International Student and Scholar Guidebook
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.

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The International Student & Scholar Services staff is here to assist you with your transition and adjustment to your new life! Our main office is located at:

1380 Lawrence Street, 9th Floor, Suite 932, Denver, CO 80204.

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 visit our online appointment scheduling system. You are also invited to visit our website at International.ucdenver.edu\ISSS.
TOURIST ATTRACTIONS IN COLORADO
There are many wonderful things to see and do in this state. The official site for Colorado tourism is www.Colorado.com.

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.

U.S. Classroom Culture
The U.S. classroom can be vastly different from those in other countries. It is important to understand academic integrity in the U.S. including cheating, plagiarism, etc. Generally, each professor will have information regarding academic honesty in his/her syllabus. Studying the syllabus and asking questions is essential. To learn more about how to be successful in the U.S. Classroom, click here.

It is also important to understand terminology used in U.S. universities. Terms such as GPA (grade point average) may not be familiar. To learn about different terms you will need to know, click on the following link: https://www.universitylanguage.com/guides/

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.

WINTER SPORTS IN COLORADO
RELIGION

You will find addresses and telephone numbers for Denver area churches, synagogues, mosques, and temples in the telephone directory yellow pages. Those practicing other faiths may wish to seek out fellow nationals who share their religious practices and ask how they practice their religion in Denver.

CULTURAL ADJUSTMENT

It is always a challenge when arriving in a new country. Becoming accustomed to a new culture can take months. Feelings of homesickness, loneliness and sometimes even questioning one’s purpose in coming to the new country are common.

To combat these feelings, make efforts to befriend local students and scholars. Find a cultural informant who can share the differences you are experiencing with you. Make sure to also spend time with individuals from your home country and those from other countries outside the U.S. Getting outside and becoming more informed about the local culture can help significantly. For more information on this topic, click here.

SAFETY

It is important to understand who to call in the event of an emergency. 911 is the emergency number for the local police. You should dial this number if there is a life-threatening emergency. However, on each university campus, there will be campus police who respond to issues taking place on campus including rape, assault, robbery, etc. These crimes are very serious and the authorities should be notified if such an event is experienced or witnessed. To be notified of issues on either the Downtown or Anschutz Medical Campus, sign up for RAVE Alerts at this website.

We recommend programming these numbers into your cell phone for ease of use.

To contact the Auraria Police on the Downtown Campus: 303-556-5000
To contact the University of Colorado Police on the Anschutz Medical Campus: 303-724-4444
DRESSING FOR COLD WEATHER

Although Denver winters are relatively mild with an average daily high temperature of 45 degrees Fahrenheit (7 degrees Celsius), temperatures often dip to 20 degrees Fahrenheit (-7 degrees Celsius) or below. At night, temperatures are often much lower than during the day. Also, temperatures at higher elevations can be much lower than in Denver.

To be comfortable when temperatures fall, 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 the air trapped between the layers serves as insulation. Similarly, clothes with a lining are warmer than unlined garments because of the additional layer. Another advantage to wearing several layers of clothing is that they can be removed more easily indoors, where rooms may be quite warm. Cotton clothing does not keep warm when wet, so synthetic fabrics or wool are best for cold weather.

HOLIDAYS

There are nine legal national holidays in the U.S. 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.
ENTERTAINMENT IN COLORADO

The weekend section of The Denver Post and the weekly edition of the Westword, a free publication available throughout the Denver metro area or on-line at http://www.westword.com/, are useful tools to keep abreast of activities in Denver and the Front Range region.

SHOPPING

Denver shopping malls, where numerous stores are located either in the same building or in close proximity, include the Cherry Creek Mall, at First Avenue and University Boulevard; the Pavilions, on 16th Street downtown; and Northfield Stapleton, at 8340 Northfield Boulevard. There are many other malls in the Denver metropolitan area including Park Meadows in the southern suburbs, which you can reach by Light Rail; and Flatirons Crossing, halfway between Denver and Boulder. Outlet malls offering discounted prices are located at Colorado Mills, on West Colfax Avenue in Lakewood; and in Castle Rock, Silverthorne, and Loveland.

