Welcome to Colorado! The International Student & Scholar Services staff has provided this guidebook to assist you with your adjustment to your new life in Colorado. You may find it helpful to read this brief guidebook in its entirety or you may find that only certain sections pertain to your situation.

The International Student & Scholar Services staff is here to assist you with your transition and adjustment to your new life! Our office is located at: 1380 Lawrence Street, 9th Floor, Suite 932, Denver, CO 80217-3364. To schedule an appointment to meet with an International Student or Scholar Advisor between the hours of 9:00 am – 4:00 pm Monday – Friday, please call our main office number at (303) 315-2230.

We look forward to meeting you soon.

The ISSS staff
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SECTION 1: DEPENDENT VISA CATEGORIES
(Information found in NAFSA Adviser’s Manual: 2007)

F-2 STATUS: The F-1 student’s spouse or minor child (under the age of 21 years of age) enters the U.S. in F-2 status and is admitted for the same length of time as the F-1 student. * Other family members are not eligible for F-2 status but may be eligible for B-2 classification to visit the USA as tourists. Servants and nannies may be eligible for B-1 classification to accompany the family.

Study options
F-2 spouse may engage in study that is avocational or recreational. An example of this would be taking an ESL class. F-2 child may engage in full time study if the study is in an elementary or secondary school (kindergarten through twelfth grade).

F-2 spouse desiring to engage in full time study or F-2 child wishing to attend college must apply for and obtain a change of status to F-1, M-1 or J-1 before starting studies.

Work Permission
F-2s are not allowed to be employed for compensation.

Volunteer Options
Nothing in the regulations prohibits an F-2 from volunteering. For a list of Colorado volunteer organizations seeking volunteers, please visit Metro Volunteers at: www.metrovolunteers.org.

Special Note: F-2 children who turn 21 years of age
When F-2 children turn 21, they are no longer considered “children” under the I.N.A., and therefore no longer eligible for F-2 status. In order to remain in the U.S., they must change to another nonimmigrant status, such as F-1, before their 21st birthday.

J-2 STATUS: An Exchange Visitor’s spouse or minor child (under the age of 21 years of age) enters the U.S. in J-2 status and is admitted for the same length of time as the J-1 student/scholar. * Other family members are not eligible for J-2 status but may be eligible for B-2 classification to visit the USA as tourists... Servants and nannies may be eligible for B-1 classification to accompany the family.

Study Options
J-2 spouse or minor child is eligible to engage in part-time or full-time studies.

Work Permission
A J-2 spouse may apply for an Employment Authorization Card (EAD) from United States Citizenship and Immigration Services in order to be employed in the USA. Permission will be granted only if the employment is sought for reasons other than supporting the J-1 exchange visitor. Income from the J-2’s employment may be used to support the self or family’s customary recreational and cultural activities and related travel, among other things.

Extending Work Permission
A J-2 spouse or dependent child must file Form I-765 with all supporting documentation each time an extension of employment is necessary. Since the EAD cannot be issued for longer than the validity of the DS-2019, any necessary extension of stay of the J-1 should be processed prior to the application for employment authorization.

Obtaining a Social Security Number
To apply for a social security number (SSN), the J-2 must first obtain his/her EAD card. Once the J-2 has the card, s/he should request an updated letter of offer from employer noting employment, and should bring his/her passport, I-94 and J-2 DS-2019 to the Denver office of the Social Security Administration to apply for an SSN. A J-2 without an EAD card is not eligible for a social security number.
SECTION 1: DEPENDENT VISA CATEGORIES

J-2 STATUS: (continued)

Income Tax Form
In order to choose the federal tax form that is appropriate for you, you must know whether you are classified as a "resident alien for tax purposes" or a "non-resident alien for tax purposes." Tax forms and instructions are available at www.irs.gov.

Volunteer Options
Nothing in the regulations prohibits a J-2 from volunteering. For a list of Colorado volunteer organizations seeking volunteers, please visit Metro Volunteers at: www.metrovolunteers.org.

