Dear Scholar, Welcome to the University of New Mexico!

In this packet, you will find a letter from the US Department of State and information that will be helpful during your stay at UNM. As a reminder, you are required to attend a new scholar orientation upon your arrival at UNM (preferably within 10 days of arriving in the U.S.) and must do so before you can apply for a US Social Security Number. New scholar orientation is offered on most Thursdays at 10 am. To sign up, please go to: https://calendly.com/unm-geo/j-1-scholar-orientation?month=2022-06.

At or before orientation you will need to provide your and your dependents’ (if applicable):

- DS-2019(s) signed
- Passport and Visa
- Most recent I-94 (Can be found on the I-94 official website)
- Proof of health insurance showing active insurance coverage
- Your local address

Orientation topics include:

- Immigration document and rules explanation
- Albuquerque information such as housing, banking, healthcare, safety, transportation, shopping, etc.
- University of New Mexico campus resources
- Social Security, New Mexico Motor Vehicle Division, basic tax information

We look forward to meeting you upon your arrival and wish you a pleasant trip to Albuquerque!

Sincerely,

Phillip Gill
Senior International Advisor
Global Education Office
MSC 06 3850 1 University of New Mexico
Albuquerque, NM 87131-000
The Exchange Visitor Program

WELCOME BROCHURE

Bureau of Educational and Cultural Affairs
United States Department of State

The Department of State welcomes you to the United States. We are pleased to receive you as an exchange visitor. As an Exchange Visitor Program participant, you will acquire an experience in the United States, and as an ambassador of your country you will help educate the American people about your home country and culture.

This brochure will help you understand the purpose of the Exchange Visitor Program, provide you with information on contacting the Department of State, and introduce you to some of the major requirements of the Exchange Visitor Program regulations.

THE EXCHANGE VISITOR PROGRAM

THE U.S. DEPARTMENT OF STATE administers the Exchange Visitor Program under the provisions of the Mutual Educational and Cultural Exchange Act of 1961, as amended. The Act promotes mutual understanding between the people of the United States and other countries by means of educational and cultural exchange. The Exchange Visitor Program provides foreign nationals opportunities to participate in exchange programs in the United States with the expectation that on completion of their exchange program, they will return home to share their experiences.

Sponsors – The U.S. Department of State designates U.S. organizations such as government agencies, academic institutions, educational and cultural organizations, and corporations to administer exchange visitor programs. These organizations are known as sponsors. Sponsors screen and select exchange visitors to participate in their programs based on the regulations governing the exchange activity and stated in 22 CFR Part 62. Sponsors provide exchange visitors pre-arrival information, an orientation, and monitor activities throughout their exchange program. Sponsors offer or identify cross-cultural activities that will expose exchange visitors
to American society, culture, and institutions. Sponsors encourage visitors to participate in activities that provide them with an opportunity to share their language, culture, and history with Americans.

**Responsible Officers** – Sponsors appoint individuals as responsible officers and alternate responsible officers to advise and assist exchange visitors. These officers issue the Certificate of Eligibility (Form DS-2019), and conduct official communications with the Department of State and the Department of Homeland Security (DHS) on your behalf. Your sponsor’s role is to help you manage your program. If problems arise or you have questions, your sponsor is there to help you. Should you have any questions about the regulations or any aspect of your exchange program, your initial and primary contact is your sponsor. Unless provided specific contact information by your sponsor you should contact the person whose name and telephone number can be found on your Form DS-2019.

**Exchange Visitor** – An exchange visitor is a foreign national selected by a sponsor to participate in an exchange visitor program and who is seeking to enter or has entered the United States temporarily on a J-1 visa.

Spouse and dependents - Some categories of the Exchange Visitor Program permit a spouse and/or unmarried children, under 21 years of age, to accompany an exchange visitor to the United States. These individuals may apply for J-2 visas with the permission of your sponsor.

**REGULATIONS – RULES**

**IT IS IMPORTANT THAT YOU** understand and abide by the Exchange Visitor Program regulations, U.S. laws and sponsor rules. Regular contact with your sponsor will help you keep current with any change which may affect your J-1 visa status. Some requirements of the Federal regulations and where to find them are indicated below.

**Register with your sponsor** – Your Form DS-2019 was created in a computerized system known as the Student and Exchange Visitor Information System (SEVIS). This System is administered by the Department of Homeland Security and is used to collect and maintain information on the current status of non-immigrants and their dependents in the sponsor’s program during their stay in the United States.

**When you arrive in the United States, you must contact your sponsor to ensure that your data in SEVIS is accurate and updated. Failing to maintain your status could result in**
serious consequences and may affect your ability to remain in or return to the United States.

**Activities and Program Provisions** – You entered the United States in a specific program category, and are required to engage in that category and the activity listed on your Form DS-2019. You must comply with the specific program provisions of the regulations relating to your exchange category.

**Insurance** – You are required to have medical insurance in effect for yourself (J-1), your spouse and any dependents (J-2) for the duration of your program. Some sponsors provide the required insurance for their exchange visitors. Other sponsors may allow you to make your own arrangements or may help to identify insurance carriers. Consult with your responsible officer before the start of your program.