PREPARING FOR HIGH ALTITUDE

Denver is situated at a high altitude of 5,280 feet (1609.3 meters) 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.

To minimize this discomfort, you should drink lots of water to prevent 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 sunburn at high altitudes, so wear sunscreen to protect your skin.
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. A wide path dirt path runs next to the High Line Canal, a waterway that 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. Additional information can be found at https://www.denvergov.org/content/denvergov/en/denver-parks-and-recreation/parks/trails/trail-detours.html

There are several nice areas for hiking in the foothills West of Denver. 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 both Mt. Falcon and White Ranch Parks.

Skiing, snowboarding and snowshoeing are also popular sports in Colorado during winter. Some of the closest mountains and ski-resort areas are:

- Winter Park
- Keystone
- Arapahoe Basin
- Copper
- Breckenridge
- Loveland.

Vail, Beaver Creek and Steamboat Springs are also popular, however, they are a little further away from the others.

Most resorts offer discount season or 3 day passes for one or multiple locations, such as the Epic pass, Rocky Mountain Pass, etc. Ski and snowboard rentals also offer season rentals. Weekends are the busiest and can get you stuck in traffic. Arriving early at these locations is highly recommended.

These sports need special training and supervision. Hence, taking lessons before trying these sports is essential. Most resorts in Colorado offer such trainings.
ILLEGAL SUBSTANCES

Even though the retail sale and recreational use of marijuana is legal in Colorado, international students and scholars in any non-immigrant category need to be aware that the immigration consequences of use or possession of marijuana or marijuana paraphernalia can be severe. This is because marijuana use is still illegal under U.S. federal law.

Unlawful drug-related convictions, including the use or possession of marijuana in any amount or even marijuana paraphernalia, may lead to your deportation and removal from the United States and also may prevent you from ever returning to the US in the future. In addition, the state’s legalization of marijuana does not change existing University of Colorado campus policies that prohibit the possession, use, and distribution of unlawful drugs by students, employees, and all other visitors on university properties; this includes marijuana.

The following information applies to retail marijuana only. These laws also apply at the state level and universities may set their own rules and consequences.

- It is a felony for anyone to give or sell to, or share marijuana with, anyone under 21.
- You are allowed to buy retail marijuana only from licensed retail stores.
- Colorado residents can buy up to 1 ounce of marijuana at a time.
- Adults with an out-of-state ID can purchase up to a quarter-ounce at a time.
- Adults may give up to 1 ounce of marijuana to another adult, but can’t sell marijuana.
- Public use including smoking, vaping, and eating is illegal including on sidewalks, parks, at concerts, businesses, and restaurants.
- You can use marijuana on private property only; however hotels and apartment owners may ban the use on their properties.
- Employers can still test for marijuana and make employment decisions based on drug test results.

Be aware that if you ever commit or admit to committing any offense that is in violation of any state, federal or foreign law, you may be inadmissible to the United States. If you have any questions, please contact ISSS@ucdenver.edu and we can refer you to an immigration and/or criminal attorney.
Section 2: Dependent VISA Categories
(Information found in NAFSA Adviser’s Manual: 2010)

F-2 STATUS
The F-1 student’s spouse or minor child (under the age of 21) enters the U.S. with 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
An F-2 spouse may engage in study that is avocational or recreational and may also study in a degree program part-time. An F-2 child may engage in full-time study if he or she is attending an elementary or secondary school (kindergarten through twelfth grade). An F-2 spouse who wants to engage in full-time study, or an F-2 child who wishes to attend college, must apply for and obtain a change of status to F-1, M-1, or J-1 before starting his or her 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 or Volunteer Match at www.volunteermatch.org.

Special Note about Children 21 Years of Age or Older
When F-2 children turn 21, they are no longer considered “children” under the immigration laws of the U.S., and are therefore no longer eligible for F-2 status. 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) enters the U.S. with 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
A 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 his or her own or the 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 offer letter from the employer noting his/her current 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 who does not have an EAD card is not eligible for a social security number.

Income Tax Form
In order to choose the appropriate federal tax form, you must first determine 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 or Volunteer Match at www.volunteermatch.org.

