INTERNATIONAL STUDENT ORIENTATION MANUAL
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VISION, MISSION AND POLICY STATEMENTS

International Programs Vision
In an interdependent world, International Programs believes it is essential for students, faculty and staff to have the opportunity to become personally and intellectually familiar with the people, ideas and customs of other nations. Such interaction not only promotes a universal perspective and intellectual growth, but it also contributes to the cultural and economic well-being of the university, the state and the nation.

Education Abroad Mission
The Office of International Programs is committed to fostering and assisting with the international educational experiences of KUMC students, faculty and staff. The goal of the Office of International Programs is to support and ensure the safety and success of all international travel experiences.

International Travel/Education Abroad Policy Statement
Because of the complexities of international travel and the need to be aware of Department of State Travel Warnings and other pertinent safety information, it is required that all student international travel be registered with and approved by the Office of International Programs. Owing to the desire to give logistical and safety support for all members of the KUMC community, it is requested that any faculty or staff member participating in international travel as a representative of KUMC, also consult with the Office of International Programs in advance of travel.

Inbound Mission Statement
The Office of International Programs strives to provide support and services to international students, scholars, and employees that will enable them lawfully to pursue their academic and professional goals within the University of Kansas Medical Center.
SERVICES PROVIDED TO INTERNATIONAL STUDENTS

- Visa and status advising
  - Our advisors will work with you to ensure that you maintain legal immigration status in the United States. They can advise you on how to maintain a full course of study, obtain legal employment, travel and maintain status, and complete your program.

- OPT and CPT advisement and assistance

- Change of status application advisement and assistance

- Verification letters for SSA and driver’s license attainment

- Cultural and social programming as well as events

The Office of International Programs has walk-in hours Monday-Friday, 8:30 AM-4:00 PM. You can also email our advisors and set up an appointment.

MAINTAINING F-1 STATUS

One role of the Office of International Programs is to assist you in complying with the federal rules and regulations of F-1 international student visa. If you have any questions about your F-1 status and the regulations, please speak with an advisor in our office.

STATUS

As a student admitted under F-1 status, you are permitted to be present in the United States as long as you comply with the rules and regulations pertaining to F-1 students as set forth by the U.S. federal regulations. Even if the F-1 visa is valid or has not expired, you can lose legal F-1 status if you do not comply with the applicable immigration laws regulating your stay in the United States. In order to maintain status, you should comply with the following rules and regulations:

FULL-TIME STUDY

The USCIS now checks each F-1 student’s record shortly after the beginning of each semester to verify that you are enrolled full-time. We must report your enrollment or the lack of enrollment to ensure you maintain F-1 status.

For graduate programs, full-time study is defined as 9 credits per semester in the Spring & Fall, and, if a program requirement, 6 hours in the summer. Employment as a GTA or GRA may affect the course load requirement.

For undergraduate programs, full-time study equals 12 credits per semester in the Spring & Fall, and, if a program requirement, 9 hours in the summer.

ONLINE COURSES

Web based courses may count up to a 3-credit maximum towards meeting the full-time study requirement. Approval of online coursework or distance education should be obtained from the Office of International Programs prior to registering for the course(s).

EMPLOYMENT

As an F-1 student, you are not permitted to work on or off campus unless authorized by the Office of International Programs and the USCIS (U.S. Citizenship and Immigration Services). In most instances, you are not permitted to work off campus. On-campus employment is permitted on a part-time basis.
during the school semester. You may not work more than 20 hours per week. During official university breaks, you can work up to 40 hours per week.

**EXTENSION**
Should you and your academic advisor determine that you require additional time to complete your program, you may request an extension. This must be completed at least one month prior to the expiration date on your current I-20. Only students who have continually maintained status may be eligible for an extension.

**SCHOOL TRANSFER**
If you should choose to transfer from KUMC to another school, you should consult with OIP and fill out a transfer request so that we can release your record to the school of your choice.

**REPORTABLE CHANGES**
You are required to report any change in the following to the Office of International Programs: name, address, dependent’s status, program level or major, employment, financial information, and transfer to another school.

**ADDRESS CHANGES**
You must report to the Office of International Programs and USCIS any changes in your physical address within 10 days of the change. Report your address change to the OIP via email, and we will update the SEVIS system notifying the USCIS of your address change.

**PASSPORT**
You must keep your passport valid for at least six months into the future.

**TRAVEL**
Prior to traveling outside the United States, you should speak with an advisor in the Office of International Programs. Your I-20 must be endorsed or signed by an advisor for travel. The advisor will check your SEVIS record, update your address, and review your U.S. visa as well as your passport with you. You should contact the Embassy or Consulate of the country you will be visiting to determine the visa requirements for entry into that country and the process to obtain a visa, if needed.

**COMMUNICATION**
All students have a KUMC email address assigned to them. The Office of International Programs uses email as the primary means to communicate messages of interest to all international students as well as for contacting individual students about matters of importance. It is crucial that the Office of International Programs has a valid email address to contact you and that you frequently read your emails and respond to them on a timely basis.

**DEPENDENTS**
If your spouse and/or child hold F-2 visas, they may not be employed. Your spouse may not attend classes unless they are vocational or recreational in nature. A spouse who wants to study full-time must apply for a change of status to F-1. F-2 children may study full-time in elementary or secondary schools. Dependent status is derivative of F-1 status. Therefore, if you should fail to maintain your status, your dependents likewise will be considered out of status.
DIVERSITY AND CROSS-CULTURAL COMMUNICATION

Communication goes beyond language as our behaviors and actions express our values and beliefs. To help understand some of the cultural differences you will encounter you can reference the link below to eduPASS, attend Culture Hour, and other cultural and social events offered throughout the school year.

Culture Hour is a casual forum for students, faculty, and staff to discuss insights, questions, and concerns about culture. See flyer below for more details or email us for more information. In addition, you can sign up for various events and cross-cultural programs offered through ISI or the International Students Inc. ISI is a community based organization, which partners with our office on many social and cultural events for KUMC’s international students, scholars, and employees. See flyer below for more information or contact our office.

eduPASS
CAMPUS COMMUNICATION

The University of Kansas Medical Center has many tools to facilitate communication among different members of the campus community. Please visit Campus Communications for more information about each tool and how to access as well as get help in using each.

KUMC Events Calendar

Center eXpress – a weekly campus publication

KUMC Student Handbook

KUMC Campus Maps and Contact Information
STUDENT SERVICES

The Division of Student Services is committed to providing essential services that will assist students to pursue their academic goals at KUMC. The Division’s mission is to implement “…quality student-centered programming and services that support the emotional, intellectual, personal and professional growth…” of all students.

For more information, please visit the Student Services website at: http://www.kumc.edu/student-services.html.

OFFICE OF THE REGISTRAR
Dykes Library, Room G035
(913) 588-7055

Office of the Registrar services includes:

- Enrollment
- Maintenance of official records and transcripts
- Free Notary Public
- Applications for degrees and diplomas

Your application for admission and re-admission as well as your official academic record, including biographical and demographical information, is maintained in the Office of the Registrar.

Your rights as a student are defined in the Student Records Policy and include the right to inspect, review, and/or receive copies of your educational records upon written request.

If any question arises as to your identity, you will be asked to provide your University I.D. and/or other proof of identification when requesting your academic records.

If you are financially indebted to the University, you will not be allowed to receive a copy of your academic transcripts nor will a request to transmit the academic transcript to another person or agency be honored as long as the debt remains; however, you will be permitted to review the academic transcript. Academic transcript requests may also be denied in connection with disciplinary actions.

STUDENT FINANCIAL ACCOUNTING
Support Services Building 120-B
2100 W. 36th Ave.
(913) 588-2590
e-mail: studentaccounting@kumc.edu

The Office of Student Financial Accounting is responsible for billing, collecting, refunding, reporting, and managing student fees and loans for KUMC students. If your home country or university will pay for your tuition, you need to contact Student Financial Accounting and provide them with the necessary information.

Enroll & Pay allows you to perform all enrollment and payment functions online at your convenience. This includes searching for classes, enrolling, communicating with your advisor, requesting tuition adjustments, updating contact information and making payments.
OFFICE OF STUDENT LIFE
G005 Orr Major
(913) 588-6681

The Office of Student Life “engages KUMC students in personal and professional development through cocurricular programmatic opportunities on campus and in the community.”