(a) **Minimum Insurance Coverage** – Insurance shall cover: (1) medical benefits of at least $100,000 per person per accident or illness; (2) repatriation of remains in the amount of $25,000; and (3) expenses associated with medical evacuation in the amount of $50,000.

(b) **Additional Terms** – A policy secured to fulfill the insurance requirements shall not have a deductible that exceeds $500 per accident or illness, and must meet other standards specified in the regulations.

(c) **Maintenance of Insurance** – **Willful failure on your part to maintain the required insurance throughout your stay in the United States will result in the termination of your exchange program.**

**Maintenance of Valid Program Status** – You are required to have a valid and unexpired Form DS-2019. Sponsors may terminate an exchange visitor’s program for violating U.S. laws, Exchange Visitor Program regulations, or the sponsor’s rules governing their particular program.

**Required Notifications to Sponsors** – You must immediately inform your sponsor if you change your address (residence) or telephone number, or complete or withdraw from your exchange visitor program early. Doing so assists your sponsor in complying with their notification and reporting requirements to the U.S. Department of State and the Department of Homeland Security. Failure to keep your sponsor informed could result in the termination of your program status.
Current Regulations – The Exchange Visitor Program regulations are located in the Code of Federal Regulations, (22 CFR, Part 62) and can be found at the J-1 Visa website: 
http://j1visa.state.gov/sponsors/current/regulations-compliance/.

Contacting the Department of State – The Exchange Visitor Program is administered under the oversight of the Deputy Assistant Secretary for Private Sector Exchange, Bureau of Educational and Cultural Affairs (ECA).

Bureau of Educational and Cultural Affairs
U.S. Department of State
State Annex SA-5, Fifth Floor
Washington, DC 20522-0505

Report Abuse or Exploitation – If you are mistreated and/or your rights are violated, and your sponsor is not providing the help you need, contact the Department of State for assistance:

This line is for use by exchange visitors and third parties in the case of urgent situations. *A Department of State representative is available 24 hours a day.

Regular Communications or questions: jvisas@state.gov. This e-mail address is to communicate non-emergency issues, questions, and concerns.

Wilberforce Pamphlet on the Rights and Protections for Temporary Workers: 
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8. DON’T GET SCAMMED
Finding housing in Albuquerque

Looking for housing might be very different in the United States than in your home country. This handout reviews some basic information to consider when renting an apartment or a house in Albuquerque. You should think carefully about the kind of housing experience you want before deciding on a place to live.

HOW TO FIND HOUSING

Talking with people at UNM (usually people in your academic department) is one of the best ways to find housing and get an idea of different housing options. Do not rent a place off-campus without asking and researching about safety in that area and seeing the rental yourself first. Apart from searching local apartment complexes and websites, you can look into the following options:

- **UNM Off-Campus Housing**: [http://och.unm.edu/](http://och.unm.edu/) - This website lists houses, rooms, and apartments for rent in Albuquerque. All listings provide information on rent and location, as well as details on the property. [http://albuquerque.craigslist.org/](http://albuquerque.craigslist.org/) is another good website to search.

- **UNMGlobal Facebook Group**: UNM international students and scholar looking for roommates or selling furniture post here. Request to join the group.

- **International Students, Inc. (ISI)**: ISI is a Christian community service organization that serves over 500 colleges and universities in the US. ISI Albuquerque provides airport pick-up, temporary homestays and assistance with finding permanent housing for new international students. If you are interested, visit the website or contact them at isiabq@isionline.org.

- **Commercial Websites** (make sure you see the rental first and beware of scams!)
  - **Albuquerque Craigslist**: Local classifieds and forums - community moderated, and largely free. If you decide to use Craigslist be aware that you are communicating with a stranger. Do not send any money without touring the property and meeting the landlord. [www.Albuquerque.craigslist.org](http://www.Albuquerque.craigslist.org)
  - **Trulia**: Provides information on safety, transportation, and local amenities. The website allows you to set up housing search alerts that will email you when a new home is listed. [www.trulia.com](http://www.trulia.com)
  - **Zumper**: Offers information on apartment rentals and houses including the ability to contact apartments directly from the website. This site is often cross posted with homes on Facebook marketplace. [www.Zumper.com](http://www.Zumper.com)

ESTIMATED PRICE RANGE

Finding housing and managing all the costs related to moving might be expensive. Be sure to plan ahead and estimate the cost of rent. These are approximate costs for off campus housing:

- Room in Private Home: $350-$500 a month
- Studio: $450-$1000 a month
- 1-Bedroom Apartment: $550-$1300 a month
- 2-Bedroom Apartment: $650-$1800 a month
- House: $1500-3,500 per month

HOW TO FIND A ROOMMATE

Having a compatible roommate that you can trust is essential to a pleasant living experience. Choose your roommates carefully. Let your potential roommates know your habits, what is important to you, and your expectations for day-to-day living (cleanliness, security, noise, etc.). Plan ahead and start looking for a roommate as soon as you figure out what your housing situation will be. Also, make sure that you both sign the lease or rental agreement so that you are not the only one responsible for the apartment or house.