212(e) Home Residency Requirement for J-2s
A waiver for a J-1 exchange visitor also 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 if s/he marries or turns 21, for example. For more information about the waiver process, please visit: http://travel.state.gov/content/travel/en.html

Special Note about Children 21 Years of Age or Older
When J-2 children turn 21, they are no longer considered “children” under U.S. Immigration law, and are therefore no longer eligible for J-2 status. 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) enters the U.S. with 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: Extending or changing an H-1’s status does not automatically extend or change the status of H-4 dependents!

Study Options
An 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 current status or changing status to F-1 student. H-4 dependents are not subject to the more stringent F-1 requirements but they are not eligible to work on or off campus. Final note: H-4s are not eligible for paid internships through their academic programs but may be eligible to participate if they wish to only earn academic credit.

Work Permission & Volunteer Options
Effective May 26, 2015, H-4 dependent spouses may apply for work authorization only if their H-1B spouse is:

1. The principal beneficiary of an approved Form I-140; or
2. The principal beneficiary of either a PERM labor certification or an I-140 immigrant petition that was filed at least 365 days prior to the end of the sixth year of H1B status. It is not necessary for the PERM LC or the I-140 to have been approved for the H-4 spouse to be eligible under this rule.

Under the rule, eligible H-4 dependent spouses must file Form I-765, with supporting evidence and the required fee in order to obtain employment authorization and receive an EAD card. For more information, please visit: USCIS website on H-4 work authorization. You are also welcome to seek the services of an immigration attorney. Please visit this resource for information about working with an immigration attorney.

If the H-4 spouse does not qualify for work authorization under this new rule, H-4’s may not be employed for compensation. However, nothing in the regulations prohibits an H-4 from volunteering. Please keep in mind that organizations may have specific eligibility requirements for volunteers. For a list of Colorado volunteer organizations seeking volunteers, please visit Metro Volunteers at: www.metrovolunteers.org or Volunteer Match at www.volunteermatch.org.

Special Note about Children 21 Years of Age or Older
When H-4 children turn 21, they are no longer considered “children” under U.S. immigration law, and are therefore no longer eligible for H-4 status. To remain in the U.S., they must change to another nonimmigrant status, such as F-1.
Section 3: Educational Opportunities

ENGLISH AS A SECOND LANGUAGE PROGRAMS

ESL Academy
1050 17th Street
Suite A-300
Denver, Colorado 80265
303-315-2381
www.ucdenver.edu/academics/InternationalPrograms/OIA/esl

The ESL Academy offers an intensive academic English program to university-bound students on a nonimmigrant visa. Mirroring the academic culture and rigor of the university, it provides innovative instruction and cultural enrichment in an English-immersion environment. The curriculum integrates English fluency, accuracy in written and oral expression, and content studies with the scholarly and interpersonal skills required to be a successful CU Denver student.

Spring International Language Center
1600 Champa Street
Suite 400
Denver, Colorado 80202
303-534-1616
http://www.spring.edu/home.html

Emily Griffith Opportunity School
1250 Welton Street
Denver, Colorado 80204
720-423-4757
www.egos-school.com

Colorado School of English
331 14th Street, 3rd Floor
Denver, Colorado 80202
720-932-8900
www.englishamerica.com

Aurora Language Center
9202 E. Severn Place, Building 901, Room 105
Aurora, Colorado 80230
303-340-7079
www.ccaurora.edu/programs-classes/departments/esl

The New America College
925 S. Niagara Street
Denver, CO United States 80224
303-894-3193
http://www.newamericacollege.org/
Bridge-Linguatc Language Services  
915 S. Colorado Blvd.  
Denver, CO United States 80246  
303-777-7783 ext. 19

Homestay USA English Program  
2848 South Acoma  
Denver, CO United States 80110  
760-251-3747

LCI Language Centers-Denver  
2160 S. Clermont St.  
Denver, CO United States 80222  
720-974-0282  
http://www.englishlci.com/

Colorado Heights University  
3001 S Federal Blvd  
Denver, CO United States 80236  
303-937-4280  
http://www.chu.edu/

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

Credential Evaluation Agencies:  
Global Connections, LLC  
9400 E. Iliff Ave  
Denver, Colorado 80231  
303-750-7611  
www.glconnections.com/

