

Maintaining J-1 Status

One role of the Office of International Programs is to assist you in complying with the rules and regulations of the Department of State (DOS) and the U.S. Citizenship and Immigration Services (USCIS). If you have any questions about your J-1 status and government regulations, please speak with an advisor in our office.

J-1 Status

As an Exchange Visitor admitted under J-1 status, you are permitted to be present in the U.S. as long as you comply with the rules and regulations pertaining to J-1 Exchange Visitors as set forth by the DOS Exchange Visitor Program and the USCIS. Even if the J-1 visa is valid, you can lose legal J-1 status if you do not comply with the applicable immigration laws regulating your stay in the U.S. In order to maintain status, you should comply with the following rules and regulations:

Program Activity

You are required to engage in the program activity listed on your DS2019. An exchange visitor may be terminated for willfully engaging in unauthorized employment or education.

Social Security Number

If you will be paid by any U.S. entity, you must have a Social Security Number. All applicants must apply in person with original documents.

Non-program Employment

You may not engage in employment without prior authorization from International Programs, other than that specified by the terms of the exchange and noted on your DS2019.

Transfer of Sponsor

If you should desire to transfer from KUMC to another program, you may do so only if you have maintained your status at KUMC and only if the transfer contributes to the realization of the original purpose in your coming to the U.S. Transfer requires release of your immigration record to the new sponsor. The transfer may not extend your stay beyond the permissible time for your category.

Completion of Program

All exchange visitors are expected to return to their home country upon completion of their program. The sponsoring department must notify International Programs in the case of early program termination. Following completion of the program, exchange visitors have a 30-day “grace period” to settle affairs and depart the U.S. You are not permitted to continue with program activities nor employment during this grace period.

212(e)—Two-year Home-country Physical Presence Requirement

Certain exchange visitors and their families must return home for at least two years after completing their program before they can return to the U.S. in certain nonimmigrant or immigrant statuses. This requirement applies to those whose activity has been financed by the government of the U.S. or their home country; whose skills are needed by their home country as indicated in the Exchange Visitor Skills List; otherwise determined by the Department of State. If you are subject to the 212(e) restriction, it should be noted on either your visa or DS2019.

Expired DS2019

You should keep all expired DS2019's, even after you have returned to your home country. You may need these as a record of your travel and visa status if you return to the U.S. at a later date.

Reportable Changes

You are required to report any change in the following to International Programs: name, address, change in dependent(s)' status, change in program activity, and desire to transfer to another employer.

Address Changes

You must report to USCIS and the Office of International Programs any changes in your physical address within 10 days of the change. Complete the USCIS Form AR-11. Send the form to USCIS as instructed, and give a copy of the form to the Office of International Programs.

Dependents

Reporting: Spouses and children must be checked in upon arrival, meeting the same check-in requirements as the J-1 principal: proof of insurance, endorsed DS2019, passport and visa. Dependent status is derivative of J-1 status. If you should fail to maintain status, your dependents likewise will be considered out of status.

Education: Your children may study full-time in elementary or secondary schools. Your J-2 spouse may attend classes.

Employment: J-2 spouses may be eligible for employment. Prior to engaging in any paid activity, your spouse must first obtain authorization from the USCIS in the form of an Employment Authorization Document (EAD). If an EAD is issued, your spouse must then apply for a Social Security Number to become eligible to work.

Passport

You must keep your passport valid for six months into the future.

Travel

Prior to traveling outside the U.S., you should speak with an advisor in the Office of International Programs. Your DS2019 must be endorsed for travel. The advisor will also review your U.S. visa and 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 how to obtain a visa, if needed.

Communications

International Programs uses email as the primary means to communicate messages of interest to all international students and exchange visitors, as well as for contacting individuals about matters of importance. It is crucial that you frequently read emails and respond to them on a timely basis. If you do not have a KUMC email address, please ask your department sponsor to secure one for you; meanwhile, provide the Office of International Programs with an alternate email.

Insurance

J-1 exchange visitors and their dependents must have health insurance throughout the program. You may contact the Office of International Programs for a list of companies which provide coverage that meets the DOS requirements. Minimum coverage must provide medical benefits of \$50,000 per accident or illness; repatriation benefits of \$7,500; and medical evacuation benefits of \$10,000. The deductible must not exceed \$500 per accident or illness. Lack of insurance for yourself and your dependents will result in your termination from the program.

Some Exchange Visitors who are employed by the Medical Center may be eligible for employee health insurance coverage. Once employed there is a waiting period of at least 60 days before

you can enroll for health insurance benefits. Insurance benefits start on the first day of the month. You must have other health insurance during this waiting period.