Special Note: 212(e) Home Residency Requirement for J-2
Waivers for J-1 exchange visitor covers J-2 dependents, unless those dependents have a separate home residence requirement based on their own previous J-1 status. In some cases, a J-2 can get a waiver independently. Occasionally, a J-2 child can obtain a waiver, for example if s/he marries or turns 21. For more information about the waiver process, please visit: http://travel.state.gov/visa/temp/info/info_1296.html.

Special Note: J-2 children who turn 21 years of age
When J-2 children turn 21, they are no longer considered "children" under the I.N.A., and therefore no longer eligible for J-2 status. In order to remain in the U.S., they must change to another nonimmigrant status, such as F-1, before their 21st birthday.

H-4 STATUS: The H-1B worker’s spouse or minor child (under the age of 21 years of age) enters the U.S. in H-4 status and is admitted for the same length of time as the H-1B worker. The H-4’s status is contingent upon the continued validity of the H-1B principal status. Reminder: Action taken to extend or change an H-1’s status does not automatically cover H-4 dependents!

Study Options
H-4 spouse and/or minor child are eligible to engage in part-time or full-time studies. H-4 spouses should weigh the benefits of maintaining their status or changing status to F-1 student. H-4 dependents are not subject to the F-1 requirements but they are not eligible to work on or off campus. Final note: H-4’s are not eligible for internships through their academic programs for pay but may be eligible to participate if they can earn credit.

Work Permission & Volunteer Options
H-4s are not allowed to be employed for compensation. Nothing in the regulations prohibits an H-4 from volunteering. For a list of Colorado volunteer organizations seeking volunteers, please visit Metro Volunteers at: www.metrovolunteers.org.

Special Note: H-4 children who turn 21 years of age
When H-4 children turn 21, they are no longer considered “children” under the I.N.A., and therefore no longer eligible for H-4 status. In order to remain in the U.S., they must change to another nonimmigrant status, such as F-1.
SECTION 2: EDUCATIONAL OPPORTUNITIES

English as a Second Language Programs:

Spring International Language Center
454 Tivoli Student Union
Auraria Campus
Denver, Colorado
303-534-1616
www.spring-usa.com

Emily Griffith Opportunity School
1250 Welton Street
Denver, CO 80204
Telephone: (720) 423-4700
Website: www.egos-school.com
Day and evening classes available.

Colorado School of English
331 14th Street
Denver, Colorado 80202-5040
720-932-8900
www.englishamerica.com

The Community College of Aurora
Lowry Campus, 9202 E. Severn Place, Building 901
Aurora, CO
Telephone: (303) 340-7079
Contact: Virginia Nicolai, Program Coordinator
Website: www.ccaurora.edu/alc
Tuition is very low compared to private intensive English programs.

Additional ESL resources in the Denver area can be found by visiting:
http://esl-guide.com/dir/colorado/

Credential Evaluation Agencies:

Global Connections, LLC: 9400 E. Iliff Ave, Denver, CO 80231 (303) 750-7611
World Education Services: www.wes.org
American Association of Collegiate Registrars and Admissions Officers (AACRAO): aacrao@aacraosw.org
Educational Credential Evaluators, Inc.: www.ece.org
SECTION 2: EDUCATIONAL OPPORTUNITIES

How to enroll your child in a Denver Public School:

1. Visit the Denver Public School in your neighborhood

Most students choose to enroll in their neighborhood school, where many excellent programs are offered. Start by calling your neighborhood school to find out if it meets the needs of your child. If you need help locating your neighborhood school, call the School Boundary Hotline at 720-423-3400, or search online by entering your home address at www.dpsk12.org/boundary.

2. Explore the choice process to attend another Denver Public School

First Round

If you are interested in a school other than your neighborhood school, Choice allows you to apply for a transfer to another neighborhood school. Electronic versions of comprehensive school report cards are posted online from the “school profiles” link at www.dpsk12.org. For the best chance of securing a seat for your child in another school, completed enrollment forms for the next school year need to be returned by the end of January. Beginning in early January, choice forms are available at all schools. Forms may be returned to any school for central processing. A lottery will be conducted if there are more applicants than space available in a school. Families will receive acceptance letters or waiting list notification by mid-February.