World Education Services  
1 Battery Place  
New York, New York 10004  
www.wes.org

American Association of Collegiate Registrars & Admissions Officers (AACRAO)  
1 Dupont Circle NW, Suite 520  
Washington, DC 20036  
www.aacrao.org/

Educational Credential Evaluators, Inc.  
PO Box 514070  
Milwaukee, Wisconsin 53203  
www.ece.org
Because many of you will enroll your children in Denver Public Schools, and because the Denver Public School system is representative of the enrollment process at other public school districts in the Denver metro area, we’ve included detailed information for that school district only. However, there are many other school districts in the metro area in which to enroll your child. These districts include Jefferson County Public Schools, Cherry Creek School District, Aurora Public Schools, Adams County School District 50, Englewood Schools, and Littleton Public Schools. You will find links to the websites for these districts under Additional Resources.

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 the public school in their neighborhood. Start by calling your neighborhood school to find out if it meets the needs of your child. If you need help locating the public school nearest you, call the School Boundary Hotline at 720-423-3400, or search online by entering your home address at [www.dpsk12.org/boundary](http://www.dpsk12.org/boundary).

2. **Explore open enrollment in a school outside of your neighborhood**

   **First Round**

   If you are interested in a school other than your neighborhood school, the Choice program allows you to apply for a transfer to a public school in another neighborhood. Electronic versions of comprehensive school report cards are posted online from the “school profiles” link at [www.dpsk12.org](http://www.dpsk12.org). To better your chances of securing a place for your child in another school, you need to return your completed enrollment forms by the end of January for the next school year, which normally starts at the end of August. Choice forms are available at all schools beginning in early January. Forms may be returned to any school. DPS will hold a lottery 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. Choice forms must be completed and returned 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 Program
Transportation to another neighborhood school is not provided through the Choice program. However, 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 if you apply for it. In all other cases, you must provide your own transportation to a school you select through the Choice program.

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 magnet schools are located within another school. Others make up the entire school. Transportation generally is provided to designated sites, but 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 at 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.
5. What you’ll need

If you are enrolling for the first time in Denver Public Schools, you will need to bring:

- Verification of your 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 a utility bill, or a copy of your lease)
- Name and address of your child’s previous school (if you are transferring from another school district) so that the new school district can request your child’s academic records.

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

Additional Resources:

Denver Public Schools
www.dpsk12.org
- List of schools (contact information and school website links)
  https://www.dpsk12.org/schoollist/
- Important information for parents, district resources, school reports, selecting a school, district information, and community resources
  www.dpsk12.org/parents
- Gifted & Talented Program
  gt.dpsk12.org
- List of private schools in Denver
  www.kristalsellsdenver.com/denver_private_schools.htm
- List of charter schools in Denver
  http://coloradoleague.org/search/custom.asp?id=2524
- Jefferson County Public Schools
  www.jeffcopublicschools.org
- Cherry Creek School District
  www.cherrycreekschools.org
- Aurora Public Schools
  www.aurorak12.org
- Adams County School District 50
  www.adams50.org
- Englewood Schools
  www.inglewoodschools.org
- Littleton Public Schools
  www.littletonpublicschools.net
Child Care in USA

Almost 11 million children under age 5 are cared for by child care providers, because their parents are working. These children spend an average of 36 hours a week in child care, and a much higher number are in multiple child care.

Research has continually illustrated the importance of quality early experiences in achieving good health, especially within the most vulnerable populations. Families, child care providers and state and federal policymakers share responsibility for the safety and wellbeing of children while they are in child care settings. Basic state requirements and oversight help lay the foundation necessary to protect children and promote their healthy development while in child care.

Some findings from child care agencies, reports, state surveys and national polling are:
1. Child care is expensive
2. Quality child care needs to begin early
3. The quality of care varies widely by state
4. Child care providers need to receive adequate training
5. Child care providers should be paid livable wages
6. Child care needs to be accessible to a linguistically and culturally diverse population
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-$1000 per month. One-bedroom apartments range from $1000-1500 per month and two-bedrooms can range from $1500-2500.