LEASE AGREEMENT

A lease is a legally binding contract between you and your landlord. It is very important for you to read the lease, ask questions, and fully understand and agree to the terms before you sign it. Once it is signed, you are responsible for following all of the terms in the lease. Before signing a lease, consider the following:
A) **Length of time on the lease** - One of the most important elements is the duration of the lease. It can be for a specific time period, such as one calendar year, or it can be on a month-to-month basis. If you sign a lease for a specific time period, you are required to live at that residence for the entire time. If you move out before the end of your lease, you will be subject to a fee. Therefore, make sure that you like the residence and that you can afford it before you sign the lease. Also, it is your responsibility to understand how to properly give notice if you intend to move out, either before or after the end of the lease.

B) **Damage/Security deposit** - Most landlords require that you pay a “damage deposit” or “security deposit” before moving in. This money is intended to cover damages to the property beyond those from typical, ordinary use. We recommend that you do a “walk through inspection” with the landlord before signing a lease and document and take photographs of any damage that you see in the property. Ask the landlord to put in writing the damage that already exists. Sometimes, landlords will give you a checklist for you to fill out with comments and descriptions of damages prior to you moving in. We also recommend you do a “move-out inspection” at the end of your lease with your landlord for the same reasons.

C) **Late payment** - Please review your lease and make sure you understand the date that your rent is due. If you don’t understand, ask questions. You are responsible for paying rent on time according to the terms of your lease agreement. If you fail to pay on time, your landlord will likely charge you a fee for late payment. Failure to pay on time or make arrangements with your landlord can result in your eviction, and you will be responsible for paying the rent owed under the terms of the lease.

D) **Utilities** - Utilities are typically electricity, gas, and water. Many apartment complexes include the price for utilities in your monthly rent. You should talk to your landlord and ask who is responsible for paying the utilities. You may have the option of paying for your utilities separately. You should expect to pay more for gas and electricity in the winter.

E) **Parking** - If you own a car or plan on getting one, you should ask your landlord where you can park. Many apartment complexes offer free parking for their tenants. If not, ask your landlord about parking arrangements in your neighborhood. Parking can be very difficult if you live near UNM. You should not assume that you can legally park on a public street without permission.

F) **Fire/Smoke Alarms** - All apartments and houses in Albuquerque have fire/smoke alarms. It is the resident’s responsibility to change batteries regularly. If you forget to do it and there is an emergency you will be held responsible for any damage done to the building.

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**MORE INFORMATION ABOUT HOUSING AND LEGAL ASSISTANCE**

Legal issues related to housing may come up while you live in your apartment or house. Law Access New Mexico is a non-profit organization that provides free telephone legal assistance for low-income individuals related to many issues, including housing. They have many housing handouts on their webpage that provide helpful information. Please see their website: [https://www.lawhelpnewmexico.org/topics](https://www.lawhelpnewmexico.org/topics). They can also be reached by phone at: 998-4529 or 1-800-340-9771. They have interpreters available for many languages if you prefer to communicate in a language other than English.

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**ADDITIONAL SERVICES RELATED TO HOUSING**

**Utilities (Electric, Gas, Water and Sewer)** – Some could be included and some not. Understand which you are paying for and ask about the cost of a typical month’s bill.

**Internet and cable** - Typically not included in your rent, but you can purchase them through private companies.

**Renters Insurance** - Will protect your personal property in case of robbery, fire, or other damages that may happen to your apartment or house.

**Laundry facilities** - Available at many apartment complexes for a small fee. Otherwise, ask the landlord about the nearest “Laundromat” where you can do your laundry.
SOCIAL SECURITY ADMINISTRATION IN ALBUQUERQUE
FOR J-1 SCHOLARS

*YOU MUST CHECK-IN WITH THE GEO OFFICE AND THEN WAIT FOR ONE WEEK BEFORE YOU APPLY*

Address:
500 Lead Ave SW #100
ALBUQUERQUE, NM 87102
*See map on back

Phone:
National Phone Number (800) 772-1213 INFO 24 HOURS/ DAY
Local Office Phone Number: (866) 613-9961 Call first to determine if an appointment is needed for application processing.
*People who are hearing impaired may call the toll-free number 1-800-325-0778, 7AM - 7PM Monday-Friday.

Hours:
MONDAY, TUESDAY, THURSDAY, FRIDAY: 9:00AM – 4:00PM
WEDNESDAY: 9:00AM – 12:00PM (noon)
SATURDAY, SUNDAY, FEDERAL HOLIDAYS: CLOSED

Directions to the office via Private Transportation:
From the University, take University Blvd. South (mountains will be on your left) to Lead Ave. Turn right (West, away from mountains), on Lead Ave. You will go under I-25 and over the railroad. There is a paid parking structure on the East corner of 5th Ave. The Social Security Office is located on the South side of the street, across from the parking structure.

Directions to the office via Bus:
Take the #66, #766, or #777 Bus West from the corner of Yale Blvd and Central Ave. Get off on the corner of Copper Ave. and 5th Street. The bus will not stop in front of the Social Security Administration office. You will need to walk four blocks South on 5th Street to Lead Ave where the Social Security Administration office is located. The building is between 5th Street and 6th Street on Lead Ave.