Second Round

After the end of January you will need to return Choice forms to the specific school or schools that interest you. These must be completed by the end of August. Students are enrolled during this second round of the Choice process on a first-come, first-served basis. Waiting lists are maintained for schools with more applicants than space available.

A note about transportation and the Choice process

Transportation to another neighborhood school is not provided through the Choice process. Transportation to magnet schools is provided in most cases. If your child attends a Title I school that has been rated unsatisfactory, you have the option to enroll in another school in the district, and transportation may be provided through an application process. In all other cases, you must provide your own transportation through the Choice process.

3. Choose a magnet school or the Highly Gifted Magnet Program

Magnet schools may emphasize a particular style of learning or serve students with a common area of interest. Some magnets are located within a school. Others are the school. Transportation generally is provided to designated sites; eligibility for transportation is subject to general district guidelines. Each magnet school manages its own application process. Ask for application information from the magnet school that interests you. The deadline for all middle and high school magnet applications is December of the previous year. The deadline for all elementary school magnet applications is the end of January.

The district provides the Highly Gifted Magnet Program for first- through eighth-grade students with extraordinary academic needs, abilities and potential and an Advanced Kindergarten Program. Note that the deadline for all 2009-2010 kindergartens, elementary and middle gifted and talented magnet applications is mid-December of the previous year. Applications are available in schools, online www.dpsk12.org or from the Gifted and Talented Education Department at 720-423-8272.

4. Consider charter schools or other schools

DPS offers charter schools and other choices such as the Rocky Mountain School of Expeditionary Learning and online education. Charter schools manage their own applications.
SECTION 2: EDUCATIONAL OPPORTUNITIES

5. What You’ll Need

If you are enrolling for the first time in Denver Public Schools, you will need to bring:
- Verification of child’s date of birth (birth certificate or other documentation)
- Your child’s immunization records
- Proof of your home address
  (something mailed to your address, such as utility bill or copy of a lease)
- Name and address of your child’s previous school (if you are transferring from another school district) so that your child’s academic records may be obtained.

Before school starts in the fall, new and returning students are asked to register with schools and verify personal information on file. Some schools will send home information for families to verify and return. If you do not receive information at home, elementary students should visit their school the week before school starts to register. Students moving to middle or high schools must register at their new school. Registration for middle and high school students is in early August. Children attending on a transfer that expires at the end of the school year must re-enroll. If you would like more information about registration, call your school’s information line.

Age requirements

On or before October 1, your child must be:
- 4 years old for early childhood education
- 5 years old for kindergarten
- 6 years old for first grade

Further Resources:

http://schoolforms.dpsk12.org/schoollist/ - List of schools by category with principle, phone number, address, list of programs offered & some websites.

www.dpsk12.org/parents/ - parents & students link with the following info: graduation, resources, community resources, DPS curriculum, fees, school locater guide,

www.dpsk12.org/parents/-for more info about: before & after school programs, transportation, enrichment activities, kids with special needs, meals & early childhood education.

Gifted & talented website - http://gt.dpsk12.org/

Denver Private Schools - www.kristalsellsdenver.com/denver_private_schools.htm

Denver Charter schools - www.coloradoleague.org/colorado_charter_schools.html

Enrollment in other public school districts in the Denver metro area is similar to Denver’s process. Other school districts include Jefferson County Public Schools, Cherry Creek School District, and Aurora School District.
SECTION 3: FINDING HOUSING

HOUSING OPTIONS

**Houses**
Rent for houses ranges from $1,000 to $2,000 per month, depending on size, location, furnishings, and the general condition of the house. Houses for rent are usually located through real estate agents or through personal contacts with landlords or with renters who are vacating a house.

**Apartments**
Monthly rents for efficiency apartments/studios range from $500-$650 per month. One-bedroom apartments range from $600-$800 per month and two-bedrooms can range from $800-$1,200.