KUMC insurance plans do not provide the required medical evacuation and repatriation insurance. Consequently, if you are covered by an employee health plan you must also purchase a supplemental plan which provides the medical evacuation and repatriation coverage.

Employment at KUMC



KUMC Human Resources

1052 Wescoe
(913) 588-5086

Human Resources services include:

- Employee Badges
- W-4 (tax withholding) forms
- Employment verification
- Employee benefits
- I-9 form completion and verification

Employee Badges

All Medical Center employees and students are issued employee badges or **identification cards**. This card will also serve as your key to enter the Medical Center complex 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.

Employee Benefits

If you are a KUMC employee you may be entitled to employee benefits. Check with your department administrator regarding your employee classification and for which benefits you are eligible. For more information on benefits such as health insurance, vacation time, or life insurance, visit **KUMC Employee Benefits**.

I-9 Form Completion & Verification

If you will be employed at KUMC, then as a new employee you must complete the Federal form I-9. You will complete the form after checking in with International Programs and after applying for your Social Security Number.

The I-9 form is available in the Human Resources department or you can find the **I-9 form** online. A Human Resources representative will need to see your original DS2019, passport and the social security number application receipt.

Whenever your DS2019 form is extended or if you should ever change visa status you will need to report to KUMC Human Resources to update or complete a new I-9.

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.

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)**.

As a J-1 Exchange Visitor, you can **apply for a Social Security number**; however you must demonstrate that you are eligible to be employed. All employees must apply for a Social Security Number (SSN) to begin working at KUMC.

Directions to the Social Security Office

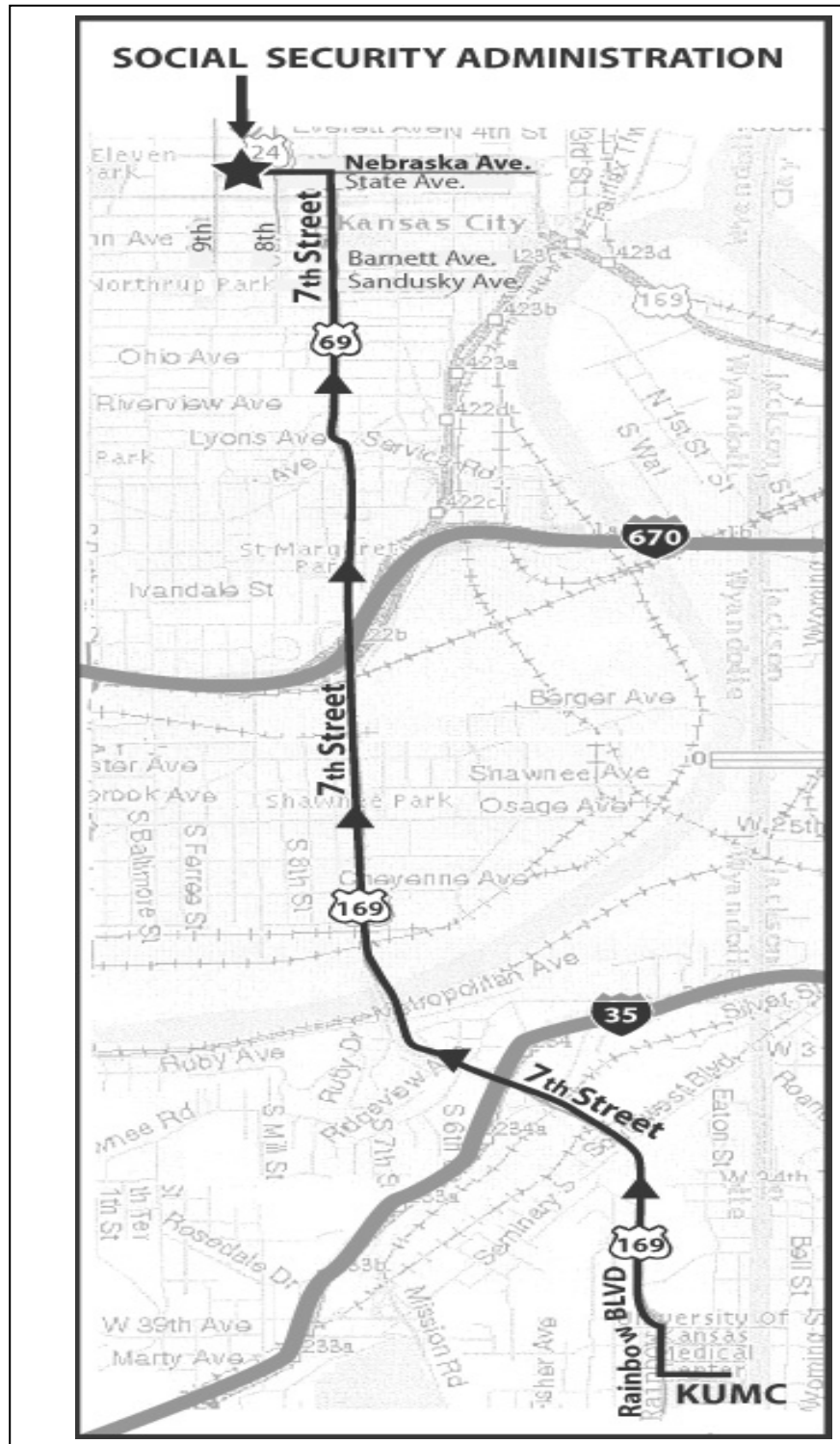
The nearest Social Security Administration office is located at 850 Nebraska Avenue, Kansas City, KS 66101, Phone: 913/621-0265