To apply, bring the following:
- Passport
- I-94 (print out from www.cbp.gov/I-94)
- DS-2019
- Letter from your UNM department verifying your academic appointment at UNM

These items will be copied and returned to you immediately. You will also need to provide a US address where your new card can be sent. You should wait 10 days from your entry to the US to apply. After you apply, your card will take up to 3 weeks to arrive. If you do not receive the card within one month, call the Social Security Administration (800-772-1213). If they do not have a record of your card, return to the Social Security Office to inquire.
Buying and Owning a Car

Buying a new or used car can be overwhelming. You should plan on getting a New Mexico driver’s license and purchasing insurance before taking ownership of a car. This handout contains advice you should consider before purchasing a car in the U.S..

Before you start, visit [www.kbb.com](http://www.kbb.com). Be sure to do a good amount of research on the car you would like to purchase. The dealership/seller will try to get the best price they can, so you need to be well prepared to bargain and to not get taken advantage of. Use these steps to help guide you through the process (also available at [www.kbb.com](http://www.kbb.com)).

**How to Purchase a Used Car:**

1. Find out how much you can afford.
2. Research the right car for you.
3. Find your car’s value.
4. Contact and communicate with a seller.
5. Get both safety and history information on the car.
6. Conduct a thorough walk-around.
7. Conduct a thorough test drive.
8. Assure quality: pay a mechanic to check the car.

**How to Purchase a New Car:**

1. Know your shopping style.
2. Narrow down your shopping list.
3. Calculate what you can afford.
4. Do your research online.
5. Know when the price is right.
6. Understand the advantages of leasing vs. buying.
7. Find financing, warranties, insurance.
8. Sell or trade your current vehicle.
9. Consider your buying options.
10. Get the most out of your test drive.

**Tips:**

1) Use the following websites to find possible cars to buy:
   - [www.abqjournal.com/cars](http://www.abqjournal.com/cars)
   - [https://albuquerque.craigslist.org/d/cars-trucks/search/cta](https://albuquerque.craigslist.org/d/cars-trucks/search/cta)

These sites might have some really cheap cars. Beware of scams—only contact a seller who provides their phone number. Be careful not to exchange cash without first checking out the car and then having the car and all the ownership paperwork in hand.
2) After you see a car you like, call the owner to get the Vehicle Identification Number or VIN (a 17-digit number). With this number, you can check the history of the car to find out whether it has a clean title (no accidents) or salvage title (it was wrecked and repaired) and also check the official used car price at www.carfax.com or www.kbb.com. Ask the owner if you can take a test drive and pay a mechanic to check it out.

4) Shop around for and buy adequate insurance (see below).

5) When you buy a car, the owner should give you the keys, any information on the car (such as the user’s manual) and the Title of ownership to the car. The owner needs to sign the Title (certificate of ownership) over to you.

6) To register the car and Title of ownership you will need to get an emissions test. Check the yellow pages or online for emissions testing locations.

7) Process the change of title and car registration with the New Mexico Motor Vehicles Division (MVD). To do this, you will need: your driver’s license, a bill of sale form, proof of insurance, and a passing emissions test certificate.

**Additional Information**

For official information on driving in New Mexico, visit the Motor Vehicles Division (MVD) website at: http://www.mvd.newmexico.gov/

To learn to drive, you can look for certified driving schools or have an experienced driver teach you. New Mexico does not have a legal requirement to enroll in driving school.

Basic liability car insurance is required in New Mexico. It is a good idea to purchase additional types of car insurance as well, such as: 1) uninsured motorists insurance: in case of an accident with an uninsured driver and 2) comprehensive insurance: which will replace the cost of the car if the car is of substantial monetary value or is essential for your daily life (i.e., to get to school, etc.). Insurance can be expensive, so you should shop around online and by calling different insurance companies to get the best price.

**For information on getting a New Mexico Driver’s License, please see the next document.**
If you want a New Mexico Driver’s License or State Identification Card (ID), The NM Motor Vehicles Department (MVD) requires all foreign nationals who do not have a US Social Security Number (SSN) to schedule an appointment to request it. You can schedule an appointment by calling (505) 827-2257 or at: https://secure.mvd.newmexico.gov/mvdappointments/. If you have an SSN, you don’t need an appointment.

ATTENTION!! New Mexico issues two types of driver’s permits. 1) NM Driver’s License - can be used as a federal ID to board an airplane or enter a government facility, but may be limited in duration for international students and scholars to the amount of time on their US visa. 2) NM Driver Authorization Card (DAC) - cannot be used for federal purposes but can be issued for up to 4 years as permission to drive. When you apply, you will need to CHOOSE whether you want the permit/ID to use for federal purposes or the DAC/ID for state purposes only. You need to know which one you will be applying for and bring the required documents on the attached list for the correct type of permit/ID BEFORE YOU GO. Because the rules are new, there is a lot of confusion at the MVD offices and you may be asked for documents you do not need. Be prepared to wait and bring this handout and all required documents. Please ask to talk to the manager and show the attached forms if they try to send you away.