Office of Student Life services includes:

- Campus activities
- Community Outreach Program
- Diversity education
- Hawk Week
- Intramurals
- Leadership development series
- New student orientation
- Registered student organizations, including the Student Governing Council
- Student safekeeping
- The BEAT @ KUMC
- Wellness programs

COUNSELING AND EDUCATIONAL SUPPORT SERVICES
G116 Student Center
(913) 588-6580

Counseling and Educational Support Services provides educational, psychological, and psychiatric support services. Services are confidential and free of charge to students enrolled at KUMC.

Counseling and Education Support Services staff includes “3 learning specialists, 3 Ph.D.-level psychologists, 2 doctoral counseling practicum students, a writing specialist, and a career development specialist.” Appointments can be made during daytime hours, Monday-Friday, and evening consultations are available on Mondays, Tuesdays, and Wednesdays.

STUDENT HEALTH
1012 Student Center
(913) 588-1941

Student Health services include:
- Diagnosis & treatment for common illnesses
- Routine preventative care
- Well-woman exams
- Physicals
- Allergy shot administration
- Laboratory testing
- Immunizations
- Oral contraceptives
• Health education and information

The Student Health Center is available to all students, spouses, domestic partners, and children at KUMC. Clinic services are not free. Please bring proof of insurance coverage to your clinic visit.

Clinic hours are Monday and Wednesday, 8:00 a.m. to 6:00 p.m., and Tuesday, Thursday and Friday, 8:00 a.m. to 4:30 p.m. The clinic is closed on all recognized state holidays.

HEALTH INSURANCE & THE COST OF CARE

All students attending KUMC must have proof of health insurance coverage. Policies pertaining to insurance coverage may vary according to academic program. You should consult with your respective school to inquire about the health insurance policies applicable to you.

The University of Kansas Medical Center offers student health insurance plans. For more information on this service please visit the Student Health Insurance website or contact the Student Health Insurance Coordinator at (913) 588-6211 or studenthealthinsurance@kumc.edu. For additional information on the insurance plans offered, please visit the following link: https://www.uhcsr.com/kumc.

It is very important not to confuse the Student Health Fee paid each semester with the cost of Health Insurance Premiums. They are two very different things. The Student Health Fee paid by all students contributes to the operational costs of the Student Health Clinic and allows you to be seen free of charge. Student Health Insurance Premiums cover the cost of health insurance.

Please familiarize yourself with your health insurance plan. Insurance plans differ and have different levels of coverage. You may be responsible for an office visit charge as well as a percentage of the total charges for an office visit. If you are seen in a clinic and then have laboratory work or x-rays done in the hospital, you can anticipate receiving bills from the doctor, the hospital and possibly from the pathologist or radiologist if they provided services as well.

Visits to the Emergency Room are very expensive. If you are ill, but it is not an emergency or life-threatening situation, contact your primary care physician for direction on where to seek care. Your physician may be able to respond to your question over the phone or may direct you to an urgent care center for services.

If there is an emergency or life-threatening situation call 911. They will notify an ambulance service to transport you to the Emergency Room. The ambulance service will later bill you for their services.

KIRMAYER RECREATION CENTER

Located at the corner of Rainbow and Olathe Boulevards
(913) 588-1532

Hours of Operation:
Monday – Thursday  5:00 a.m. – 10:00 p.m.
Friday           5:00 a.m. – 8:00 p.m.
Saturday        8:00 a.m. – 6:00 pm.
Sunday          12:00 p.m. – 10:00 p.m.
**Kirmayer Recreation Center** services include:

- Organized fitness programs
- Intramural sports & league play
- Aerobic and other exercise classes
- Mind and body classes
- Fitness testing and assessment
- Basketball, racquetball and squash courts
- Swimming pool

Membership is available to all KUMC employees and students. There are no additional membership fees for KUMC students, there may be fees for specific classes or activities. A Membership Application must be completed.

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**ON-CAMPUS EMPLOYMENT**

No prior approval is needed from the USCIS if you are pursuing a full course of study and the employment is on the KUMC campus. However, you will still need to obtain approval from the Office of International Programs for your on-campus employment.

On-campus employment is limited to 20 hours per week while school is in session. Full-time employment is permitted during official school breaks, such as the week of spring break or the break between semesters.

On-campus employment includes employment required for teaching or research assistance positions, fellowships and scholarships. If employed as a GTA (graduate teaching assistant) or GRA (graduate research assistant) that is less than 50% or 20 hours per week, you can supplement this with another campus position, working up to but no more than 20 hours per week.

On-campus employment includes KUMC, the University of Kansas Hospital, KUPI and KUMC Research Institute. All employment, including on-campus employment, must be reported to the Office of International Programs.

Once you have completed your program you can no longer be employed on campus, unless you hold an EAD card under the OPT provisions or have a change of status which authorizes employment.

Dependents of students (F-2 status) cannot be employed.

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**WHO IS WHO IN HUMAN RESOURCES (HR) AT KUMC**

It can be a little confusing when applying for a job at KUMC. Many people think that everything on campus belongs to KUMC. In reality, there are several separate entities, and they all have their own administrative and human resources offices.

KUMC represents the academic medical center. This includes the School of Medicine, School of Nursing and School of Health Professions, as well as many departments that help keep the schools running. **KUMC Human Resources** operates under the auspices of the State of Kansas Board of Regents, and most employees at KUMC are employees of the State of Kansas.
At one time, the University of Kansas Hospital was part of KUMC. However, in 1999 they separated, and the hospital now has its own administration and human resources. You may hear people refer to the hospital as “The Authority” when talking about employment with the hospital. Hospital employees are not State of Kansas employees; they are called hospital or authority employees. Contact KU Hospital Human Resources to learn how to apply for employment with the hospital.

People in the clinic areas, including clerical staff, technicians, nurses and physicians, are employed by KU Physicians Incorporated, more commonly referred to as KUPI. Contact KUPI Human Resources to learn how to apply for employment with KUPI.

The Research Institute is a private corporation established to promote and support medical research. The Research Institute administers primarily privately funded research projects within KUMC with a major objective of enhancing the research capability of KUMC faculty for the benefit of the public. Student employment opportunities with the Research Institute are limited; however, you can contact the Research Institute Human Resources to find a listing of employment opportunities.

KUMC HUMAN RESOURCES
1044 Delp
(913) 588-5086

Human Resources services include:
- Employee/Student Badges
- W-4 (tax withholding) forms
- Employment verification
- I-9 form completion and verification

For information about jobs openings on campus visit KUMC’s Job Opportunities website.

WHO CAN APPLY FOR A SOCIAL SECURITY NUMBER

The Social Security Administration will no longer issue numbers to any non-immigrant that cannot demonstrate a need for one. The Social Security Administration will not issue numbers to anyone in a status, such as F-2 or H-4, in which the individual cannot work.

As an F-1 student, you can apply for a Social Security number; however you must demonstrate that you are eligible to be employed and have a job offer. All employees must apply for a Social Security Number (SSN) to begin working at KUMC.

If a federal identification number is needed for dependents for filing tax returns or other financial reasons, they may apply to the U.S. Internal Revenue Service (IRS) for an Individual Taxpayer Identification Number (ITIN).
DIRECTIONS TO THE SOCIAL SECURITY OFFICE

The nearest Social Security Administration office is located at:
850 Nebraska Avenue
Kansas City, KS  66101
Phone:  (913) 621-0265

Hours of Operation:
Monday- Friday  9:00a.m. - 4:00p.m.

Parking is available in the lot next to the building or on the street in front of the building.  The building is located on the northeast corner of 9th Street and Nebraska Avenue.  Allow 20 minutes from KUMC to reach the Social Security Administration.

Directions:
1. Drive north on Rainbow Boulevard/U.S. 169, which becomes 7th Street.
2. Follow 7th Street to Nebraska Avenue, which is one block north of State Avenue.
3. Turn left onto Nebraska Avenue, and drive two blocks to 9th Street.

Map to the Social Security Office (from KUMC):

![Map to the Social Security Office](image-url)
PROTECT YOUR SSN

Protect your SSN

Your SSN is a unique, lifelong identification number that serves many beneficial functions. Your SSN is used for a variety of purposes such as tracking income taxes, accrued government benefits, credit histories, and insurance claims, to name just a few.

You should treat your Social Security Number as confidential information and avoid giving it out unnecessarily. You should keep your Social Security card in a safe place with your other important papers. Do not carry it with you unless you need to show it to an employer or service provider.

Who has valid reason to ask for your SSN? Your employer and financial institutions will need it for wage and tax reporting purposes. Other businesses may ask you for your SSN to do a credit check if you are applying for a loan or credit card, renting an apartment, or signing up for utilities. You should ask them why they need your number and how they will use it. You do not have to provide them with your SSN if you choose not to.