**Here are some tips on finding a suitable place:**
- Search on-line websites such as www.craigslist.com, www.rent.net, or www.apartments.com
- Search the area by car or on foot, looking for “Vacancy” and "For Rent" signs.
- Ask for information in the leasing office, or if there is no office on the premises, write down manager’s telephone number and call to set up an appointment.
- Look for apartment rental booklets like The Apartment Guide and The Rent Guide that can usually be found in grocery stores.
- Use a free apartment referral service listed in the telephone book called the “yellow pages.” Never pay for this service.

**RENTING**

**The Lease**
A lease is a written agreement between a tenant and landlord, describing the rights and responsibilities of each. It is a binding legal document, which, among other things, makes the tenant responsible for minimal care of the rented property and for the monthly rent of a stated amount for a stated period of time. It specifies the landlord’s responsibilities for maintenance and repair of the housing unit. A lease may or may not contain provisions concerning its early termination.

**Duration**
Make sure you can keep the room or apartment as long as you wish, but that the lease is not binding for a time period longer than you anticipate needing the housing. See whether it is renewable by the month or the year. See whether you the renter can “break” the lease with a month’s or two months’ notice to the landlord. In the absence of such a provision, you may be required to pay rent until the end of the period covered by the lease even if you move out and live elsewhere. (Many unpleasant disputes arise between landlords who want to keep their property rented and student renters who, after signing a lease, decide for some reason that they wish to live elsewhere). Or, if the lease allows it, you may be able to “sublet” your room or apartment. That means, essentially, that you find another tenant to rent your apartment in your absence.

**Utilities**
Find out which utilities you are responsible for and which utilities the landlord covers. Ask the landlord or a current tenant what average utility costs are, because utility costs must be added to rent in determining your monthly housing cost. The Colorado landlord-tenant law, along with Denver housing codes, guarantees minimal living standards in rented rooms and apartments. Landlords are required to provide adequate winter heating and regular insect control. If you make any special agreements with the landlord concerning repairs or alterations, make sure those agreements are written into the lease, signed, and dated. (Americans consider it essential to have important agreements written down and signed).

**Check-In Sheets**
Before signing a lease and moving into an apartment or house, you should complete a check-in sheet. This sheet is a written document describing the condition of each room, including furniture, carpeting and appliances. Be sure to mark down anything that needs repair, is worn, or is damaged so that you will not be charged for previous damages. Keep a copy of the check-in sheet signed both by you and your landlord.
**SECTION 3: FINDING HOUSING**

**HOUSING OPTIONS:**
(continued)

**Damage/Security Deposits**
Usually tenants must pay a damage or security deposit when first renting an apartment or house, usually at the time of signing the lease. This can amount to as much as two months’ rent. When the tenant moves out, the landlord can keep part or all of the deposit to cover damages caused by the tenant, unpaid utility bills, unpaid rent, and necessary cleaning. The landlord may not keep the deposit to cover normal wear and tear. Colorado State law requires the landlord to return the deposit within 30 days after the tenant moves out. If the landlord does not return all of your deposit, he or she should give you a written statement within 30 days explaining why some or all of the deposit was withheld. Be sure to leave a forwarding address so the landlord can send you your deposit.

**Payment of Rent**
You must pay the rent within a certain agreed-upon period or you can be forced to move (evicted). Only a police officer can serve an eviction notice; the landlord cannot simply demand a tenant to move out without proper authorization.

**Restrictions and Exclusions**
Many restrictions and exclusions may be included in a lease. Common restrictions concern children and pet animals. Many landlords do not permit pets.

**Help with Landlord-Tenant Disputes and Issues**
A valuable resource for prospective renters can be found at www.copirg.org renters/index.html. Any questions about the meaning of a lease can be directed to the Jeffco Action Center, Tenant-Landlord Counseling, telephone (303) 237-0230 located at 8755 W. 14th, Lakewood. Volunteers who assist tenants in dealing with landlords and related problems formed the Tenant-Landlord Counseling Service. Its services are free, and are recommended in any case where you do not understand the terms of a lease you have been asked to sign, or where you are having disagreements with a landlord. Another organization that provides free services concerning landlord-tenant issues is Community Housing Services, Inc., 1905 Sherman, Suite 745, Denver, CO 80203, Phone: (303) 831-1935 Landlord/Tenant. Publications include a Landlord/Tenant Handbook, Know Your Rights: The Colorado Guide for Tenants and Landlords. This book describes the laws in Colorado as they apply to landlord/tenant relationships and includes citations from statutes and case law. $11.00 ($13.00 with postage and handling).

