. Other non-health related emergency evacuations (political unrest, natural disaster, etc).

To apply for an exemption from enrollment in the international student insurance plan provided by Union University please complete the following:

1. Complete and submit a Union University International Student Exemption Request Form
2. Submit proof from your insurance provider that you meet all of Union’s requirements (see list above).
3. Submit a letter stating your reason for requesting an exemption and any other important information to the International Student Office.

All exemption requests must be submitted to the International Student Office by July 25 for Fall enrollment and January 15 for Spring enrollment. Failure to request an exemption by these dates may result in cancelation fees. Students must apply for an exemption each academic year.
TRANSPORTATION AND BANKING

TRANSPORTATION
The majority of people get around Jackson in their own vehicles; however, there is also a bus service. Visit ridejta.com for more information.

If you need a taxi, call 731.423.TAXI (8294) for Affordable Taxi Service. Call anytime, 24 hours a day, 7 days a week.

Megabus is an economy bus service that runs all over the country. The closest Megabus stops are Memphis and Nashville. This is a safe, reliable, and inexpensive way to travel.

Also, feel free to check out the Union Ride Board group on Facebook. It is an easy way to connect with rides for holidays. Search “Union Ride Board” on Facebook for more information.

AIRPORTS
The closest international airports to fly into are:
- Memphis International Airport (MEM) ~1.5 hrs from Jackson
- Nashville International Airport (BNA) ~2 hrs from Jackson

Jackson is also home to a regional airport, The McKellar Sipes Regional Airport. MKL flies to Memphis, Nashville, and Atlanta on a regular schedule. Visit mckellarsipes.com for more information.

DRIVERS LICENSE
International students are allowed to obtain a Drivers License during their stay in the U.S. For information on scheduling a driving test please visit: http://www.tn.gov/safety/dlmain.shtml

International students should wait at least 10 days after arriving in the United States before they apply for a Drivers License. When you go to the Department of Motor Vehicles (DMV) – the common name for a state government office that issues driver’s licenses – remember to bring all your paperwork. For Tennessee, the paperwork includes these documents:
- Form I-20 or Form DS-2019
- Copy of Form I-94, “Arrival/Departure Record”
- Passport (with visa, if applicable)
- Letter from International Student Advisor that provides proof of legal presence in Tennessee.
BANKING
There are many different banks in Jackson; a few of them are walking distance to campus. If you need suggestions on a good bank to choose, just visit the ISO.

To open a checking account:
1. Bring passport, I-20, and college ID
2. Know your school address and telephone number
3. Must have at least $50 to deposit

Check Card:
- Works like a credit card, but takes money directly from the bank account.
- Can be used in ATM machines but must use the ones approved by your bank.
- If you use one that isn’t your own bank, there will be a fee (between $1.00 and $5.00 usually).
- Carefully keep track of your receipts so that you know how much is left in your account.
- You do NOT want to overdraw. You will be charged a fee each time you overdraw.
- If you have questions about savings accounts, please schedule an appointment with the ISO. Most college students prefer checking accounts.

Wire Transfers:
- If your parents wire you money, an incoming wire generally costs $8.00.
- Outgoing wires generally cost $10.00, but can only be sent to U.S. accounts. You cannot send a wire internationally at very many banks in the area.
- Wires must be sent before 1:00 pm. Banks cannot take information after that time.
- For your to receive a wire, you must tell the bank the amount of money being sent and the account numbers and banking routing numbers of both the sending bank and the receiving bank.

Depositing Large Checks:
If you deposit a check for a large amount of money, the bank will usually hold your check for five days. They will not let you spend that money for those five days until they are certain that the source of the money is safe. This is a precaution against fraud. During that time, your bank account may appear to have a negative amount, but that is because they are holding your check. Your debit or check card may also not work at that time, so be sure to keep some money with you.
Account Safety:
  • Never tell anyone your pin number.
  • Don't give your account numbers or pin over the phone, and be careful about giving
    the information on the Internet.
  • If you want to make an internet purchase, be sure the site is trustworthy and reliable.
  • If your debit/check/credit card is stolen, call the bank immediately and have the
    cards cancelled so that no one can run up bills on your account. Your bank will help
    you establish a new account number.
In many regards, Jackson is a typical, small southern town. However, the longer you stay, the more special it becomes.