Do not share your SSN or use someone else’s SSN

In October 1998, President Bill Clinton signed a law that makes it a felony to use or transfer the identity (including the SSN) of another person.

Identity theft is one of the fastest growing crimes in America. A dishonest person who has your Social Security Number can use it to get other personal information about you. Identity thieves can use your number and your good credit to apply for more credit in your name. Then, they use the credit cards and do not pay the bills. You may not find out that someone is using your number until you are turned down for credit or you begin to get calls from unknown creditors demanding payment for items you never bought.

So please protect your Social Security Number. Only provide your number to those with a valid need to know. Do not share or allow anyone else to use your number.

INCOME TAX

All international students are required to file the appropriate federal and state income tax forms, regardless of whether they earned income or not.

International students who are studying, teaching or engaged in research activities in the U.S. may be subject to federal and state income taxation on any income earned in the U.S. from teaching and research assistantships. Interest on checking and savings accounts may also be subject to taxation. Check with the KUMC Payroll department to determine if your country shares a tax treaty with the U.S. which may exempt you from paying taxes. If you are exempt, you will still need to file a tax return.

Some students in F-1 status are also exempt from contributing to Social Security or Medicare. Check with KUMC Payroll prior to starting employment to determine if you are exempt from these contributions.

The deadline for most tax filing with the Internal Revenue Service (IRS) is 15 April of every year. Starting in February each year, the Office of International Programs will publish information regarding workshops and other tax services for students.
FORM 8843

All international students (F, J or M visas) even if he/she had no U.S. earned income for the previous tax year, and their spouses and dependents must file **Form 8843**.

Form 8843 must be completed and sent to the IRS by 15 April for the previous tax year. For example, you are reporting information about the tax year 2010 on the 8843 form that you complete and submit by 15 April 2011.

The staff of the Office of International Programs cannot give you tax advice; however, they will have resources available to which they can refer you. The OIP hosts Tax Workshops on campus. These workshops are run by attorneys from KU Legal Services. Watch for emails announcing workshop dates which are typically held in February, March and April.

For more information about tax laws which apply to internationals review the **U.S. Tax Guide for Aliens**.

CAMPUS SERVICES

**KUMC BOOKSTORE**

Ground Floor Orr-Major  
(913) 588-2537 or (800) 262-7509

The **KUMC Bookstore** offers health related textbooks or reference books, lab coats, jackets, tee shirts/sweatshirts, other KU insignia items, medical instruments, or repair parts for medical instruments.

**DYKES LIBRARY**

**Dykes Library** is the KUMC campus library and available to all KUMC students. To best understand the library and its services as well as how to search the available databases, check the library website for complete information.

The library is open 24 hours with KUMC ID Badge Access.

**COMPUTER ACCESS**

The library maintains a large number of computer workstations in various locations across campus, with a selection of software programs, including educational applications.

**COMPUTER TRAINING**

The Department of Information Resources offers both **instructor lead courses** as well as web-based courses which are available to KUMC students at no charge.

**GIFT SHOPS**

There are two gift shops on campus which sell gifts, greeting cards, hygiene and other personal care items, beverages, snacks, candy, magazines, and books. The Lobby Gift Shop is located in the Hospital lobby. The Sunflower Gift Shop is located on the first floor of Delp.
CAFETERIAS AND VENDING

The Hospital Cafeteria is located in the Hospital on the ground floor. It offers hot entrees for breakfast, lunch and dinner as well as salad and deli bars, hamburgers and sandwiches, desserts, and juices and other beverages.

The Courtyard Café is located in Orr Major on the basement floor. The menu changes daily with offerings of sandwiches, salads and baked goods. The café is open from 7:30 am – 1:30 pm, Monday – Thursday and from 7:30 am – 1:00 pm on Friday.

Vending machines with water, soda, and snacks are located throughout the campus, including in the basement of the School of Nursing, Orr-Major, the Student Center, and the Hospital Cafeteria.

HAIR SALON/BARBER

The Hair Salon is located on the ground floor of the Hospital across from the Hospital Cafeteria. They provide hair cutting, styling and manicure services to men and women. Call for an appointment at (913) 588-2518.

THE WRITING CENTER

Dykes Library G011
(913) 945-8477
Writing Specialist: Andrés Rodríguez
Email: writing@kumc.edu

The Writing Center services include:
• Individual Appointments: one-on-one conversations about specific writing projects (class assignments, doctoral and master theses, articles for publications, residency statements, and writing counseling to address problems in writing)
• Online Video Appointments for those unable to get to campus
• Writing Workshops: presentations on various aspects of the writing process
• Writers Groups: support and feedback from peers

Services are free to all enrolled KUMC students.

Hours of Operation:

Mondays & Wednesdays: 10 a.m. to 7 p.m.
Tuesdays, Thursdays & Fridays: 8 a.m. to 5 p.m.

Walk-In Hours:
Mondays & Wednesday: 4-7 p.m.

9-1-1 CALLING FOR EMERGENCY SERVICES

The phone number 911 is a connection to all Emergency Services. When you call 9-1-1 you will be connected with an operator or dispatcher who can send the police, an ambulance or fire truck.
It is important to know when to use 9-1-1. This number should only be used in case of an emergency. If you need to contact the police, ambulance or fire company regarding a non-emergency matter, you should contact these agencies through a listed number.

**CAMPUS AND PERSONAL SAFETY**

**SECURITY SERVICE**

The Security Chaperone Service operates during the hours of 6:30 pm to 6:30 am. Employees, students and visitors of the university will be escorted to or picked up from residences, parking lots and the garage within the boundaries of Chester to the north, State Line Road to the east, 43rd Street to the south, and Fisher to the west. The KU Hospital main entrance has been designated as the main escort pickup and drop-off point. Request for escort may be made by dialing extension 8-5030. Escort service cannot be provided into the state of Missouri. Escort service will not be provided during the hours the Shuttle Bus is running, i.e., 6:30 am to 6:30 pm, Monday through Friday.

**YOUR IDENTIFICATION CARD**

All KUMC employees and students are issued identification cards. This card will also serve as your key to enter after hours. It is extremely important that you safeguard this card. It is University policy that all employees and students are required to wear proper identification cards.

**CARE OF YOUR CARD**

Report lost or stolen identification cards to your department’s coordinator immediately. If he/she is not available, report the loss to the Police 8-5030. The only stickers that should be attached to your identification card are the Student Validation sticker, a bar code from Dykes Library and/or a bar code from Kirmayer Recreation Center. Care should be taken not to cover the magnetic stripe on the card. Do not put any type of pin through the card. Do not bend the card.

**AFTER HOURS ACCESS**

For your safety, KUMC is closed after normal duty hours. Entry is restricted to a limited number of entry doors. To use your card, bar code is waved in front of the red light on the reader. When the light turns green, the door will open. If the card is removed too fast or too slow, the card might not read properly. Try again if the light is still red. If you have problems, contact the Police Dispatcher at extension 8-5030 or use any direct line blue telephone. The Police Department does not determine access to each of the card-access areas. The department or departments that control the area determine who should have access.

**PERSONAL SAFETY**

Review the Crime Prevention Awareness section from the KUMC Police website. Kansas City is a large metropolitan area. There are areas of the city that are not safe. You should also take extra precautions if you are alone and/or at night, particularly if you are in an area with which you are not familiar.
SAFETY AT HOME – RESIDENTIAL PRECAUTIONS

Life in a house or apartment includes a personal responsibility for one’s safety and well-being. This includes everything from understanding the appliances and heating system and how to shut them off if they malfunction to locking your doors and windows. You are entitled to locks that work and need to contact your landlord immediately to repair broken locks.

When inspecting a housing unit, be sure to check the exterior for adequate lighting in parking areas, pathways, front door, and surrounding areas that you may be using. Look at the landscaping. Are trees and shrubbery blocking doors and windows? Could someone hide undetected? Ask what sort of security system is offered. If it is an apartment complex, are there gates or security guards? Ask if the complex offers insurance for theft.

When you check the interior of a housing unit, look for dead bolt locks. Check for a peephole in the door with a 180-degree view. Make sure sliding doors are secure. Make sure smoke detectors are properly installed and functioning at all times. If you have sliding doors or windows you might choose to have lengths of wood made to lay in the tracks of the doors/windows to keep them from being opened. There are other commercial devices to provide extra security or warnings if your home is being entered. Check with your landlord before doing anything that would be permanently installed in the house or apartment.