**RENTING WITHOUT A LEASE**
Some landlords do not require you to sign a lease. This has some advantages, the most obvious of which is that you may vacate by giving the landlord 30 days’ written notice. On the other hand, there are disadvantages. One of the things a lease does is to prevent the landlord from raising the rent for the duration of the lease. According to the standard lease, the landlord must also maintain the unit and be responsible for any repairs on structural elements or appliances provided (this includes plumbing, heating equipment, appliances, and so forth). Without a lease, the tenant does not have these guarantees, although the landlord must meet certain “habitatbility standards” even if the lease is not written. The landlord, like the tenant, can end a verbal rental agreement by providing 30 days’ written notice to the tenant.

**RENTER’S INSURANCE**
Prudent tenants are encouraged to purchase “renter’s insurance” (which is similar to “homeowner’s insurance”) to protect against losses caused by fire, theft, or vandalism. This kind of insurance covers personal belongings in your room or apartment, and in your car if you have one. It also covers damages for which you would be legally liable if a fire or other accident that was your responsibility damaged the building in which you rent and/or the property of other renters in your building. The cost of renter’s insurance varies depending on the value of your personal possessions, but is relatively low. When buying insurance, it is considered wise to get rate information from two or three different insurance agents. You can find agents’ names and telephone numbers in the telephone directory yellow pages under “Insurance.”
SECTION 4: SETTING UP YOUR HOME

UTILITIES

Once you have arranged for your housing or apartment, you may need to arrange for services, which provide utilities such as gas, electricity, and water. Excel Energy of Colorado provides gas (used for heating, cooking, or both) and electricity. Excel Energy of Colorado can be reached by calling (303) 571-7511 during regular business hours, or by visiting the office at 1225 17th Street. Individuals that do not have a social security number will simply be charged a deposit for service. If you do not pay your bills on time then you will accrue bad credit with Excel and they may charge you a deposit every time you move to a new location. Water service is usually paid for by the landlord.

PHONE SERVICE

Cell Phones

If you do not have a social security number, your options for getting a cell phone may be more limited since most of the traditional companies offer only year-long contracts which involve getting a credit check and having a social security number. Most require a substantial deposit (about $400) if you do not have an established credit record here (to establish a credit record is a lengthy process). Also breaking a year-long contract can involve a “de-activation fee” of about $200.

Many internationals prefer to get a local area cell phone which has free local calls and monthly contracts, but doesn’t have a required credit check. The local area consists of the Front Range of the Rockies along Interstate I-25 with the city of Longmont as the northern point and the city of Castle Rock as the southern point. They then use a calling card (purchased at stores in increments of $10, $20 or more) for their long distance and international calls. Another option is to get a pre-paid cell phone plan without a year long contract (Verizon or T-Mobile) and buy increments of minutes which must be used within a certain period of time; however, this convenience is much more costly and you still must buy the phone.

Be sure to compare various plans and to read the fine print so that you know the advantages and disadvantages of each plan. The following are some possibilities, although this is not an exhaustive list; also be sure to check the provider’s web sites:

- T-Mobile, 1645 Larimer St, (303) 383-5900
- Verizon Wireless, 951 16th Street, (720) 946-0102
- AT & T, 1001 16th Street, (303) 573-3200
- Cricket, 1006 S. Wadsworth Blvd., (720) 374-8040

For more advice on how to go about comparing cell phone plans:
www.cellphonefacts.com
www.wirelessguide.org

Telephone (land line)

Before requesting phone service you will need to purchase a telephone. Prices range from $15 to more than $250, depending on the type. To initiate local service, call QWEST at 1-800-244-1111 or visit their website at www.qwest.com. QWEST provides only local service; to obtain long distance service telephone users must choose a long distance carrier. AT&T (1-800-222-0300 or www.att.com), US Sprint (1-800-877-7746 or www.sprint.com), and MCI (1-800-950-5555 or www.mci.com) are among the best known companies currently providing long distance service to this area. Each can be contacted at the toll-free number listed above for information about services and fees. The telephone book also lists other carriers that you can contact about service.