I. EXPLANATION
We recommend that you obtain at least one form of U.S. identification in order to avoid carrying your passport with you; this can be any type of Driver’s License or ID issued by the state of NM. You will need it for writing checks, using credit cards, ordering or purchasing alcohol, or entering a bar or night club.
If you plan to drive in New Mexico, you MUST have a driver’s license with you each time you drive a vehicle. If you have a valid driver’s license from your home country or an international driver’s license, you may drive regularly with that license for up to six months (or longer if your residence is NOT in NM). It is likely that if you are stopped or questioned by a police officer, they may not recognize the driver’s license from your home country. Therefore, if you plan to live here for more than 6 months and drive a car, we highly recommend that you obtain a license. The fee varies from $18-$34, depending on the length of time it is issued. If you do not apply for a driver’s license, you should consider obtaining a state ID card; it looks just like a driver’s license and is also issued by the Motor Vehicle Division (MVD), but is only for identification purposes. To obtain the ID go to an MVD office and take the documents listed below. You may even consider getting a state ID for your children.

II. CONDITIONS AND LIMITATIONS
Documents: To obtain either type of license or ID you will need to bring your current passport, unexpired visa, I-94 printout, I-20/DS-2019, and two documents showing your physical address as proof of New Mexico residence (such as a rental agreement, bank statement with your full street address, utility bill), see “Documentation Requirements” attached. You may also want to take a translated and notarized version of your home country license, if you have one (please see “Previous Licenses” in the next section). Note that MVD personnel are often not well informed about requirements for non-immigrants in lawful status who want to obtain a license or ID, so they may ask you to get
fingerprinted, YOU DO NOT HAVE TO. Bring this handout with you and ask for a supervisor if you have difficulty with the MVD staff person.

US Social Security Number: MVD personnel will ask you for a social security number. You are not required to have a social security number to be issued a driver’s license or state identification card. If you do have a Social Security number, bring it with you – you can use it for identification. Otherwise, the items listed in the other two columns of the attached list will suffice.

III. OTHER IMPORTANT INFORMATION

Previous Licenses: In most cases you will need to pass a written test, an eye exam, and a road test to obtain the driver’s license. However, if you already have a license from your home country, you may not have to take the road test. If your home license is not in English, you will need to have it translated and notarized before you can be exempt from the road test. You cannot translate the document yourself. Notary services are available at GEO. To have your translated document notarized, the translator must present the translation to a notary in-person and show a valid, government-issued photo ID. The appropriate notary certificate must be included with your translation. For assistance with notary services, call GEO at 505-277-4032.

If you have a valid license from another US state, you can use that as a form of ID. Please note that if you opt to present a previous driver’s license from the US or your home country, NM law requires you to surrender it during the application process for a NM driver’s license—a hole will be punched through your old license to render it invalid before it is returned to you. If you want to avoid surrendering your home country license or license from another US state, you can opt to take the road test.

Automobile Insurance
In NM, as in most US states, it is mandatory that all automobile operators carry proof of liability insurance for the automobile they are driving. You must supply proof of automobile insurance upon demand by any state official. Insurance may be purchased from a number of reputable companies which can be found online.

Registration
All automobiles owned by NM residents must be registered with the state of NM through the MVD. In order to register your car, you must show proof of emissions testing. Your vehicle must pass the test once every two years. Any oil change, car dealer, or mechanic that is licensed by the state can conduct the test. Fees assessed for the registration vary according to the year and type of car.

IV. APPLICATION PROCESS

STEP 1: Determine if you need to make an appointment. If you do not have a US Social Security number (SSN), make an appointment at https://secure.mvd.newmexico.gov/mvdappointments/. If you already have a US SSN, you can go directly to an MVD office to apply (do not go to an “MVD Express” office as they cannot serve non-citizens).

STEP 2: Determine if the “None for the Road Drunk Driving Awareness Program” applies to you. If you are under 25 and this is your first New Mexico driver’s license, you have to complete this program before you apply. The fee is $25.00 and it is a self-taught class, administered by UNM Continuing Education, with the workbook sent to you and a video available at your local library. Once you receive a workbook and answer all the questions correctly, the results in the form of a certificate are sent to you. The certificate must be presented to the MVD at the time you apply for your license. Call (505) 277-0051 or go online at http://ce.unm.edu/community-services/dwi-education.html for additional information.
STEP 3: If necessary, take the written test. Obtain the New Mexico Driver’s Manual from any of the MVD offices or online (in English and Spanish) at http://www.dmv.org/nm-new-mexico/driver-handbook.php. This booklet covers all the driving regulations that you need to know in order to pass the written test, so study it carefully. You will need to pass this test before taking the road test. The written test is usually available half an hour before your scheduled road test. However, if you do not pass it, you will need to reschedule the driving test.

STEP 4: If necessary, take the road test. You need to make an appointment to take the road test and bring a vehicle (someone else must drive you to the test if you do not have a license). An examiner will accompany you for a brief on-the-road test of your driving skills. The car you are driving for the road test must have current registration and insurance and be in good condition. You must also pass a vision test when you go in to take the road test.