Make your home appear occupied at all times:
- Leave an interior light on a timer to come on at night when you are not home.
- Never leave notes indicating that you are not home.
- Invest in dusk-to-dawn lights for the exterior.
- Stop mail and newspaper deliveries when you will be out of town.
- Always use the peephole when answering the door.
- Never open your door to anyone until the person has identified himself or herself:
  - If it is a repairman, call the company to verify his position before opening the door. Never leave the repairman alone, even for a few minutes.
  - Do not let strangers into your house to use the phone. Make the call for them.
- Do not place hidden keys outside your door.
- Do not attach name or driver’s license to a key chain.
- Be careful to whom you give or lend your keys.
- Do not forget to lock doors and windows every time you leave your home.

Do not panic if your apartment has been entered! Leave right away, in case the intruder is still inside, and call the police and property owner. Do not touch or move anything until the police have arrived.

Security of the apartment building in which you live is only as effective as you make it. Do not leave it all to the management and the police. By following these suggestions, you can make your building a safer place in which to live.
- Unknown or suspicious persons seeking entrance to the building should be referred to the management.
- Notify the management when your apartment will be vacant.
- Make arrangements with a neighbor or the management to receive deliveries.
- Do not identify yourself on the mailbox as a female living alone.
- Ask to install a wide-angle door viewer.
- Do not expose yourself to unnecessary risk by opening the door to strangers.
- Secure sliding balcony doors by placing a length of wood in the bottom track, making sure it fits snugly.
- When in the elevator, stand near the floor button panel. In a difficult situation, push as many buttons as possible, particularly the Emergency button.
• Do not enter an elevator if you are suspicious of the occupant(s); wait for the next one.
• Be alert to vehicles or persons following you into the garage or parking lot.
• Drive out of the area if you encounter suspicious circumstances, and report them immediately to the management or the police.
• Lock your vehicle; remove high value items.

WEATHER SAFETY

Emergency System/Public Assistance

In most areas a monthly siren test is held at 11:00 am on the first Wednesday of every month. The test signal varies from locale to locale, but is often a one-minute steady blast, one minute of silence, and a one-minute undulating signal.

During real warnings for tornadoes or emergencies, sirens will sound steadily for three minutes. The attack warning signal is a three-minute undulating, on-off signal. Except for tests, residents are advised to listen for emergency information over local radio and television stations and the N.O.A.A. weather radio whenever the outdoor warning sirens sound. If severe or threatening weather or an actual potential disaster should occur, the test will not be held until the first Wednesday of the following month.

TORNADOES

What is a tornado?

A tornado is a fast rotating column of air. It can destroy large buildings leaving only the bare concrete foundation, lift 20-ton railroad cars from their tracks, or drive straw and blades of grass into trees and telephone poles.

The United States has by far the most tornadoes of any country in the world, with about 1,000 tornadoes occurring in an average year. The geography of the Great Plains of the central United States is uniquely suited to bring together all the ingredients for tornado formation. With more than 500 tornadoes typically occur in this area every year, it has become known as "Tornado Alley" (Arkansas, Iowa, Kansas, Louisiana, Minnesota, Nebraska, North Dakota, Ohio, Oklahoma, South Dakota, Texas). The main factors are the Rocky Mountains to the west, the Gulf of Mexico to the south, and a terrain that slopes downward from west to east.

Peak months of tornado activity in the United States are April, May, and June. However, tornadoes have occurred in every month and at all times of the day or night. A typical time of occurrence is an unseasonably warm and humid spring afternoon between 3 pm and 9 pm.

Weather clues that a tornado is developing or is close to you

• Dark, often greenish sky. Sometimes one or more of the clouds turn greenish (a phenomenon caused by hail) indicating a tornado may develop.
• Wall cloud. An isolated lowering of the base of a thunderstorm. The wall cloud is particularly suspect if it is rotating.
• Large hail. Tornadoes are spawned from powerful thunderstorms, and the most powerful thunderstorms produce large hail. Tornadoes frequently emerge near the hail-producing portion of the storm.
• Cloud of debris. An approaching cloud of debris can mark the location of a tornado even if a funnel is not visible.
• Funnel cloud. A visible rotating extension of the cloud base is a sign of a tornado.
• Roaring noise. The high winds of a tornado can cause a roar that is often compared with the sound of a freight train.
• Tornadoes may occur near the trailing edge of a thunderstorm and be quite visible. It is not uncommon to see clear, sunlit skies behind a tornado. They may also be embedded in rain and not visible at all.
• Tornadoes may appear nearly transparent until dust and debris are picked up. Stay alert for high winds even if you do not "see" a tornado.
• Tornadoes often occur when it is not raining. In fact, in the Great Plains and other semi-arid regions, that scenario is the rule rather than the exception.
• Tornadoes are associated with a powerful updraft, so rain does not fall in or next to a tornado. Very large hail, however, does fall in the immediate area of the tornado. In humid environments, rain often tends to wrap around the tornado, being pulled from the main precipitation area around the outside of the rotating updraft. The rain could make it difficult to see the tornado.

What should I do if a tornado is coming my way?

Tornadoes are hard to predict. The most important thing to do is TAKE COVER when a tornado is nearby. It is also important to know the difference between a tornado watch and a tornado warning.

A tornado watch is when tornadoes are possible in your area. No tornado has been spotted, but it could happen.

A tornado warning is when a tornado has been seen, and you should take shelter immediately in the most interior place of your home.

What to do during a tornado WATCH

• Listen to local radio or television stations for updated information. Tornadoes can change direction, intensity, and speed very quickly.
• Be alert to changing weather conditions. Tornadoes accompany severe thunderstorms, and weather conditions can change rapidly. Large hail, blowing debris, or the sound of an approaching tornado may alert you.
• Watch for tornado danger signs. Tornadoes may happen so quickly warnings cannot be issued long in advance. Pay attention to weather clues around you that may warn of imminent danger.

What to do during a tornado WARNING or a tornado

• Pick a safe place in your home where family members could gather during a tornado. The safest place to be is underground or as low to the ground as possible and away from all windows. If you have a basement, make it your safe place. If you do not have a basement, consider an interior hallway or room on the lowest floor, a bathroom or closet if possible. Putting as many walls as you can between you and the outside will provide additional protection. Less than 2% of all tornadoes are powerful enough to completely destroy a sturdy building. Make sure there are no windows or glass doors in your safe place, and keep this place uncluttered.
• Get under something sturdy, such as a heavy table, hold on and stay there until the danger has passed. Being under something heavy will help protect you from falling objects. If tornado winds enter the room and the object moves, holding on with one hand will help you move with it, keeping you protected.
• Use your other arm and hand to protect your head and neck from falling or flying objects. Your head and neck are more easily injured than other parts of your body. Protect them as much as you can.
• Damage happens when wind gets inside a home through a broken window, door, or damaged roof. Keep windows closed. Houses do not explode due to air pressure differences. Stay away from windows during severe storms. Flying debris could shatter the glass and cause injury.

• If you are in a high-rise building, pick a place in a hallway in the center of the building. You may not have enough time to go to the lowest floor. Center hallways are often structurally the most reinforced part of a building.

• Learn about your community's warning system. Different communities have different ways of providing warnings. Many communities have sirens intended for outdoor warning purposes. Most communities in the Kansas City metropolitan area test the siren warning system at 11:00 am on the first Wednesday of the month.

• Make sure all family members know the name of the county where you live or are traveling, because tornado watches and warnings are issued for a county by name.

• Check with your work and your children's schools and day care centers to learn tornado emergency plans. Every building has different safe places. It is important to know where they are and how to get there in an emergency.

• Discuss tornadoes with your family. Everyone should know what to do in case all family members are not together. Discuss ahead of time helps reduce fear and lets everyone know how to respond during a tornado.

• Wherever you are, if you hear or see a tornado coming, take cover right away. Tornadoes can move quickly, blowing objects at very high speeds, even if they are a distance away. Protect yourself from flying debris by taking cover immediately.

• If you are outside in a car or in a mobile home, go immediately to the basement of a nearby sturdy building. Sturdy buildings are the safest place to be. Tornado winds can blow large objects, including cars, hundreds of feet away. Tornadoes can change direction quickly and can lift up a car or truck and toss it through the air.

• Never try to out-drive a tornado.