**Tips on Finding Vacant Houses & Apartments for Rent**
- Be aware that some apartment complexes will ask for your social security number. This should not be required, but it is to verify credit. You may tell them that you are not eligible for one yet.
- Check classified ads in The Denver Post, the Denver area’s local newspaper, at www.denverpost.com/.
- Search online websites such as www.craigslist.com, www.rent.net, or www.apartments.com
- Search the area where you want to live by car or on foot, and look for “Vacancy” and “For Rent” signs. These signs will include a contact telephone number and may provide other details about the property, such as price and the number of bedrooms.
- At apartment complexes, ask for information in the leasing office. If there is no office on the premises, write down the manager’s telephone number and call to set up an appointment.
- Look for apartment rental publications like The Apartment Guide and The Rent Guide. These guides can usually be found in grocery and convenience stores.
- Use a free apartment referral service listed in the telephone book called the “yellow pages.” You should never pay for this service.

**Some apartments where students have chosen to live in Denver :**

http://www.axisninemilestation.com/  
http://www.frenchquarterapartmenthome.com/  
http://www.21fitzsimons.com/  
http://www.willmax.net/the_overlook.asp  

http://www.alexancitycenter.com/  
http://regencystudenthousing.com/  
http://www.aurariastudentlofts.com/  
http://www.campusvillagedenver.com/
All About 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 early termination.

Utilities
Find out the utilities that you are responsible for setting up and paying for and which utilities will be paid by the landlord. Generally, the tenant is responsible for electricity, telephone, and cable. The tenant may also be responsible for natural gas, depending on how the property is heated, and whether gas is used for cooking. The landlord often pays for water, sewer, and garbage collection. Ask the landlord or a current tenant what the average monthly costs are for the utilities you will have to pay, and keep in mind that utility costs must be added to rent to calculate your total monthly housing cost.

Responsibility to Maintain Habitability Standards
The Colorado landlord-tenant laws, along with Denver housing codes, guarantee minimal habitability 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. (Although a verbal agreement may be enforceable, Americans generally consider it essential to have important agreements written down and signed).

Move-In Checklist
Before signing a lease and moving into an apartment or house, you should complete a move-in inspection form or move-in checklist. This checklist is a written document that describes in detail the condition of each room, and includes furniture, floor coverings, window treatments, lighting fixtures, and appliances. Be sure to record anything that needs repair, is worn, or is damaged so that you will not be charged for previously existing damages when you move out. The completed move-in checklist must be signed both by you and your landlord, and you should keep a copy with your other important papers.
Damage/Security Deposits

Customarily, tenants must pay a damage or security deposit when first renting an apartment or house, usually at the time of signing the lease. The security deposit 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 pay for 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.

Paying Rent

If you do not pay the rent within the time period specified in the lease, you can be forced to move out (evicted). Only a police officer can serve an eviction notice; the landlord cannot simply demand that a tenant move out without proper authorization.

Restrictions and Exclusions

Many restrictions and exclusions may be included in a lease. Common restrictions concern children and animals kept as pets. Many landlords do not permit pets. Those that do often require an extra security deposit to cover any damages that the pet may cause.

Help with Landlord-Tenant Disputes and Issues

Any questions about the meaning of a lease can be directed to Jefferson County’s Tenant-Landlord Counseling Program (you do not have to reside in Jefferson County to seek answers to common questions). The Tenant/Landlord Counseling Program allows tenants to speak to qualified volunteers with questions about tenant or landlord rights and obligations under Colorado law. 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. For more information regarding the Center’s services, please call them at 303-237-7704 or visit their website at http://theactioncenterco.org/client-services/tenantlandlord-counseling-2.

Another organization that provides free services concerning landlord-tenant issues is Community Housing Services, Inc. CHSI holds walk-in hours from 12:00 p.m. to 4:00 p.m. Monday through Friday, or you can call them at (303) 831-1750. Please visit their website at http://www.chsico.org/rental_info.htm for more information. Their publications include Know Your Rights: The Colorado Guide for Tenants and Landlords. This guide describes the laws in Colorado as they apply to landlord/tenant relationships and includes citations from statutes and case law. The cost of the guide is, as of December 2012, $14.00 if you pick it up at their location and $18.00 if you order it by mail. To learn general information about tenant rights, click on the link below: http://coloradoaffordablelegal.com/Tenant_Rights_Helpline.html
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 to not having a written agreement. 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 the appliances he or she provides (this includes plumbing, heating, stove, refrigerator, etc.). Without a lease, the tenant does not have these guarantees, although the landlord must meet certain “habitability standards” even if the lease is not in writing. The landlord, like the tenant, can end a verbal rental agreement by providing 30 days’ written notice to the tenant.