Hours are 9:00a.m. to 4:00p.m., Monday through Friday. 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.

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



KUMC Payroll

4125 Rainbow (Building 48), Room 1004
(913) 588-5100
email: payroll@kumc.edu

KUMC Payroll services include:

- Payroll sign-in
- Forms 8233 (Non Resident Alien tax treaties)
- W-4 changes
- Direct Deposit
- Vacation/Sick Leave Adjustments

Payroll Sign-In

Following check-in with the Office of International Programs and the Department of Human Resources you should report to Payroll for Payroll Sign-In. You will need to provide your DS2019, passport, I-94 and visa. Once you receive your Social Security card you will need to return to Payroll and produce the card so they may copy it.

Income Tax

Each year, persons who have received income in the United States, including Exchange Visitors, are required to file income tax returns. The deadline for most tax filing with the **Internal Revenue Service (IRS)** is 15 April of every year.

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. Starting in February every year, the Office of International Programs will publish information regarding workshops and other tax services for Exchange Visitors. For more information about tax laws which apply to internationals review the **US Tax Guide for Aliens**.

Campus Communications



The University has many tools, including a number that are technology-based, to facilitate communication among the members of the campus community. See **Communicating with the KUMC Community** for information about each tool, including how to access and get help using it.

Campus-Wide Communication Guidelines

KUMC Campus Map

KUMC Events Calendar

Center eXpress – a weekly campus publication

Diversity and Cross Cultural Communication



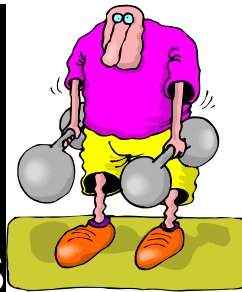
Communication goes beyond language as our behaviors and actions express our values and beliefs. To help understand some of the cultural differences you will encounter, we suggest you read and refer to sources regarding cross cultural communication.

Edu Pass

Working on Common Cross-Cultural Communication Challenges

Cross-Cultural Communication Strategies

On-Campus Services



Kirmayer Fitness Center

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

Hours of Operation:

Monday – Thursday	5:30 am – 10:00 pm
Friday	5:30 am – 8:00 pm
Saturday	8:00 am – 6:00 pm
Sunday	Noon - 10:00 pm

Kirmayer Fitness 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 to Kirmayer Fitness Center is available to all KUMC employees and students. A [Membership Application](#) must be completed.

KUMC Bookstore

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

The [KUMC Bookstore](#) is [easy to find](#). For health related textbooks or reference books, medical instruments, or parts and repair for medical instruments, lab coats, jackets, tee shirts/sweatshirts, and other KU insignia items...the bookstore can supply them.

Dykes Library

[Dykes Library](#) is the KUMC campus library and available to all KUMC employees and 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.

Regular hours are:

Day(s)	Hours
Sunday	1:00 pm – 11:00 pm
Monday – Thursday	7:30 am – 11:00 pm
Friday	7:30 am – 8:00 pm
Saturday	9:00 am – 6:00 pm

Extended hours exist during Fall and Spring exam periods. Check the library website for complete information.

Computer Training

The Department of Information Resources offers both [instructor lead courses](#) as well as [web-based courses](#) which are available to KUMC employees at no charge.

Postage Machine

A vending machine with a variety of stamps is located outside the Hospital Cafeteria on the ground floor of the Hospital.

ATM Machine

An automated teller machine or ATM owned by Commerce Bank for cash withdrawals associated with a debit or credit card is available outside the Hospital Cafeteria on the ground floor of the Hospital.