• If there is no building nearby, lie flat in a low spot such as a ditch. Use your arms and hands to protect your head. Tornadoes cause a lot of debris to be blown at very high speeds, and you can be hurt by this debris if it hits you. Dangerous flying debris can be blown under highway overpasses and bridges, and weaker overpasses and bridges could be destroyed. You will be safer lying flat in a low-lying area where wind and debris will blow above you. Tornadoes come from severe thunderstorms which can produce a lot of rain. If you see quickly rising water or flood water coming towards you, move to another spot.

• Avoid places with wide-span roofs, such as auditoriums, cafeterias, large hallways, or shopping malls. Wide-span roofs are frequently damaged or destroyed in tornado winds, providing less protection and more risk of injury than roofs over smaller rooms.

What to do after a tornado

• Continue listening to local radio or television stations for updated information and instructions. Access may be limited to some parts of the community or roads may be blocked.

• Help a neighbor who may require special assistance - infants, elderly people and people with disabilities. People who care for others or who have large families may need additional assistance in emergency situations.

• Help injured or trapped persons. Give first aid where appropriate. Do not move seriously injured persons unless they are in immediate danger of further injury. Call for help.

• Watch out for fallen power lines or broken gas lines and report them to the utility company immediately. Reporting potential hazards will get the utilities turned off as quickly as possible, preventing further hazard and injury.

• Avoid disaster areas. Your presence might hamper rescue and other emergency operations and put you at further risk from the residual effects of tornadoes.
• Stay out of damaged buildings. Tornadoes can cause great damage, creating further hazards. If you are away from home, return only when authorities say it is safe.
• When entering damaged buildings, use extreme caution. Moving through debris presents further hazards. Carefully watch every step you take.
  • Examine walls, floors, doors, staircases, and windows to make sure that the building is not in danger of collapsing. Look for fire hazards. There may be broken or leaking gas lines, or damage to electrical systems. Clean up spilled medicines, bleaches, gasoline, or other flammable liquids immediately. Fire is the most frequent hazard following other disasters.
  • Check for gas leaks. If you smell gas or hear a blowing or hissing noise, open a window and quickly leave the building. Turn off the gas using the outside main valve if you can, and call the gas company from a neighbor's home. If you turn off the gas for any reason, it must be turned back on by a professional.
  • Look for electrical system damage. If you see sparks or broken or frayed wires, or if you smell burning insulation, turn off the electricity at the main fuse box or circuit breaker. If you have to step in water to get to the fuse box or circuit breaker, call an electrician first for advice. Electrical equipment should be checked and dried before being returned to service.
• Watch for loose plaster, drywall, and ceilings that could fall.
• Take pictures of the damage, both of the building and its contents, for insurance claims.

FLOODS AND FLASH FLOODING

What is a flood?

Floods are the most common and widespread of all natural disasters. Most communities in the United States can experience some kind of flooding after spring rains, heavy thunderstorms, or winter snow thaws. Floods can be slow or fast rising but generally develop over a period of days.

Flooding occurs in known floodplains with prolonged rainfall over several days, intense rainfall over a short period of time, or an ice or debris jam causes a river or stream to overflow and flood the surrounding area. Melting snow can combine with rain in the winter and early spring; severe thunderstorms can bring heavy rain in the spring and summer; tropical hurricanes can bring intense rainfall to the coastal and inland states in the summer and fall.

What is a flash flood?

Flash floods usually result from intense storms dropping large amounts of rain within a brief period. Flash floods occur with little or no warning and can reach full peak in only a few minutes.

Flash floods occur within six hours of a rain event, after a dam or levee failure, or following a sudden release of water held by an ice or debris jam. Flash floods can catch people unprepared. You will not always have a warning that these deadly, sudden floods are coming. If you live in areas prone to flash floods, plan now to protect your family and property.

Flood hazards

Be aware of flood hazards. Floods can roll boulders, tear out trees, destroy buildings and bridges, and scour out new channels. Flood waters can reach heights of 10 to 20 feet and often carry a deadly cargo of debris. Flood-producing rains can also trigger catastrophic debris slides.
Regardless of how a flood or flash flood occurs, the rule for being safe is simple: head for higher ground and stay away from flood waters. Even a shallow depth of fast-moving flood water produces more force than most people imagine. The most dangerous thing you can do is to try walking, swimming, or driving through flood waters. Two feet of water will carry away most automobiles.

**What to do during a flood WARNING**

- Listen continuously to radio or television for updated emergency information. Local stations provide you with the best advice for your particular situation.
- Be alert to signs of flooding. A WARNING means a flood is imminent or is happening in the area.
- If you live in a flood-prone area or think you are at risk, evacuate immediately. Move quickly to higher ground. Save yourself, not your belongings. The most important thing is your safety.
- If advised to evacuate, do so immediately. Move to a safe area before access is cut off by flood water. Evacuation is much simpler and safer before flood waters become too deep for vehicles to drive through.
- Follow recommended evacuation routes. Shortcuts or alternate, non-recommended routes may be blocked or damaged by flood waters.
- Stay out of areas subject to flooding. Dips, low spots, canyons, washes, etc., can become filled with water.
- If outdoors, climb to high ground and stay there. Move away from dangerous flood waters.
- Stay away from flooded areas. Even if it seems safe, flood waters may still be rising.
- Never try to walk, swim, drive, or play in flood water. You may not be able to see on the surface how fast flood water is moving or see holes and submerged debris.
- If you come upon a flowing stream where water is above your ankles, stop, turn around, and go another way. Never try to walk, swim, or drive through such swift water. Most flood fatalities are caused by people attempting to drive through water or people playing in high water.
- Watch out for snakes in areas that were flooded. Flood waters flush snakes from their homes.
- Stay away from creek and stream banks in flooded and recently flooded areas. The soaked banks often become unstable due to heavy rainfall and can suddenly give way, tossing you into rapidly moving water.

**What to do if you are driving during a flood**

- Avoid already flooded areas and areas subject to sudden flooding. Do not attempt to cross flowing streams. Most flood fatalities are caused by people attempting to drive through water, or people playing in high water. The depth of water is not always obvious. The roadbed may be washed out under the water, and you could be stranded or trapped. Rapidly rising water may stall the engine, engulf the vehicle and its occupants, and sweep them away. Look out for flooding at highway dips, bridges, and low areas. Two feet of water will carry away most automobiles.
- If you are driving and come upon rapidly rising waters, turn around and find another route. Move to higher ground away from rivers, streams, creeks, and storm drains. If your route is blocked by flood waters or barricades, find another route. Barricades are put up by local officials to protect people from unsafe roads. Driving around them can be a serious risk.
- If your vehicle becomes surrounded by water or the engine stalls, and if you can safely get out, abandon your vehicle immediately and climb to higher ground. Many deaths have resulted from attempts to move stalled vehicles. When a vehicle stalls in the water, the water's momentum is transferred to the car. The lateral force of a foot of water moving at 10 miles per hour is about 500 pounds on the average automobile. The greatest effect is buoyancy - for every foot that water rises up the side of a car, it displaces 1,500 pounds of the car's weight. Two feet of water moving at 10 miles per hour will float virtually any car. Many persons have been swept away by flood waters upon
leaving their vehicles, which are later found without much damage. Use caution when abandoning your vehicle, and look for an opportunity to move away quickly and safely to higher ground.

What to do after a flood or flash flood

- Seek necessary medical care at the nearest hospital or clinic. Contaminated flood waters lead to a greater possibility of infection.
- Severe injuries will require medical attention.
- Help a neighbor who may require special assistance - infants, elderly people, and people with disabilities. People who care for others or who have large families may need additional assistance in emergency situations.
- Avoid disaster areas. Your presence might hamper rescue and other emergency operations and put you at further risk from the residual effects of floods, such as contaminated waters, crumbled roads, landslides, mudflows, and other hazards.
- Continue to listen to local radio or television stations, and return home only when authorities indicate it is safe to do so. Flood dangers do not end when the water begins to recede; there may be flood-related hazards within your community which you could hear about from local broadcasts.
- Stay out of any building if flood waters remain around the building. Flood waters often undermine foundations, causing sinking; floors can crack or break and buildings can collapse.
- Avoid entering ANY building (home, business, or other) before local officials have said it is safe to do so. Buildings may have hidden damage that makes them unsafe. Gas leaks or electric or waterline damage can create additional problems.
- Report broken utility lines to the appropriate authorities. Reporting potential hazards will get the utilities turned off as quickly as possible, preventing further hazard and injury. Check with your utility company now about where broken lines should be reported.
- Avoid smoking inside buildings. Smoking in confined areas can cause fires.
- Throw away food that has come in contact with flood waters. Some canned foods may be salvageable. If the cans are dented or damaged, throw them away. Food contaminated by flood waters can cause severe infections.
- If water is of questionable purity do not drink it. Drink only bottled water. Local radio and television broadcasts will let you know if you should drink bottled or boiled water.