**DEMOGRAPHICS**

According to the most recent census, Jackson is comprised of:

- 49.2% White
- 45.07% African American
- 4% Hispanic
- 1.2% Asian

**WEATHER**

Jackson’s weather is one of the most unpredictable aspects of the city. One day could be very hot, but then the next cold and rainy. Better stick to this motto: *always be prepared.*

**Average temperatures (in Farenheit):**

<table>
<thead>
<tr>
<th>Month</th>
<th>Temperature</th>
</tr>
</thead>
<tbody>
<tr>
<td>August</td>
<td>68-89 degrees</td>
</tr>
<tr>
<td>September</td>
<td>61-83 degrees</td>
</tr>
<tr>
<td>October</td>
<td>48-73 degrees</td>
</tr>
<tr>
<td>November</td>
<td>40-61 degrees</td>
</tr>
<tr>
<td>December</td>
<td>31-50 degrees</td>
</tr>
<tr>
<td>January</td>
<td>28-46 degrees</td>
</tr>
<tr>
<td>February</td>
<td>32-52 degrees</td>
</tr>
<tr>
<td>March</td>
<td>41-61 degrees</td>
</tr>
<tr>
<td>April</td>
<td>48-71 degrees</td>
</tr>
<tr>
<td>May</td>
<td>58-78 degrees</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Celsius</th>
<th>Fahrenheit</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00</td>
<td>32.00</td>
</tr>
<tr>
<td>20.00</td>
<td>68.00</td>
</tr>
<tr>
<td>30.00</td>
<td>86.00</td>
</tr>
</tbody>
</table>

**FACTS:** On the Farenheit scale, water freezes at 32 degrees F (0 degrees C), and boils at 212 degrees F (100 degrees C).

**DINING OUT**

Dining out is sometimes more expensive than international students may be accustomed to, so if you are trying to stick to a budget, it may be more reasonable to eat at home. However, if your budget allows, Jackson has many restaurants that are worth your visit.
Here are a few of our local favorites:

- **Tulum Fresh Mexican Grill** is a local favorite, boasting the best fish tacos in Jackson!
  71 Carriage House Drive. Under $10 per entrée

- **Thai Cafe** is great for authentic Thai food. Their shrimp pad thai is real treat! Their servings are big, so bring a friend.
  605 Carriage House. $10-$15 per entrée

- **The Baker’s Rack** is the perfect place for a southern breakfast or lunch! This Jackson treasure is run by the sweetest people you’ll ever meet. Heads up though, they’re only open on weekdays!
  203 E Lafayette St. Under $10 per entrée

- **Sakura Japanese Restaurant** is a sushi hotspot in Jackson. With a giant menu of creative rolls, you will surely find a favorite. Try the Joyce Roll!
  70 Carriage House Dr. $10-15 per entrée

*If you are dining in at a restaurant, it is customary to tip your servers. 15% of you bill is expected.

**GROCERIES**

For groceries in Jackson, you have a couple of options:

- **Kroger** is the most popular grocery store in Jackson. They have several locations - even one in walking distance from campus.

- **Wal-Mart** is America’s *anything* store. You will find everything from food and clothing, to electronics and sporting goods. (Fair warning though, Wal-Mart can be quite overwhelming to some international students.)
  2196 Emporium Drive

- **Jackson Farmers Market** is where you will find the freshest local produce. Open every Saturday in downtown Jackson.
  91 New Market Street.

**SHOPPING**

There are two major places to shop in Jackson.

- **The Old Hickory Mall** is Jackson’s only mall. In it, you will find stores like: Macy’s, American Eagle Outfitters, Foot Locker, and Aéropostale.

- **The Columns** is a small outdoor shopping center within walking distance from campus located on Vann Drive. Here you will find shops like Old Navy, Rue 21, and a Gap Outlet.
MEMPHIS/NASHVILLE ATTRACTIONS
Jackson sits in between two of the most famous music cities in the country: Memphis and Nashville. Both cities have many diverse cultural and dining experiences. They are both great for a day trip or a weekend getaway.

Memphis: Follow signs for Interstate 40 W

The Memphis Zoo - Memphis is also home a nationally renowned zoo. There are over 500 different species of animal at this zoo, including a new grizzly bear exhibit. Visit www.memphiszoo.org for more info on tickets and events.

The National Civil Rights Museum - This is a one of a kind facility that showcases the struggle for civil rights in the United States. The museum is housed in the renovated Lorraine Motel, which is the very hotel where Dr. Martin Luther King, Jr. was assassinated in 1968. Visit www.civilrightsmuseum.org for info on tours.

Graceland - Elvis Presley holds the title of “The King of Rock and Roll,” and he made his mark from Memphis. You can tour his legendary home to find out more about why they call him the King! Visit www.elvis.com for more information.

Winchester Farmer’s Market – Craving a familiar food from home? Visit one of the large international food market in Memphis. You may find your favorite food ingredient here. 6616 Winchester Rd, Memphis, TN 38115, (901) 795-1525

Nashville: Follow signs for Interstate 40 E

Country Music Hall of Fame - You can hear the story of how country music came about and how it has grown into what it is today. Visit www.countrymusichalloffame.org for more info!

The Nashville Parthenon - This is a full size replica of the original, ancient Greek architecture. There is an art museum inside. Visit http://www.nashville.gov/parthenon/ for more info!

The Grand Ole Opry - This is a Nashville standard. The Opry is a concert venue that has hosted some of the greatest names in country music since 1925. For more info, visit www.opry.com

LOCAL CHURCHES
Jackson is home to a number of healthy churches in which to participate. Click here for a list of local churches: http://www.uu.edu/spirituallife/LocalChurchList.pdf