V. DEPARTMENT OF MOTOR VEHICLES DIVISION (MVD) OFFICES
Contact the office you plan to go to for open hours, directions, and services provided at that location. GENERAL INFORMATION PHONE NUMBER: 1-888-683-4636 or http://www.mvd.newmexico.gov/

*We STRONGLY recommend applying at the San Mateo and Central office for consistency.

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NON-UNM INTERNATIONAL INSURANCE PLANS

THIS IS ONLY IF YOUR DEPARTMENT IS NOT ALREADY COVERING YOUR HEALTH INSURANCE!!!

International students and scholars are required to purchase a health insurance policy that covers them throughout their stay in the U.S. Students, scholars and dependents on J visas are required by US law to have insurance with certain MINIMUM coverage (listed below). ALL students and scholars who are not covered by health insurance are in violation of UNM policy, could be subject to tax penalties, and are financially responsible for all medical charges incurred in the U.S. Since health care in the U.S. is extremely expensive, you need to take these requirements seriously, think carefully about the kind of health care coverage you need while in the U.S., and purchase the appropriate insurance for your situation.

ALL SCHOLARS AND DEGREE-SEEKING STUDENTS MUST HAVE AFFORDABLE CARE ACT (ACA) COMPLIANT HEALTH INSURANCE. Also, internationals who are “residents for tax purposes” must have insurance that meets the U.S. Affordable Care Act (ACA) requirements. This means that all Degree-seeking students and J Scholars who have been in the U.S. in more than two calendar years in the last 6 are typically “residents for tax purposes” and need to meet these requirements or pay tax penalties. If you are a tax resident, you need to ask your insurance company if your policy meets the ACA requirements. The UNM Student Health Insurance Plan meets the ACA requirements. The policies on the websites below usually do NOT meet ACA requirements.

The following companies offer health insurance plans for J-1 EXCHANGE STUDENTS AND SCHOLARS in the US that meet basic J1 legal insurance requirements. These plans are emergency plans and do not cover much in terms of routine care. Since information about individual plans changes frequently, please consult the websites and call the company to be sure that you have accurate information about exactly what the plan covers. At a minimum, the plan needs to cover:

- $100,000 per person per accident or illness
- $25,000 for repatriation of remains
- $50,000 for medical evacuation
- No more than $500 deductible per accident or illness
- Coinsurance must not exceed 25% payable by the exchange visitor or sponsor
- Policy Rating requirements (ask the company about these requirements): The policy must be underwritten by an insurance corporation with an A.M. Best rating of "A-" or above; a McGraw Hill Financial/Standard & Poor’s Claims-paying Ability rating of “A-“ or above; a Weiss Research, Inc. rating of “B+” or above; a Fitch Ratings, Inc. rating of “A-“ or above; a Moody’s Investor Services rating of “A3” or above.

ISO International Student Insurance  www.isoa.org
International Student Protection  www.intlstudentprotection.com
Short-term Travel Medical Plans:

If you need to buy a short-term travel medical plan to cover you until your insurance policy starts, you can research plans on the internet or try one of the following plans:

➢  http://www.internationalstudentinsurance.com/travel-medical-insurance/
➢  https://www.isoa.org/J1_Exchange_plan_for_UNM
➢  http://intlstudentprotection.com/schools/university-of-new-mexico/
INFORMATION FOR SPOUSES AND FAMILIES OF UNM INTERNATIONAL STUDENTS AND SCHOLARS

There are many resources available for international spouses and families in Albuquerque both on and off the UNM campus. Some of these resources are listed below. For more information about resources or other issues that affect spouses and families, please speak with an international advisor in the Global Education Office (GEO).

- **Immigration Regulations affecting Spouses and Children of International Students and Scholars**
  
  J-2 status holders are not prohibited from full-time study at the post-secondary level. Please check with GEO if you are considering enrolling in classes as a spouse or child of an international student or scholar. They may apply to USCIS for limited work permission, but processing times may be lengthy and permission is not guaranteed.
  
  For more info: [https://isss.unm.edu/scholars/immigration/dependents-information.html](https://isss.unm.edu/scholars/immigration/dependents-information.html)

- **UNM Recreational Services Passport/ LOBO Card**
  
  This sponsored LOBO ID card, allows spouses and partners to access UNM recreational services (pool, gym, and purchase of a recreational non-credit class pass). To obtain the card for a spouse or a partner, a student must be enrolled for the current academic term. Students and scholars who are not in full-time degree programs or exchanges must ask their department about getting a sponsored card for their spouse. Spouses of scholars who are not being paid by UNM may not qualify, please check with recreational services about your situation.
  
  Both the student/scholar and the spouse must be present to apply for the card. You must show proof of partnership in the form of a marriage certificate, shared bank account (both names on the check), shared utility bill, rental lease, or a driver’s license showing the same address. The cost is $40.00 per semester for gym use, plus a $10 one-time fee for the card (recreational non-credit classes, such as aerobics, are additional). To obtain the card you must first go to the Recreational Services office at the front entrance of the Johnson Gym, fill out an application, show proof of partnership, and pay the $50 fee. Then go to the LOBO Card Office in the Student Union building, Lower Level (Tel: 277-9970), to obtain the card. If you have questions call Recreational Services at 277-4347.