WINTER AND COLD WEATHER

Winter arrives in Kansas City around November and often lasts through March. Remember that the temperature in the United States is measured in Fahrenheit (F) not Celsius (C). The snow can be beautiful, but the cold can be dangerous unless you take certain precautions:

- Several layers of clothing are warmer than a single heavy coat.
- If the temperature falls below 20° F and you must be outside, be sure to cover all exposed skin.
- Coats should be removed while inside so the body does not overheat.
- Loose-fitting clothes help trap and utilize body warmth.
- Rubber-soled shoes are less likely to slip on icy walks than leather shoes.
- Be careful when walking on concrete and sidewalks; you may not see the ice covering the walk. Many winter injuries come from falls on ice-covered sidewalks and streets.
- Following an ice storm, you may find it safer to walk on grassy or dirt areas instead of sidewalks.
- Wool caps prevent heat loss from your head where most heat loss occurs.
- Skin often gets dry and chapped in winter. Apply lotion frequently.
- Winter is hard on cars as well as people. Do not forget to put anti-freeze in your car radiator to prevent the water from freezing.
Driving on snow and ice requires special techniques. Learn these techniques and drive with extreme caution. Avoid sudden stops or you may skid. If driving on ice or snow, pump your brakes (apply the foot brake, release the brake, apply the brake, and release the brake). This will help prevent a skid. Do not pump the brakes if the car has anti-lock brakes.

If you leave your residence during winter break, turn the temperature down but not off or your water pipes may freeze and burst, causing damage to the building and your property.

SUMMER HEAT

Summer heat typically starts in the beginning of June and often lasts through mid-September. Special precautions should be taken on those days that are hot and also humid.

- Slow down. Avoid strenuous activity. If you must do strenuous activity, do it during the coolest part of the day, which is usually in the morning between 4 am and 7 am.
- Stay indoors as much as possible. If air conditioning is not available, stay on the lowest floor, out of the sunshine. Remember that electric fans do not cool the air, but they do help sweat evaporate, which cools your body.
- Wear lightweight, light-colored clothing. Light colors will reflect away some of the sun's energy.
- Use sun-screen if your skin will be exposed to the sun.
- Drink plenty of water regularly and often even if you do not feel thirsty. Your body needs water to keep cool.
- Water is the safest liquid to drink during heat emergencies. Avoid drinks with alcohol or caffeine in them. They can make you feel good briefly but make the effects of the heat on your body worse. This is especially true about beer, which actually dehydrates the body.
- Eat small meals, and eat more often. Avoid foods that are high in protein, which increases metabolic heat.
- Avoid using salt tablets unless directed to do so by a physician.

National Weather Service
Weather information
What to do in a disaster
American Red Cross - Kansas City Chapter

GETTING TO KNOW KANSAS CITY

KANSAS OR MISSOURI?

When people say “Kansas City,” they are usually referring to the entire Metropolitan area. This includes an area within two states, six counties and many cities and boroughs.

Kansas and Missouri are separate states. Each has its own state government, legislature and laws. Topeka is the capital city of Kansas. Jefferson City is the capital city of Missouri.

The University of Kansas Medical Center is part of the University of Kansas, located in Lawrence, Kansas. The University is directed by the Board of Regents of the State of Kansas. Legislation and funding for the University comes from the Kansas Legislature.
When traveling around town you may not know in which state you are. There are differences in state laws which you may encounter including:

- Sales tax
- Who can buy alcohol and on what days
- The purchase of a car and its registration, and obtaining a driver’s license
- Addresses and street names and direction can change when you cross to the other state
- Telephone prefix numbers, 913 vs. 816, must be used when calling a number in the other state – these are not considered long-distance calls, and there is no additional charge.

KUMC is located in Kansas in Wyandotte County. Approximately a mile south of the KUMC campus the county changes to Johnson County. Just east of the campus the state changes from Kansas to Jackson County, Missouri. The majority of the metropolitan area lies in these three counties (Wyandotte, Johnson, and Jackson). However, you may also hear of other counties in Missouri including Platte, Clay and Cass, which also make up part of the Metropolitan area.

HOW TO FIND AN ADDRESS

Most streets in Kansas City are laid-out in a grid pattern. There are exceptions, and it can be difficult to find streets that are named instead of numbered.

You can find the location of an address and directions for getting there by using maps and searches offered through sites like Google Maps and Map Quest.

You enter the address you are looking for, and the site will produce a map of the address. You can also request directions from the site where you are. These searches are not infallible, and they may not always show you the shortest route to a location. They serve as a convenient guide.

Review the map to familiarize yourself with the State Line as well as the counties and cities and their locations within metropolitan Kansas City.
HOUSING RESOURCES

HOUSING

KUMC Student Counseling provides website space to post housing ads for properties that are available and typically close to campus. OIP can provide a list of apartment complexes in the area.

Housing ads can also be found in newspapers such as The Pitch or The Kansas City Star.
There are published “Apartment Guides” which can usually be found in neighborhood grocery stores. Others have had success finding housing by checking with apartment complexes in the neighborhood and following “For Rent” signs.

**UTILITIES**

The utilities that you have to pay will vary depending on the apartment. In some locations, all utilities are included in the rent. In others, you may be responsible for lights (electric service), heat (gas or electric service), water and possibly trash service. Consider these additional expenses when budgeting for your housing.

**THE RENTAL LEASE**

A written lease contains obligations for both the landlord and the tenant. Unless the lease says differently, the landlord cannot raise the rent during its term. Unlike most oral leases, written leases usually commit a tenant to rent payments for a fixed amount of time, whether or not he/she lives in the apartment.

The main advantages of a written lease are that the rent usually stays the same during the tenancy and the tenant is sure to have a place to stay for the life of the lease. A written lease also minimizes disputes by recording both parties' responsibilities in writing. The landlord should specify all rules and fees which she/he plans to impose.

**Before you sign a lease:**

- Be sure that you understand everything in it. If you want something changed, you can do so directly on the lease by crossing the part out, writing in the changes, and having both parties initial the new wording. Do this on both your copy of the lease and on your landlord's (i.e. "both parties agree that the pet fee is refundable"). If you and your landlord agree on a particular meaning for an ambiguous term, you can write it in and initial the agreed upon meaning. Be sure to get a copy of the lease for yourself before you pay the deposit.
- Make sure that all blanks on the lease are either filled in or crossed out. Never let your landlord fill in details later.
- Every roommate should sign the lease. This will ensure that one tenant does not move out and leave the others owing her/his rent. If the lease is in your name only, the landlord can hold you liable for the entire rent. So, if you are the leaseholder, and the lease allows subleasing, you may want to have the other tenants sign subleases from you.
- Keep a copy of everything you signed. Lack of knowledge regarding leases or other rental agreements can cause a variety of problems. By keeping records of rental repair requests, security deposit disputes, and other important issues related to rental agreements, you can alleviate many of these types of problems. The most frustrating problems occur when the tenant cannot document her/his grievances. To prevent this, start a rental file as soon as you sign the lease, and add to it throughout your lease term. A rental file is easy to keep, considering the money you may recover through rental modification or qualifying for full return on your security deposit. If a rental problem arises, it is easier to negotiate a solution with the landlord when you have written records that show the extent of the problem, what you asked the landlord to do about it and how the landlord responded.

**ORAL LEASES**

An oral agreement means that you do not write anything down. Be careful. It might be hard to hold your landlord to any promises which you do not write down.

**THE SECURITY DEPOSIT**
The security deposit consists of any money which the landlord holds on behalf of the tenant to protect herself/himself from unpaid rent or damage to the apartment. The tenant may not use the deposit as the last month's rent.

Your landlord must inform you in advance about the conditions under which he/she will refund your deposit. The landlord cannot automatically take the deposit because you break the lease. He/she can only take compensation for damages.

Always get a receipt for the deposit or you can simply write this into the lease.

**TERMINATING RENTAL AGREEMENTS**

Depending on the terms of the agreement, one or two months advance notice must be given to the landlord or real estate agent when you plan to move. If you leave without notice or only short notice you may be held responsible for payment for any months remaining on the lease.

**RETURN OF THE SECURITY DEPOSIT**

Ask to accompany your landlord when he/she inspects your apartment's condition when you move in and when you move out.