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 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. They are open from 7:30 am – 1:30 pm.

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 Quarter 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.

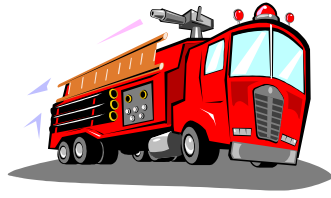


In compliance with DOS regulations, all exchange visitors and their dependents must carry health insurance coverage. Once you purchase insurance, please familiarize yourself with your particular plan. Insurance plans differ and have different levels of coverage and processes for payment.

You may be responsible for a doctor's 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.



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.

Call 9-1-1 whenever there is an “Emergency”

Medical Emergencies

- a critical or life-threatening situation
- unconsciousness
- heavy blood loss
- deep wound such as a stab wound
- suspected heart attack
- severe chest pain
- difficulty breathing
- injuries where the person may have hurt their back or neck and any other injury that may be made worse by moving the person.

Police Emergencies

- if you have been the victim of a crime
- if there was a physical assault
- vandalism
- break-in of your house or apartment
- burglary.
- if you witness suspicious behavior.

Fire Emergencies

- whenever there is evidence (heat, smoke, flame) of a fire, particularly if there is a threat to human life or property.

If you call 911 from a house phone, the 911 operator can see the address from which you are calling. When you call from a cellular or mobile phone, the operator does not know your location, and you will need to provide your address or physical location.

With most 911 calls, if you call the number and hang up or fail to speak with the 911 operator, they will return your phone call. If they are unable to contact you, they will send a police car to your house to investigate.

If you call 911 from a KUMC campus phone, the call will be directed to the KUMC Police. It is crucial that you report criminal incidents affecting personal safety, state property and business to the University Police Department on a timely basis. If you are on campus, you can also contact the police by using emergency blue phones located throughout the campus.

Campus and Personal Safety

Police Escort Service

The **Police Escort 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 Medical Center employees and students are issued **identification cards**. This card will also serve as your key to enter the Medical Center complex 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.

After Hours Access

For your safety, the Medical Center is closed after normal duty hours. Entry is restricted to a limited number of entry doors. To use your card, insert into the reader with the picture facing you. Remove the card from the reader. If the card is removed too fast or 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.

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 Fitness 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.

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 or it is night , particularly if you are in an area with which you are not familiar.

Safety as 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, 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.
- Leave a radio or TV on while you are gone.
- Invest in dusk-to-dawn lights for the exterior.
- Stop mail and newspaper deliveries when you will be out of town.
- Never leave a message on your answering machine that you are not at home, and never leave sexually suggestive messages.
- Always use the peephole when answering the door.
- Never open your door to anyone until the person has identified him 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 (the crooks know ALL the hiding places).
- 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 for three minutes steady. 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 violently rotating column of air. No other weather phenomenon can match the fury and destructive power of tornadoes. They 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 all the ingredients for tornado formation together. Because 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 U.S. 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 p.m. and 9 p.m.

Weather clues that a tornado is developing or is close by

- Dark, often greenish sky. Sometimes one or more of the clouds turns 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 from 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 semiarid 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. Most of the time you will only have a few minutes warning. 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. Discussion 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.
 - ❖ Use the telephone only for emergency calls. Telephone lines are frequently overwhelmed in disaster situations. They need to be clear for emergency calls.

Floods and Flash Flooding

What is a flood?

Floods are the most common and widespread of all natural disasters – except fire. 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 US 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, 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 a.m. and 7 a.m.
- 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.
- Drink plenty of fluids even if you do not feel thirsty.
- 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 heat's effects 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 increase metabolic heat.
- Avoid using salt tablets unless directed to do so by a physician.

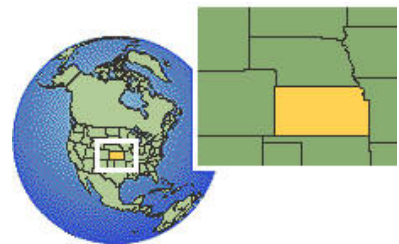
National Weather Service

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 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.