Telephone Directories

Several companies provide telephone directories in the Denver metropolitan area. Usually the directories can be delivered directly to your home or apartment and include phone numbers, addresses, and excellent maps for reference. The “white” pages usually include both private and company phone numbers organized alphabetically with their addresses. The “yellow pages” usually include advertisements for companies and are organized by type of service. One such company is DEX (www.dexknows.com) 1-877-433-9299.
SECTION 4: SETTING UP YOUR HOME

POSTAL SERVICE

To find the post office nearest you, go to www.usps.com or call 1-800-275-8777.

Pick-Up and Delivery
Mail is delivered to residences Monday through Saturday, once daily. If you live in a private apartment, you should have your name printed on your mail box. Mail you are sending out can be put in your mailbox for the mailman to pick up, deposited in one of the blue and red mail boxes located on many streets, or taken to the Post Office.

Change of Address
You should notify the Post Office. If you change your address frequently, it may be a good idea to rent a “post office box” to use as a permanent address. This can be done for a small fee by going to the Post Office, with proof of your current residence, and filling out an application.

Mailing Parcels Overseas
Different countries have different regulations governing the parcels they will receive and handle in their mail. The regulations concern such things as the contents of the parcels, their weight, their dimensions, and the manner in which they must be wrapped. The Post Office has information on the postal regulation of various countries. To avoid delays, it is wise to call or visit the Post Office and request information about the requirements for mailing any package you wish to send out of the U.S.

GENERAL LIFE NEEDS

To find information about the nearest dry cleaners, local coffee shop, or hair salon, you may wish to visit: www.dexknows.com or if you need assistance on how to get around the city or state: www.mapquest.com.
SECTION 5: TRANSPORTATION

PUBLIC TRANSPORTATION
Denver has a reliable bus and Light Rail system operated by the RTD (Regional Transportation District). Buses run on most main streets throughout the Denver metropolitan area. Schedule information is available visiting the RTD website, www.rtd-denver.com, where the Trip Planner provides information on how to get from place to place. Fares vary depending on peak and off peak times but are reasonable.

BICYCLE
Used bicycles are advertised in Craigslist (www.craigslist.com) or local pawn shops, including one located at 15th & Stout in downtown Denver.

AUTOMOBILE

Driver’s License
With one exception, anyone living in the state of Colorado and driving a car here must have a Colorado driver’s license. Before going to take the driver’s license examination, you should study the booklet that is published by the Colorado Motor Vehicle Department, Colorado Driver Handbook. The booklet contains all the information needed to pass the written part of the test and is available free of charge. You can pick this booklet up at any Driver’s License Department Office or view it online at www.colorado.gov/cs/satellite/revenue-MV/RMV/1177024843078

To get a Colorado license, you must go to a Driver’s License Office. You will need your proof of legal status including passport, residence in Colorado, and your social security card. If you do not have a social security card you will need to apply for one even if you are not eligible. You will then take your social security denial letter to the Driver’s License Office in order to be eligible for a license.

Automobile Registration
After purchasing a car, you must take all the necessary papers such as the title and emissions test results to the Colorado Department of Motor Vehicles to obtain a license plate and registration. A fee will be charged for this based on the value of the car.

Automobile Insurance
NOTE: It is Colorado state law to have at least liability insurance if you have a car, since you are financially responsible if you cause your car to injure another person or damage someone else’s property. In the yellow pages of the telephone directory you will find a long list of insurance agents under the heading “Insurance”. Unless a friend can recommend a reliable agent to you, you should talk to at least two agents about your insurance needs.
SECTION 6: MEDICAL CARE AND EXPENSES

THE U.S. HEALTH CARE SYSTEM

The health care system in the U.S. has two characteristics that distinguish it from many others in the world. First, it devotes considerable resources to prolonging the lives of people with serious illness or unusual injuries. The cost of health care reflects the enormous investments in research, medication, and technology that are required to make this type of care available.