When you move out, clean the whole apartment thoroughly, including the bathroom and kitchen walls, appliances (including the range, oven and refrigerator), floors, furniture and mini blinds.

The most common problem in recovering a security deposit is proving the condition upon moving out in comparison with moving in. Therefore, take photos and have witnesses who are not tenants to examine the apartment and sign statements about its condition.

**UTILITY COMPANIES AND SERVICES**

The utilities for which you have to pay will vary depending on the apartment or house that you rent. In some locations all utilities are included in the rent. In others you may be responsible for lights (electric service), heat (gas or electric service), water and possibly trash service. Consider these additional expenses when budgeting for your housing. Check with your landlord to determine which utilities you will pay for and also which company provides the service for the area you live in.

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<tr>
<th>Services</th>
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<th>Location</th>
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<th>Website</th>
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<tbody>
<tr>
<td>Cable TV/Internet</td>
<td>Google Fiber</td>
<td>Kansas</td>
<td>1-866-777-7550</td>
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<td>Time Warner</td>
<td>Kansas/Missouri</td>
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**BANKING SERVICES**

**BANKING**

Americans usually do not carry much cash. They prefer to pay debit or credit cards. To function efficiently in the U.S. economy, you will need to open a checking account at a local bank.

When selecting a bank, compare the services offered by each and which has locations that are convenient. Most banks will ask for two pieces of identification such as your passport and another form of ID. They may also ask for a social security number or a tax identification number. (For more information on when you can apply for a social security number and/or how to obtain a tax identification number, please go to Social Security number application site.)

If you deposit a check from an overseas bank into your U.S. checking account, it may take several weeks before that money is credited to your bank account and is available to you (after the U.S. bank has collected the money from the overseas bank). You may want to consider having money wired to your account. This takes less time and is very safe. Talk with the bank about how to do this.

**CHECKING ACCOUNTS**

Banks offer different types of checking accounts designed to fit individual needs. The cost of having a checking account varies from bank to bank. Some banks charge per transaction, some have a basic monthly fee, and others offer free services if you maintain a certain minimum balance in your account at all times. Under some circumstances a bank will offer interest on a checking account. A list of all the account activity of the preceding month will be sent to you in a monthly statement or it will become available online through your online banking account.

"Bouncing" a check (writing a check for more money than you actually have in the account) can cause a major expense and a great deal of trouble. Through some banks you can apply for a line of credit attached to your checking account that provides overdraft protection.
SAVINGS ACCOUNTS

A savings account enables you to save money and accumulate interest on your savings. Interest is paid either monthly or quarterly. Although you can withdraw money from your savings account, this service is limited. Ask your bank for the number of monthly withdrawals permitted without penalty. The difference between a savings and a checking account is that you receive higher interest in a savings account, and you are allowed fewer transactions because the purpose is to "save your money."

BANK CARDS

ATM
Many banks issue cards that make deposit and withdrawal services available 24 hours a day by use of an automated teller machine (ATM). These machines, which are frequently located outside the bank, are very convenient. You can avoid waiting in line at the bank and have access to cash after the bank closes or in an emergency. Banks that are members of a national ATM network allow you to access your funds with your bank card at selected ATMs throughout the country. However, there is often a service charge when you do not use your bank's machine.

A note of caution: When withdrawing cash from an ATM after dark be aware of your surroundings. Protect your bank card and your secret access code as you do your cash and credit cards. Also, the machines do not always work. Do not panic! Call your bank if you have a problem with an ATM.

Credit Card
Credit cards are convenient, especially if you unexpectedly have major expenses. You can also pay medical fees, airplane tickets and car repairs with any major credit card. You must remember that credit cards are seductive. Before you know it you may be in debt. Most banks charge an annual fee of $20 to $40 per credit card. If you are unable to pay your full balance, you will be charged high interest rates (usually 18%) on the remaining balance and any additional charges you make. Make sure you stay within your budget when making credit card purchases.

Debit Card
Debit cards can be used to make purchases at most places that accept credit cards. The difference is that instead of going to the credit card company and showing up on your credit card bill, the charge goes to the bank, and the money is taken directly out of your checking account (like a check). When using a debit card to pay at some retailers you can also elect to receive some cash. Both the amount of your purchase and the amount of the cash are taken directly out of your checking account.

BANKING NEAR KUMC

There are several financial institutions located in the vicinity of KUMC which provide banking services. We are providing information about these organizations. However, you are free to choose any financial institution for your banking services. This is not an endorsement for any of these institutions. Make inquiries with financial institutions to find the one that can best provide the services you need at the lowest cost.

KUMC Credit Union
The KUMC Credit Union is located on the KUMC campus with a branch office in Shawnee, Kansas. You will need to show your passport to open an account. You may contact any customer service representative about opening a checking or savings account.
**Bank Midwest**

Bank Midwest is located at 3500 Rainbow Blvd, with numerous branches in Kansas and Missouri. You will need to show your passport to open an account. For questions or to open an account, contact the Assistant Branch Manager at (913) 236-7700.

**Commerce Bank**

Commerce Bank is located at 1906 W 43rd Ave, with a branch at 4020 Rainbow Blvd, and with numerous other branch offices in Kansas and Missouri. You will need to show your passport to open an account and also provide proof of your address. For questions or to open an account contact the Branch Manager at (816) 234-7136 or the Financial Services Manager at (816) 234-8874.

**Local Banks**

<table>
<thead>
<tr>
<th>Bank</th>
<th>Address</th>
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<td>3500 Rainbow Blvd</td>
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<td>Kansas</td>
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<td>650 Kansas Ave</td>
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<td>Bank of America</td>
<td>4720 Jefferson</td>
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<td>Missouri</td>
<td>816-979-6669</td>
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<td>Bank of America</td>
<td>3100 Main St</td>
<td>Kansas City</td>
<td>Missouri</td>
<td>816-979-6724</td>
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<td>Missouri</td>
<td>816-979-6780</td>
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<td>3600 Broadway</td>
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<td>Missouri</td>
<td>816-931-1957</td>
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<td>Commerce Bank</td>
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<td>Missouri</td>
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<td>Gold Bank</td>
<td>800 W 47th St</td>
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<td>4001 Mill St</td>
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**ESTABLISHING AND USING CREDIT**

Credit cards were first introduced to the public in 1959. With the introduction of credit cards, consumers were given new choices in how to pay for costly purchases for which they previously had to save and pay cash. Using credit cards allowed people to purchase goods without having sufficient funds immediately on hand and without having to negotiate new terms every time they wanted to purchase on credit.

Credit cards did not create credit; they just simplified the process of receiving credit and made credit available to many more individuals.
TERMS TO RECEIVING CREDIT

When paid off monthly, credit cards become simply a means of consolidating purchases into a single location and paying for them in a single payment to the credit card company. Although an annual fee may be required, such arrangements avoid any interest charges or card usage fees.

When credit cards are not paid off monthly, it becomes similar to loans from the bank in that they carry interest charges, minimum monthly payments, and a term for paying off the balance completely. Many credit cards charge high interest rates for outstanding balances.

Though the rates are higher than most loans offered by a bank, a credit card offers a great deal of flexibility that other credit vehicles do not. A credit card, for example, may have a maximum limit of credit extended to you, but until you reach that limit you may purchase virtually anything you would like using your credit card, as long as your minimum monthly payment is made on time.

COSTS TO CONSIDER

In selecting, or keeping, a credit card, make sure you know and understand all the costs, rates and fees attached to the card.

Annual fees
Many credit cards charge an annual, fixed fee just for the privilege of having credit extended to you from the company sponsoring the card. Annual fees can often be avoided entirely by shopping for a credit card that guarantees no annual fee.

Finance charges
Finance charges vary widely. If you plan on maintaining an outstanding balance on your credit card, you will want to make sure you find the best interest rate on a card that meets your needs.

Income tax treatment of interest paid
The interest paid on credit cards is not income tax deductible.

COMPARE CARDS

Credit cards come in many “shapes and sizes.” Some credit cards are targeted at groups with specific spending habits, payment habits, and credit histories. With so many credit card plans available, you must review the terms of your credit card options carefully. Many credit cards offer you a low “teaser rate” for the first six months to a year, and then increase the rate you pay on outstanding balances dramatically. Some base your minimum monthly payment on a loan term that if the minimum payment is made consistently could keep you in debt for 40 years or more.

Fortunately, there is a great deal of regulation of credit cards requiring full disclosure of all relevant credit terms being extended by the card issuer. Be sure to review all credit documentation thoroughly before selecting a credit card for regular use.