- **English as a Second Language (ESL) Resources**
  
  - The Center for English Language and American Culture (CELAC) at UNM offers two types of English classes:
    1) Community ESL class which costs $350 per semester including books (scholarships available on a limited basis)
    2) College preparatory language training at approximately $3,800 per semester for full-time study.
  
  For more information look at the CELAC website at [http://celac.unm.edu](http://celac.unm.edu) or inquire in GEO (2120 Mesa Vista Hall).
The local community college (Central New Mexico Community College) offers low to intermediate level English classes free of charge. Call them at 224-4282 or go online at: http://www.cnm.edu/programs-of-study/all-programs-a-z/esl for more information.

ISI Inc, a local Christian community group also offers free English conversation classes every semester on Monday nights at the Baptist Student Union, 401 University Blvd. For more information email isiabq@isionline.org

**Volunteer Opportunities**

Spouses of international students on F-2 and H-4 visas do not have permission to work in the US, however many spouses on F-2, J-2 and H-4 visas find opportunities to enhance their career or personal objectives through volunteer work. If you are interested in volunteering in a specific field, you should research organizations in Albuquerque that provide services in that field and approach the organization(s) to ask if you can volunteer. If you would like to speak with someone about looking for volunteer work, you are welcome to speak with Linda Melville in GEO at 277-4032.

**Getting a Social Security Number (SSN) or ITIN Number for Your Spouse**

Social Security numbers are not required and can only be issued for dependent visa holders living in the US if they are given work permission by the Department of Homeland Security (DHS) (available for J-2s only at UNM). Since F-2 spouses are never permitted to work, they cannot receive a Social Security Number. F-2 spouses and children can only apply for an ITIN if they can be claimed on someone else's tax return (residents of Canada, Mexico and Korea only OR student's from India)

**Getting a Driver’s License, Driver Authorization Card (DAC) or State ID**

To apply for a driver’s license, a spouse must take his/her I-94 card, passport, and I-20 or DS-2019 copy to the Motor Vehicle’s Division (MVD) office. If the individual does not have a previously assigned Social Security Number, they will have to make an appointment in advance at: http://www.mvd.newmexico.gov/ . Requirements for the driver’s license, DAC, and state ID changed in November 2016 and there is much confusion about the process. You will need to read the GEO information at: https://isss.unm.edu/assets/documents/drivers-license-and-photo-id.pdf carefully and bring all documents to your appointment. You can take a translated and notarized version of your home country driver’s license if you want to avoid the driving test. However, keep in mind that the MVD will cancel your home country license if you want to use it in lieu of taking the road test. Note that MVD personnel are not well informed about requirements for non-immigrants who want to obtain their license.

**Health Insurance**

Due to the high cost of health care in the US, health insurance is an absolute necessity for the whole family! International students, scholars, spouses and children who accept public benefits other than health insurance may experience problems with future visa applications. However, all legally present non-immigrants in the US (those in student, scholar or dependent status) are allowed to receive subsidized health insurance through the government marketplace. International students are required by the university to have health insurance, but it is important to understand that you need to purchase additional insurance to cover the health needs of your family as well. For more information Visit healthcare.gov and go to an in-person location in Albuquerque to receive help signing up for this insurance. Only pregnant women and children under the age of 18 are eligible to receive Medicaid.

**Enrolling Your Child in Public School**

In the City of Albuquerque, children begin public school at the age of 5 and are assigned to schools according to their home address. To find out which school your child should attend, or for additional information, call Albuquerque Public Schools (APS) at 880-3700 or check the website at: http://www.aps.edu/ . Parents should speak to APS about a “transfer” if they want their child to
attend a different school. However, be aware that the normal deadline to apply for a “transfer” is before the end of February for the following school year.

In order to enroll your child in an Albuquerque Public School, you will need the following documents:

1) Passport or Birth Certificate (the child must be 5 years old before September 1st in order to enroll for kindergarten)
2) Current immunization record (a waiver can be obtained if you do not want your child to receive certain immunizations)
3) Proof of residency (e.g., utility bill or a copy of a rental lease)

You may also need to show proof of your identity and the current visa status of you and your child. This would include your passport (as well as that of the child) and immigration documents (I-20/DS-2019, visa and I-94 card). One parent may also be asked to provide a US social security number.