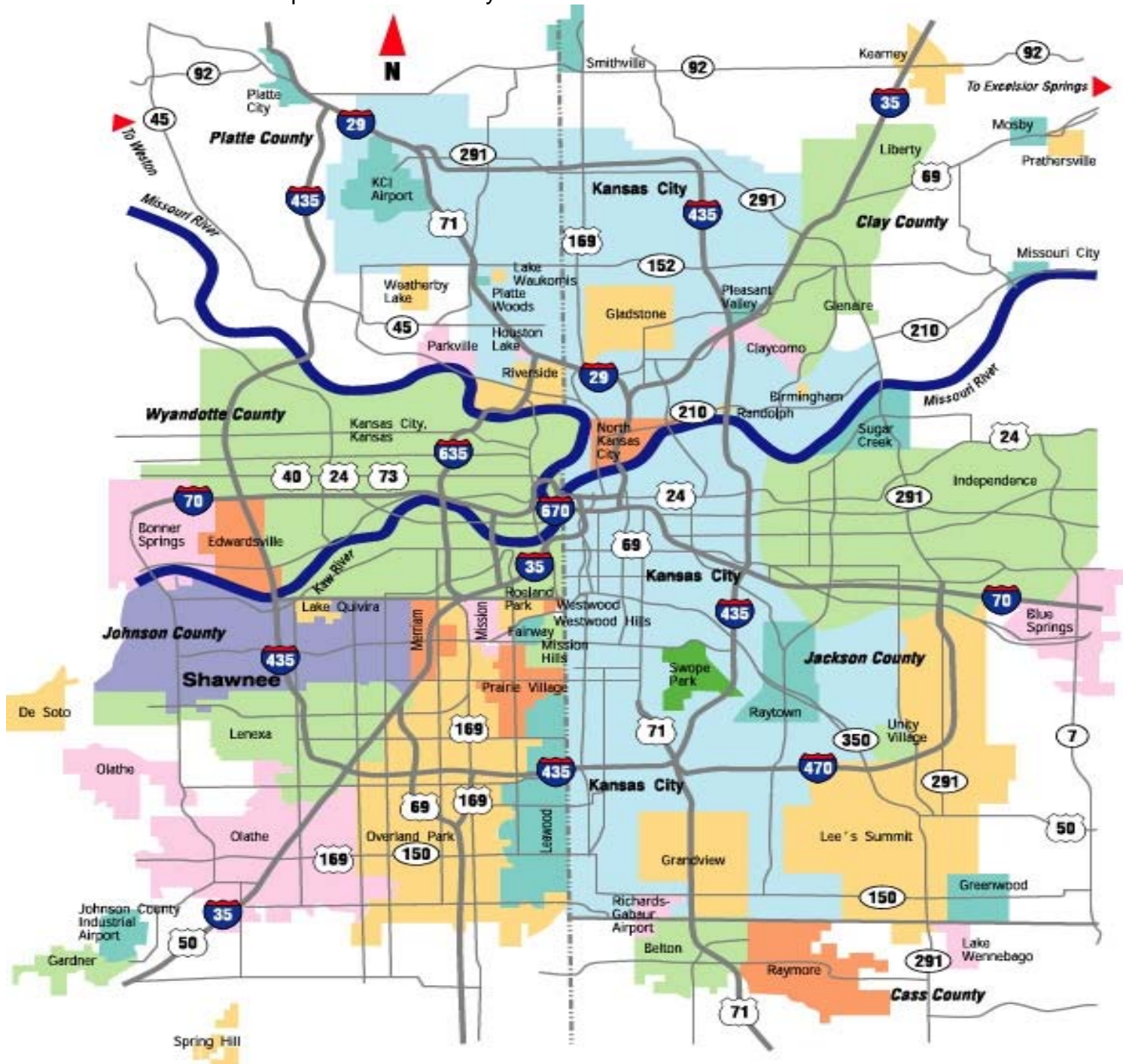
When traveling around town you may not know in which state you are. There are differences in state laws which you may encounter including:

- 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.

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



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 Yahoo 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.

[Yahoo Map Search](#)

[Mapquest Search](#)

Housing Resources

Housing

KUMC Student Counseling provides website space to post [housing ads](#) that are available and typically close to campus.

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 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 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 and Periodic Tenancies

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.

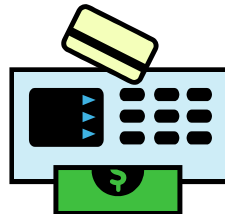
Return of the Security Deposit

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 examine the apartment and sign statements about its condition.

Banking Services



Banking

Americans usually do not carry much cash. They prefer to pay by check or credit card. 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 how to obtain a tax identification number, please visit the Office of International Programs website at www.kumc.edu/international/immigration/ssa/html.)

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. Your canceled checks and/or a list of all the account activity of the preceding month will be sent to you in a monthly statement. Be careful to keep an accurate record of every check you write in order to avoid having checks returned and incurring additional charges.

"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 of approximately \$1 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).