DEBIT CARDS

One alternative to credit cards is what is known as “debit cards.” A debit card is not a credit card at all. Rather than offering you credit (a loan based on predetermined terms), a debit card simply gives you card-based access to your bank account or other account where you have an existing balance. A debit card gives you the convenience of not needing to carry cash, or even checks. You must remember that when you use a debit card your purchases
are being deducted directly from your existing account – once the account is empty, the card has no purchasing power until you make another deposit!

**LEGAL RESOURCES**

The Student Governing Council sponsors an attorney to meet confidentially with students in thirty minute increments to answer general legal questions. The attorney only answers questions. If a student needs legal representation, they have to hire an attorney.

The service is free to KUMC students and available by appointment. The attorney visits campus approximately every two weeks. Attorney availability is announced in the myKUMC portal under Student Organization Announcements and also on the Student Organizations Campus Calendar. To schedule an appointment with the attorney, contact Student Services at (913) 588-0146.

For [immigration or visa](#) related questions, please contact the following:

- **Office of International Programs**
  - Our office provides advisement on F, J, and H-1B visas.
- **Bordeau Immigration Law**
  - Bordeau Immigration Law Office offers consultations on immigration questions related to permanent residency.
  - Contact information:
    - Judy Bordeau, Attorney
    - judy@kcvisa.com
    - 913-432-9994
    - 9303 W. 75th St. Suite 210
    - Overland Park, KS 66204

**LOCAL SERVICES**

**POSTAL AND COURIER SERVICES**

- United States Postal Service
- Federal Express
- United Parcel Service (UPS)

**U.S. POST OFFICE**

The U.S. Post Office is in the vicinity of KUMC and is located at 2200 W 36th Avenue, Kansas City KS. The Post Office is adjacent to the KUMC Support Services Building and just north of the yellow zone parking lot on West 36th Ave.
LIBRARIES

Public libraries are free. You do need a library card to check out materials. If you return items late, there is a charge for the overdue materials. Typically you can apply and receive a card on the same day. You will need proof of identification and your address to apply for a library card.

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<td>Argentine Public Library</td>
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<td>American Chemical Society</td>
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<td>Cedar Roe Library</td>
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<td>Johnson County Public Library</td>
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<td>9875 W 87th Street</td>
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PUBLIC SCHOOLS (K-12)

Blue Valley Schools
Shawnee Mission School District
Kansas City Kansas Public Schools
Kansas City Missouri School District
Center School District

LOCAL CULTURE AND LIFESTYLE

Discover Mid-America state calendar listing
Kansas City Star event listing
Visit KC
The Pitch

MEDIA (RADIO, NEWSPAPER, TV)

Radio
Kansas City-Radio Locator

Newspapers and Publications
Kansas City Star (Local, National)
Dos Mundos (Spanish/English)
The Pitch (Entertainment)
This is KC (Lifestyle, Entertainment)
The Business Journal

Television
Public KCPT 19
CBS KCTV Channel 5
ABC KMBC Channel 9
NBC KSHB Channel 41
Fox WDAF Channel 4

Bakeries, Markets & Restaurants

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<th>Name</th>
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**LOCAL TRANSPORTATION**

Kansas City Area Transportation Authority (KCATA) is the bus system that serves the metro area. There is also additional service for the Johnson County area provided by Johnson County Transit.
DRIVING AND OWNING A CAR

HOW TO APPLY FOR A DRIVER’S LICENSE IN KANSAS OR MISSOURI

State of Kansas
- The Kansas Department of Revenue issues driver’s licenses in Kansas.
- You have to take a written exam. Study the handbook before taking the test.
- You will have to pass a driving exam.
- You will have to take a vision exam.
- You will have to present proof of your identity. This will include your passport and I-94 card as well as another document such as a driver’s license from your home country or your birth certificate.
- You will have to have a letter from our office verifying your immigration status.

Kansas proof of identity requirements

State of Missouri
- The Missouri Department of Revenue issues driver’s licenses in Missouri.
- You have to take a written exam. Study the handbook before taking the test.
- You will have to pass a driving exam.
- You will have to take a vision exam.
- You will have to present proof of your identity. This will include your passport and I-94 card as well as another document such as a driver’s license from your home country or your birth certificate.
- You will have to have a letter from our office verifying your immigration status.

Missouri driver’s license checklist

State Identification Cards
- Both Kansas and Missouri issue state identification cards.
- If you do not apply for a driver’s license, it is helpful to have a state identification card.
- State identification cards are widely accepted, and you can use this for identification instead of or in combination with your passport.
- You can apply for the identification cards in the same offices as the driver’s license. You will have to pay a fee and present your passport and other identification including a letter from our office verifying your immigration status.

BUYING A CAR

Buying and then maintaining a car is one of the biggest expenses we face. It is complicated with plenty of potential for problems.

Decide what you want and how much you can afford. Do not forget to include the cost of insurance, property tax, gas, maintenance and repairs. Do not rush into a decision. Shop around.
Talk with friends who have purchased cars. Look at car magazines and price guides to see what is available for the price you want to pay.

Check the internet for advice on buying either a used or new car. There are numerous sites run by government and private agencies which provide advice on buying a car.

Know how much to pay. There are free services on the web such as Kelley’s Blue Book and Edmund’s which will tell you how much a car is worth.

Facts for consumers buying a used car
Edmunds pricing information guide
Kelley Blue Book pricing guide

REGISTERING YOUR CAR

Car registration is issued by the state of residence, and regulations differ state by state. Information for both Kansas and Missouri is included in this section.

Kansas Department of Revenue
Kansas Department of Revenue Forms and Publications
- A new owner has 30 days from the date of purchase to make an application for registration.
- In order to register the car you will need to provide: title, proof of insurance, a bill of sale or a sales tax receipt or sales invoice if purchased from a dealer, and possibly other documents.
- The charges for taxes and fees will depend on your address and the county in which you live, as well as the year, make and model of the car. The country treasurer’s office can provide you with this information.
- Proof of insurance must be provided when you register the car and when you renew every year. The proof of insurance must have the name of the insurance company, the policy number, name of the insured, the effective and expiration dates of the coverage, and the year, make and VIN for the vehicle being insured.

Missouri Department of Revenue
Missouri Motor Vehicle Titling Instructions
- A new owner has 30 days from the date of purchase to make an application for registration.
- You must have your vehicle inspected by an authorized mechanic or dealership. You will need to provide proof of the vehicle inspection.
- You will need to provide a statement from the county that you either paid your property tax for the prior year or that you were exempt from paying these taxes.
- In order to register the car you will need to provide: title, proof of insurance, a bill of sale or a sales tax receipt or sales invoice if purchased from a dealer, and possibly other documents.
- The charges for taxes and fees will depend on your address and the county in which you live, as well as the year, make and model of the car. The country treasurer’s office can provide you with this information.
- Proof of insurance must be provided when you register the car and when you renew every year. The proof of insurance must have the name of the insurance company, the policy number, the name of the insured, the effective and expiration dates of the coverage, and the year, make and VIN for the vehicle being insured.
AUTO INSURANCE

When registering and owning a vehicle, it’s required to have auto insurance coverage. Below you will find links to some of the major auto insurance companies where you’ll be able to obtain quotes on coverage plans and additional information on how to purchase these plans.

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WHAT TO DO IF YOU ARE INVOLVED IN A MOTOR VEHICLE ACCIDENT

KANSAS HIGHWAY PATROL RECOMMENDATIONS

The Kansas Highway Patrol makes the following recommendations if you are involved in any type of motor vehicle accident:

- Stay Calm. Stay at the scene unless extenuating conditions exist.
- Care for the injured.
- In as much as possible, protect yourself and others by moving off the roadway and away from traffic.
- If there is apparent property damage in excess of $500 or personal injury, notify the police or other law enforcement authorities immediately and the appropriate emergency service agencies (fire, ambulance, etc.) if necessary.
- Identify witnesses.
- Locate your driver’s license, vehicle registration card and liability insurance card or policy.
- If a person involved in the accident leaves the scene, try to obtain the following information:
  - Vehicle description (color, make, model)
  - License plate number
  - Direction of travel
  - Location of damage, if any
  - Description of driver

FOR MORE INFORMATION

We hope you find the information in this manual helpful. However, if you still have questions or need further information, you can always contact the Office of International Programs at (913) 588-1480, make an appointment, or visit us during our walk-in hours, Monday-Friday, 8:30 a.m. to 4:00 p.m.