Renter’s Insurance
If you will be renting, we encourage you to consider purchasing “renter’s insurance” (similar to “homeowner’s insurance”) to protect yourself against losses caused by fire, theft, or vandalism. Renter’s insurance covers personal belongings in your room or apartment, as well as those in your car if you have one. It also covers damages for which you are held responsible and would be legally liable if a fire or other accident damaged the building where 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 inexpensive. Before you buy insurance, you should 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” or by searching the Internet.

Off-Campus Housing Guide:
For additional information about off-campus housing review our Off-Campus Housing Guide.

Utilities:
Once you have found a house or apartment to rent, you may need to arrange for utilities such as gas, electricity, and cable. Xcel Energy of Colorado provides gas (used for heating, cooking, or both) and electricity. Xcel Energy can be reached by calling (303) 571-7511 during regular business hours, or by visiting their office at 1225 17th Street in Denver. Individuals that do not have a Social Security Number will have to pay a deposit before receiving service. If you do not pay your bill on time, Xcel may require you to pay a deposit every time you move to a new location.

To order cable service, you can call Comcast at 1-866-942-1341. You can also visit the Comcast website at www.comcast.com to order service or to find additional information about available services and prices.
PHONE SERVICE

Cell Phones

If you do not have a Social Security Number, your options for getting a cell phone may be limited, since most of the traditional companies offer only year-long contracts that involve a credit check and require a Social Security Number. Most require a substantial deposit of about $400 if you do not have an established credit record in the U.S. (a process that takes time). Also, breaking a long-term contract can result in a “de-activation fee” of about $200. Companies often require customers to sign a two-year contract.

Many people who will not be living in the U.S. permanently prefer to get a local area cell phone that offers free local calls and a contract that is month to month and doesn’t require a credit check. In Denver, the “local area” is approximately the area along the Interstate 25 Freeway corridor with the city of Longmont as the northern point and the city of Castle Rock as the southern point. A calling card (purchased at stores in increments of $10, $20 or more) can be used for long distance and international calls. Another option is to purchase a pre-paid cell phone plan with no long-term contract requirements from and buy bundles of minutes that must be used within a certain period of time. Although convenient, this option is more expensive, and you still must buy a phone (pre-paid phones are usually sold at higher prices compared to contract phones).

Be sure to compare various plans and to read the fine print of the service agreement so that you know the advantages and disadvantages of each plan. The locations of the three largest providers are listed below. Also, be sure to check the provider’s web sites.

- T-Mobile
  303-383-5900
  www.t-mobile.com
- Verizon Wireless
  720-946-0102
  www.verizon.com
- AT&T
  303-573-3200
  www.att.com

For more advice on how to go about comparing cell phone plans:
www.cellphonefacts.com
www.wirelessguide.org
Landlines
Before requesting wired (landline) phone service at your home, you will need to purchase a telephone. Prices range from $15 to more than $250, depending on the type of phone. To request local service, call CenturyLink, the regional telephone service provider, at 1-800-475-7526 or visit their website at www.centurylink.com. CenturyLink provides only local service; to obtain long distance service telephone users must choose a long distance carrier. You can choose between AT&T and Sprint as your long-distance provider. You can reach AT&T via telephone at 1-800-222-0300 and Sprint at 1-800-877-4646 or via their websites at www.att.com and www.sprint.com.

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 and picked up from residences Monday through Saturday, once daily. If you live in a private apartment, you should have your name printed on your mailbox. You can put mail you are sending out in your mailbox or in “outgoing mail” for the mail carrier to pick up, deposit it in one of the many blue USPS mailboxes that are located throughout the city, or take it to the Post Office. Packages weighing over 13 ounces (.40 grams) can only be sent from the Post Office.