Banking Near KUMC

There are several financial institutions located in the vicinity of the KUMC campus 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 the Branch Manager at (816) 234-7136 or the Financial Services Manager at (816) 234-8874.

Local Banks

<u>Bank</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>Phone</u>
Bank Midwest	3500 Rainbow Blvd	Kansas City	Kansas	913-236-7700
Commerce Bank	4020 Rainbow Blvd	Kansas City	Kansas	816-234-2000
Commerce Bank	1906 W 43rd Ave	Kansas City	Kansas	913-362-5350
Country Club Bank	2001 Shawnee Mission Pkwy	Shawnee Mission	Kansas	816-931-4060
First State Bank	650 Kansas Ave	Kansas City	Kansas	913-371-1242
Valley State Bank	5115 Roe Blvd	Shawnee Mission	Kansas	913-362-1400
Bank of America	4720 Jefferson	Kansas City	Missouri	816-979-6669
Bank of America	3100 Main St	Kansas City	Missouri	816-979-6724
Bank of America	331 Westport Rd	Kansas City	Missouri	816-979-6780
Central Bank of KC	3600 Broadway	Kansas City	Missouri	816-931-1957
Commerce Bank	4604 Wornall Rd	Kansas City	Missouri	816-234-2000
Country Club Bank	44th & Belleview	Kansas City	Missouri	816-931-4060
Country Club Bank	414 Nichols Rd	Kansas City	Missouri	816-931-4060
First Bank of Kansas City	3901 Main	Kansas City	Missouri	816-561-8866
Gold Bank	800 W 47th St	Kansas City	Missouri	816-561-1000
UMB Bank	4001 Mill St	Kansas City	Missouri	816-502-7363
UMB Bank	4900 Main Street	Kansas City	Missouri	816-860-7600
US Bank	1 W Armour Blvd	Kansas City	Missouri	816-360-6112

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 a small annual fee may be required, such arrangements avoid any interest charges or card usage fees.

When credit cards are not paid off monthly, they become 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

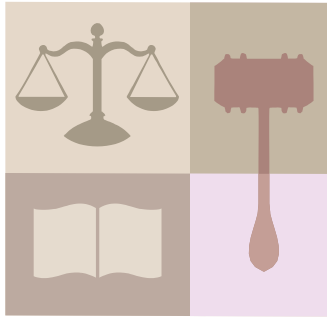
Credit cards come in many “shapes and sizes.” Some credit cards are targeted at groups with specific spending habits, payment habits, and credit histories. With so many credit card plans available, you must review the terms of your credit card options carefully. Many credit cards offer you a low “teaser rate” for the first six months to a year, 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 careful 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



Legal Aid of Western Missouri also offers services at reduced or no cost to those who qualify. Their website also offers general advice and links to other legal resources.

The KUMC **Equal Opportunity Office** has information available regarding **nondiscrimination and ensuring equal opportunity** and also **illegal harassment**.

Local Services



Postal and Courier Services

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

US Post Office

The US Post Office in the vicinity of the KUMC campus 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.

Linda Hall Library of Science, Engineering and Technology

Reference library only; may not check out books
5109 Cherry Street
Kansas City, MO
(816) 363-4600

The Health Sciences Library of the University of Missouri-Kansas City

2411 Holmes
Kansas City, MO
(816) 235-1880

Kansas City Kansas Public Library

Main Branch: 625 Minnesota
Kansas City, KS
(913) 551-3280

Kansas City Missouri Public Library

Main Branch: 311 E 12th Street
Kansas City, MO
(816) 701-3400

Johnson County Public Library

Main Branch: 9875 W 87th Street
Overland Park, KS
(913) 495-2400

Libraries

<u>Library</u>	<u>Type</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>(code) phone</u>
Kansas City Art Institute Library	Art	4415 Warwick Blvd	Kansas City	Mo	816 472-4852
UMKC Dental Library	Dental	650 E 25th	Kansas City	Mo	816 235-2030
Heart of America Genealogical	Genology	311 E 12th	Kansas City	Mo	816 701-3400
Dykes Library	Health Sciences	2100 W 39th Ave	Kansas City	Ks	913 588-7166
Health Sciences Library	Health Sciences	2401 Gillham Rd	Kansas City	Mo	816 234-3800
Leon E Bloch Law Library	Law	5100 Rockhill Rd	Kansas City	Mo	816 235-2271
Argentine Public Library	Public	2800 Metropolitan Ave	Kansas City	Ks	913 722-7400
Kansas City KS Library	Public	625 Minnesota	Kansas City	Ks	913 551-3280
Kansas City Mo Public Library	Public	118 Westport Rd	Kansas City	Mo	816 701-3635
Kansas City Mo Public Library	Public	2017 W Pennway	Kansas City	Mo	816 701-3655
Kansas City Mo Public Library	Public	301 E 51st	Kansas City	Mo	816 701-3575
Kansas City Mo Public Library	Public	311 E 12th	Kansas City	Mo	816 701-3400
American Chemical Society	Science	425 Volker Blvd	Kansas City	Mo	816 753-7600
Linda Hall Library	Science	5109 Cherry	Kansas City	Mo	816 363-4600