- **Childcare Options for Younger Children**
  Finding good care for younger children in the US can be difficult and expensive. While UNM does have a childcare center that is very high quality, the waiting list is extremely long for regular care, although drop-in service may be more available and affordable. For more information visit the website: childcare.unm.edu. Those who meet income requirements may be able to get children ages 3 to 5 into “Head Start,” a publicly funded early childhood education program (there are a few Head Start programs for even younger children, but the waiting lists are extremely long). For more information about Head Start, call their administrative offices at 827-7946 to find out about a center near you. NM Kids Childcare Resource and Referral at 1-800-691-9067 helps families locate childcare centers and in-home childcare near their place of residence. You should think carefully about the kind of care you would like for your child and call them for a list of names and numbers in your area. Be sure to investigate the home or center carefully. The New Mexico Children Youth and Families Department keeps records on and evaluations of licensed centers and home daycares that you can review upon request. New Mexico plans to begin state-funded early childhood care. Check with APS about the status of these programs.
DON’T GET SCAMMED!!!
CYBERCRIMES AND IDENTITY THEFT

COMMON CYBERCRIMES AND TELEPHONE SCAMS TARGETED AT INTERNATIONALS

1. **Phishing:**
   - E-mails disguised as legitimate organizations requesting personal information and threatening to terminate your account unless you respond to their link.
   - E-mails that offer you big riches if you provide your account information.
   - E-mails requesting confirmation of your payment details for an order you may (or may have not) placed. Be very suspicious of these e-mails, as phishing crooks are clever and will often use the exact logos of big name companies with which you may do business, such as a major retailer or financial institution. Never click through a link on any e-mail unless you personally know the sender.

2. **IRS refund, debt owed, or threat to report you to immigration authorities:**
   - You receive an e-mail telling you that the IRS (tax agency of the US government) has a refund for you. All you have to do is click through the e-mail and provide your bank account information.
   - You receive a telephone call from a person claiming to be working for the government. The caller threatens to deport you or report immigration authorities unless you wire money immediately.
   Be aware that the IRS or other government agency will never contact you via email or telephone. If they need to reach you, they will send a letter to your home address.

3. **Foreign lottery scam:**
   - E-mail, letter or check telling you that you have won a foreign lottery—even if you didn't buy a ticket. To collect the reward, you must provide your bank account number to deposit the funds.

4. **Calls to "confirm" your personal information:**
   - A legitimate bank will never call and ask you for your full account numbers or to confirm your PIN number. The consumer is the party that initiates contact.
   - To ensure legitimacy of the call, hang up and call the bank directly. This way, you initiated the contact.

5. **Fake jury duty:**
   - Phone call to inform you that you missed jury duty and he or she needs to confirm your personal information. Only US citizens are eligible to serve in juries; therefore it is a scam.
6. **Medical identity theft:** Telephone call or email claiming to be calling from your doctors’ office or health insurance. Typically asking for personal information such as dates of birth and social security numbers.
   - Do not share your medical history over email or telephone. Do it in person and only with people who need this information to provide you medical services.
   - When you go to the doctor, keep an eye out that records are kept in a secure area.
   - Don't provide your Social Security number unless there is a good reason to do so.
   - Be sure your health insurance card does not have your Social Security number on it.

**IDENTITY THEFT**

1. Identity theft happens when someone steals your personal information and uses it without your permission.
   - This is a serious crime that can wreak havoc with your finances, credit history, and reputation — and can take time, money, and patience to resolve.
   - It is almost always committed to facilitate other crimes, such as credit card fraud.
   - Personal identifying information such as name, date of birth, social security number, and bank account numbers are extremely valuable to identity thieves.

2. **Signs of possible identity theft:**
   - Money withdrawals from your bank account that you can’t explain.
   - You don’t get your bills or other mail, or you get mail in someone else’s name. Merchants refuse your checks or your request for credit is declined.
   - Debt collectors call you about debts that aren’t yours.
   - You find unfamiliar accounts or charges on your credit report. Medical providers bill you for services you didn’t use.
   - Your health plan rejects your legitimate medical claim because the records show you’ve reached your benefits limit. A health plan won’t cover you because your medical records show a condition you don’t have.
   - The IRS notifies you that more than one tax return was filed in your name, or that you have income from an employer you don’t work for.
   - You get notice that your information was compromised by a data breach at a company where you do business or have an account.
   - You are the victim of a robbery or burglary.

**RESOURCES**

1. Place an initial fraud alert with the three credit bureaus:

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<th>Equifax</th>
<th>Experian</th>
<th>TransUnion</th>
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2. After placing the initial fraud alert, you are entitled to a free credit report from each of the three credit reporting companies. Carefully review it and dispute unauthorized purchases.

3. Create an identity theft report listing all the unauthorized purchases or accounts created in your name. Keep track of all the steps you have taken in response to the identity theft. This identity theft report will help you deal with credit reporting companies, debt collectors, and businesses that gave the identity thief credit or opened new accounts in your name. The report may also help you get fraudulent info removed from your credit report.

4. File a police report about the identity theft and get a copy of the police report or the report number.

HOW TO KEEP YOUR PERSONAL INFORMATION SECURE

1. Do not overshare your information. Do not be compelled to provide your personal information just because it is requested by employers, vendors or medical providers. Always ask, “Why do you need this information?”
2. Store your personal information securely, especially your social security number. Never carry your social security card in your wallet or purse.
3. Maintain appropriate security on your computers and other electronic devices.
4. Properly dispose of personal info.
5. Limit what you carry.
6. Opt-out of prescreened offers of credit and insurance by mail. You can opt out for 5 years or permanently. Call 1-888-567-8688 or optoutprescreen.com.
7. Do not enter private information on a public computer. If you do, make sure to delete browsing, search, and download history before you log out.