Second, there is no general, government-supported system for paying individual’s medical costs. That is, there is no national medical care program or national insurance program.

The result of these and other factors is that medical costs in the U.S. are extremely high and the individual incurring them must pay them.

Individuals can buy health and accident insurance, which will pay some of their medical expenses. No health insurance plan readily available will cover all medical expenses.

Need for Health Insurance

To avoid having to pay high medical bills that result from illness or injury (the bill for a few days of hospital care can be in the tens thousands of dollars), it is necessary to buy health insurance. Insurance protects against the need to meet the entire burden of high medical expenses by spreading the cost among a group of people, not all of whom will suffer injury or illness that will result in medical bills.

Coverage Provided by Health Insurance

Health insurance does not cover all medical expenses. The coverage afforded by different health insurance policies varies. Literature accompanying each policy describes what costs the policy covers. Be sure to read this information carefully. For example, if your policy does not cover skiing-related injuries and you are injured while skiing you will have to bear all the costs of your injury. Students and scholars employed by the University can purchase health insurance through the University. Self-funded scholars will need to purchase insurance through private carriers or through their home government.

Pre-Natal and Maternity Care

In the U.S., a woman usually goes to a doctor or to a clinic for regular checkups during her pregnancy, and has the doctor deliver the baby in a hospital. The Health Center at Auraria, where students at the DDC campus receive medical care, does not provide pre-natal care, but is able to give referrals. A private physician’s fee for delivering a baby, including prenatal and postnatal checkup, is around $1,300; the hospital charge is usually between $2,000 and $4,500. If the delivery has complications, the costs can increase greatly—a Cesarean section, for instance, may cost a total of $11,000 or more.
SECTION 7: MANAGEMENT OF MONEY

BANKING SERVICES

There are three types of banking services available in Denver: full-service banks, savings and loan associations, and credit unions. Their services are similar in that they all offer savings and checking accounts and loans to qualified customers. The interest rates for these services may be somewhat more competitive at credit unions and savings and loans, but they generally vary only slightly. Banks offer additional services, such as safe-deposit boxes and international currency exchanges. Credit unions are member-owned and one must usually be employed at UC Denver or selected businesses to become a member. Additionally, to belong to a credit union, one must have a social security number; this is not a requirement for banks.

MONEY MANAGEMENT HINTS
(Prepared by New Zealand student J. Ross Barnett and his wife, Pauline)

Budget carefully
You know how much your income and basic expenditures are, so pay all bills immediately at the start of each month and you will know exactly how much remains. Keeping track of expenditures in various categories (food, books, etc.) can help to pinpoint areas of heavy spending which might surprise you. Done on a monthly basis, this can give you quite an incentive to economize in certain areas.

Credit
For many of us this is the first exposure to credit on any scale. For those of us who arrive in the United States with few household possessions, it's a life-saver, but beware of over-extending yourself. Remember that you may be paying from 13 to 20 per cent per year in interest on some accounts. It is sometimes useful to have a credit card but it is difficult to get one's first card, since one has no "credit rating" to establish reliability in the eyes of the creditor.

Buy used
Garage and yard sales advertised in newspapers are frequent events where you can buy used appliances and household goods at very reasonable prices. Sell them the same way when you leave. Consignment shops and second-hand stores also offer cheaper used items. Look for those operated by charities, such as DAV or Good Will.
Dressing for Cold Weather

Wear several layers of lighter clothing rather than one or two very heavy layers. Several lightweight, loose layers will keep you warmer than one heavy layer because air trapped between the layers will be heated by the body and serve as insulation. Clothes with a lining are warmer than unlined garments because of the additional layer. Another advantage to wearing several layers of clothing is the extra layers can be removed indoors, where rooms may be quite warm. Cotton clothing does not keep warm when wet, so synthetic fabrics or wool are recommended for cold-weather clothing.