Public Schools (K-12)

[Blue Valley Schools](#)
[Kansas City Kansas Public Schools](#)
[Kansas City Missouri School District](#)
[Shawnee Mission School District](#)

Local Culture and Lifestyle

[Discover Mid-America state calendar listing](#)
[Kansas City Star event listing](#)
[Attractions and events in Kansas City](#)

Media (Radio, Newspaper, TV)

Radio

[Kansas City Radio Guide](#)

Newspapers and Publications

[Kansas City Star](#) (Local, National)
[Kansas City Kansan](#) (Local)
[The Call](#) (African American/Urban)
[Dos Mundos](#) (Spanish/English)
[The Pitch](#) (Entertainment)
[Kansas City Magazine](#) (Monthly)
[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

<u>Name</u>	<u>Business</u>	<u>Type</u>	<u>Address</u>	<u>City</u>	<u>State</u>	<u>(code)</u>	<u>phone</u>
Jerusalem Bakery	Bakery	Arab	1404 Westport Rd	Kansas City	MO	816	931-8575
New York Bakery	Bakery	Jewish	7016 Troost	Kansas City	MO	816	523-0432
Reyna's Bakery	Bakery	Mexican	727 Kansas Ave	Kansas City	KS	913	281-2287
Pasteleria Osuna	Bakery	Mexican	749 Central	Kansas City	KS	913	279-0430
Andre's Confiserie Suisse	Bakery	Swiss	5018 Main	Kansas City	MO	816	561-3440
West African Groceries	Market	African	3701 Main	Kansas City	MO	816	753-2520
African Tropical Market	Market	African	901 N 7th	Kansas City	KS	913	371-0061
Oriental Market	Market	Asian	20 E 5th	Kansas City	MO	816	472-6363
Huong Que Oriental Market	Market	Asian	424 Locust	Kansas City	MO	816	471-1774
Asian Markert	Market	Asian	1622 Central	Kansas City	KS	913	281-1232
Brazilian Cargo Co	Market	Brazilian	4706 1/2 Holly	Kansas City	MO	816	561-1995
Annedore's Fine Chocolates	Market	European	106 E 43rd	Kansas City	MO	816	753-5012
Wild Oats Community Market	Market	General	4301 Main	Kansas City	MO	816	931-1873
Jung Oriental	Market	Korean	930 Minnesota	Kansas City	KS	913	321-3177
Reyna's Food Market	Market	Mexican	939 Central	Kansas City	KS	913	281-1207
Better Cheddar	Market	World	604 W 48th	Kansas City	MO	816	561-8204
World Market	Market	World	535 Westport	Kansas City	MO	816	931-3590
City Market	Market	World	20 E 5th	Kansas City	MO	816	842-1271
Jerusalem Café	Restaurant	Arab	431 Westport Rd	Kansas City	MO	816	756-2770
Mediterranean Café	Restaurant	Arab	3615 Broadway	Kansas City	MO	816	561-5520
Aloha Chopstix	Restaurant	Chinese	4316 Rainbow	Kansas City	KS	913	677-6789
Palace Express	Restaurant	Chinese	4128 Rainbow	Kansas City	KS	913	236-4382
China Feast	Restaurant	Chinese	3214 Main	Kansas City	MO	816	561-8886
Genghis Khan Mongolian Grill	Restaurant	Chinese	3906 Bell	Kansas City	MO	816	753-3600
New Peking	Restaurant	Chinese	540 Westport Rd	Kansas City	MO	816	561-6969
North China	Restaurant	Chinese	380 Broadway	Kansas City	MO	816	931-7742
Peking Chinese	Restaurant	Chinese	3609 Broadway	Kansas City	MO	816	531-2272
Twin Dragon	Restaurant	Chinese	3260 Broadway	Kansas City	MO	816	531-6656
P F Chang's	Restaurant	Chinese	102 W 47th	Kansas City	MO	816	931-9988
Bo Ling's	Restaurant	Chinese	4800 Main	Kansas City	MO	816	753-1718
Double Dragon	Restaurant	Chinese	5031 Main	Kansas City	MO	816	531-5778
Red Dragon	Restaurant	Chinese	312 W 8th	Kansas City	MO	816	221-1388
Tasso's	Restaurant	Greek	8411 Wornall	Kansas City	MO	816	363-4776
Mr Gyro's	Restaurant	Greek	8234 Metcalf	Overland Park	KS	913	381-4218
Georgia's	Restaurant	Greek	1209 W 103rd	Kansas City	MO	816	942-8135
Great India	Restaurant	Indian	1706 W 39th	Kansas City	MO	816	753-3331
India Palace	Restaurant	Indian	9914 W 87th St	Overland Park	KS	913	381-1680