Preparing for High Altitude

Denver is situated at a high altitude of 5,280 feet above sea level. It is fairly common for visitors not accustomed to living in such a high altitude to suffer from one or more symptoms of altitude sickness during their first few days in Denver. Some of these symptoms include: headaches, breathing difficulties, dizziness, fatigue, nausea, and loss of appetite. In order to prevent experiencing discomfort due to the altitude, it is recommended that you drink lots of water to avoid dehydration and consume less alcohol and caffeine. It is also a good idea to avoid heavy exercise for the first few days until your body adjusts to the altitude. Remember that there is a higher risk of getting sunburned when living at high altitudes, so wearing sunscreen is advisable.

HOLIDAYS

There are nine principal national holidays. New Year’s Day, Independence Day, and Christmas Day are celebrated on the same date each year: January 1, July 4, and December 25th. Thanksgiving is celebrated on the last Thursday of November. The other holidays are observed on Mondays: Martin Luther King Jr. Day (January); President’s Day (February); Memorial Day (May); Labor Day (September); Columbus Day (October); and Veterans Day (November). Many businesses, schools, and all government offices close in observance of these holidays.

RELIGION

Individuals who are Christian, Jewish, or Muslim and want to worship at a church, synagogue or mosque here can look up addresses and telephone numbers in the yellow pages. Those practicing other faiths can seek out fellow nationals who share their religious practices and ask how they practice their religion in Denver.

ENTERTAINMENT IN COLORADO

Useful tools to keep abreast of Denver and Front Range activities are the weekend section of Denver’s major newspaper, The Denver Post, and the weekly edition of Westword.

SHOPPING

Denver Shopping malls, where numerous stores are located in close proximity and the same building are located at Cherry Creek, First Avenue and University Boulevard; and the Pavilions on 16th Street. There are many other malls in the Denver metropolitan area. Outlet malls, where prices are cheaper, are located at Colorado Mills, West Colfax Avenue, Lakewood; Silverthorne; Loveland; and Castle Rock.
OUTDOOR RECREATION AND TOURISM

Day Hikes
There are several areas close to Denver where you can go for all or part of a day and hike around without spending much time in a car. Within the Denver suburbs is the High Line Canal. A wide path dirt path accompanies the canal as it winds through the Denver Metropolitan area. Along the South Platte River is a paved path called the Platte River Greenway. It runs from C-470 in Littleton to north Denver. The Cherry Creek Trail runs along Cherry Creek between the confluence of Cherry Creek and the South Platte River to south of the town of Parker. Locations and additional information can be found at

West of Denver in the foothills there are several nice areas for hiking. Red Rocks Park and Amphitheater in Morrison is open to the public although you may not climb the rock outcroppings. Mt. Falcon Park, part of Jefferson County Open Space, is west on Highway 285, then north on Parmalee Gulch Road. There are many trails in this park that is home to a never-completed Presidential summer residence. White Ranch Park, part of Jefferson County Open Space, is northwest of Golden off Highway 93 on Pine Ridge Road. Several trails take you around the hills providing a nice overlook of the Denver area. Picnic facilities and water are available at the latter two parks.

Tourist Attractions in Colorado
The official site for Colorado tourism is www.Colorado.com. There are many wonderful things to see and do in this state.

State Parks in Colorado
For detailed information about Colorado State Parks please visit www.parks.state.co.us.

National Forests in Colorado
For detailed information about National Forests in Colorado, please visit www.fs.fed.us/r2 for a complete list.

National Parks and Monuments in Colorado
For a complete list of National Parks and Monuments, please contact the National Park Service Regional Headquarters at 303-969-2000

Skiing in Colorado
For detailed information about where to ski in Colorado, please visit www.skitrips.com

We hope this brief guidebook served as a good starting point for information and resources. If you have recommendations or suggestions of what we should include in future copies, please send Laura Welch an email at: laura.welch@ucdenver.edu.