India Emporium	Restaurant	Indian	10458 Metcalf Ave	Overland Park	KS	913	642-1161
Mc Coy's Public House	Restaurant	Irish	4057 Pennsylvania	Kansas City	MO	816	960-0866
D'Bronx	Restaurant	Italian	3904 Bell	Kansas City	MO	816	531-0550
Joe Joe's Italian Eatery	Restaurant	Italian	4216 Main	Kansas City	MO	816	561-9900
Cupini's	Restaurant	Italian	1809 Westport Rd	Kansas City	MO	816	753-7662
Macaluso's	Restaurant	Italian	1403 W 39th	Kansas City	MO	816	561-0100
Mario's in Westport	Restaurant	Italian	204 Westport Rd	Kansas City	MO	816	531-7187
Papagallo Italian	Restaurant	Italian	3535 Broadway	Kansas City	MO	816	756-3227
Gojo Japanese Steak House	Restaurant	Japanese	4163 Broadway	Kansas City	MO	816	561-2501
Matsu	Restaurant	Japanese	427 Westport Rd	Kansas City	MO	816	531-2602
Hibachi	Restaurant	Japanese	4745 Wyandotte	Kansas City	MO	816	753-0707
Kabuki	Restaurant	Japanese	2450 Grand	Kansas City	MO	816	472-1717
Sol Azteca	Restaurant	Mexican	542 SW Blvd	Kansas City	KS	913	677-9417
Taqueria Mexico	Restaurant	Mexican	3300 Rainbow Blvd	Kansas City	KS	913	722-9200
Poncho's	Restaurant	Mexican	3540 Main	Kansas City	MO	816	531-8070
Rudy's Tenampa Taqueria	Restaurant	Mexican	1611 Westport Rd	Kansas City	MO	816	931-9700
El Taconzao	Restaurant	Mexican	624 Kansas Ave	Kansas City	KS	913	371-1701
Ninfa's	Restaurant	Mexican	964 Kansas Ave	Kansas City	KS	913	621-1743
Taqueria Mexico	Restaurant	Mexican	910 SW Blvd	Kansas City	MO	816	221-1399
El Pueblito	Restaurant	Mexican	810 SW Blvd	Kansas City	MO	816	471-5442
Tarahumara	Restaurant	Mexican	5816 Merriam Dr	Shawnee Mission	KS	913	403-9211
Dos Reales	Restaurant	Mexican	8841 W 75th	Shawnee Mission	KS	913	341-1046
Thai Place	Restaurant	Thai	4130 Pennsylvania	Kansas City	MO	816	753-8424
Lulu's Noodle Shop	Restaurant	Thai	333 SW Blvd	Kansas City	MO	816	474-8424
Vietnam Restaurant	Restaurant	Vietnamese	2200 W 39th Ave	Kansas City	KS	913	262-0855
Saigon 39	Restaurant	Vietnamese	1806 1/2 W 39th	Kansas City	MO	816	531-4447
Hien Vuong	Restaurant	Vietnamese	417 Main	Kansas City	MO	816	842-1020
Vietnam Café	Restaurant	Vietnamese	522 Campbell	Kansas City	MO	816	472-4888

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**.

KCATA: A Guide for New Bus Riders

KCATA Routes and Schedules

KCATA Help for Non-English Speaking Customers

Kansas City Taxi Companies



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.

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.

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 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.

Buying a Car

Buying and then maintaining a car is one of the biggest expenses we face. It is a complicated business 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.

Though convenient, owning a car is not necessary. You can save money by acquainting yourself with the bus system..

Facts for consumers buying a used car

Advice on buying a 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.



We hope you found the information in this manual helpful. However if you still have questions or need further information, we make the following suggestions: when you need campus information, visit the KUMC website and do a search; for further information about your specific program contact your department or visit their website; for information about your immigration status and any changes in your status contact the Office of International Programs at (913) 588-1480.