Change of Address
If you move, you should submit a “Change of Address” form at your local Post Office to ensure that your mail is delivered to your new address without interruption. If you move frequently, it may be a good idea to rent a “post office box” to use as a permanent address. This can be done by going to the Post Office, providing proof of your current residence, filling out an application, and paying a small fee.

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, you may wish 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.
Section 6: 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 and fare information is available on the RTD website at www.rtd-denver.com. The Trip Planner is a useful tool on the RTD website that allows you to enter addresses or cross streets and then provides detailed instructions with route numbers and times to help you get from place to place. Fares vary, beginning at $2.60 for a local bus ride or a one-way light rail trip and increasing depending on the trip type and length. University of Colorado students, faculty and staff can obtain the College Pass (students) or Ecopass (employees) from the badging office which provides easy access on public transportation.

BICYCLE

Denver has a large network of bicycle trails and designated bike lanes. Used bicycles are advertised on Craigslist (www.craigslist.com) and may also be available in local second-hand or pawn shops.

AUTOMOBILE

Driver’s License

If you are planning to drive a car here, you must have a Colorado driver’s license. Before taking the driver’s license examination, you should study the Colorado Driver Handbook, a booklet published by the Colorado Department of Motor Vehicles. This booklet is available free of charge and contains everything you need to know to pass the written part of the test. You can pick this booklet up at any Driver’s License Department Office or access it online at www.colorado.gov/cs/Satellite/Revenue-MV/RMV/1212657832969.

To get a Colorado driver’s license, you must go to a Driver’s License Office. You will need to show proof of your legal status, including your passport and other documentation; proof of your residence in Colorado, such as a signed lease or utility bills sent to your current address; and your Social Security Card if you have one.

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 license plates and registration. You will be charged a fee based on the value of the car for your license plates. Renewal is required annually.
**Emissions Testing**

Your vehicle will have to pass an emissions test in order for you to renew your registration for the second time (you do not need this the first time you renew). These tests are offered at many locations throughout the city by Air Care Colorado. Their website is located at [www.aircarecolorado.com](http://www.aircarecolorado.com). Test fees are $25 as of 2012 for all vehicles made after 1982. If your car is new (less than 5 years old), emissions testing is not required.

**Automobile Insurance**

Colorado state law requires vehicle owners to have, at the very least, liability insurance; you are financially responsible if you injure another person or damage someone else’s property while operating your vehicle. You can decide to purchase higher levels of insurance as well, usually called “comprehensive” and “collision.” These levels of insurance will cover damage to you and your vehicle as well as cover your liability to others. You can search the Internet for auto insurance providers. There are many major providers, such as Allstate, State Farm, Farmers, and GEICO. You can easily compare quotes from providers and select the plan that is best for you by visiting [www.progressive.com](http://www.progressive.com) or a website similar to Progressive. Alternatively, someone you know and trust can recommend a reliable agent.
THE U.S. HEALTHCARE 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 individuals’ 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 must pay for his or her own medical care. Individuals can buy health and accident insurance, which will pay some of their medical expenses. Only the most expensive health insurance plans cover all of an individual’s medical expenses.

Need for Health Insurance
To avoid having to pay high medical bills that result from illness or injury (the cost of a few days of hospital care can be tens thousands of dollars), you must have health insurance. Insurance works by spreading the cost of medical care 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 provided by different health insurance policies varies. Each policy describes in detail what costs the policy covers and does not cover. 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 pay for all of the medical expenses related to your injury.

Students and scholars employed by the University can purchase health insurance through the University for themselves and their families. 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 can refer a patient to a doctor who can provide this care.
Section 8: Money Management

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 non-profit financial institutions formed by an organized group of people who are employed by a specific company or organization or who live in a specific geographical area. Only those who belong to the group are eligible to become members. Additionally, credit unions require that their members have a social security number; banks often do not require a social security number.

MONEY MANAGEMENT TIPS

(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 you have left to spend. 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 cut back your spending in certain areas.

Credit
For many of us, living in the U.S. may be our first exposure to credit on any scale. For those of us who arrive here 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 in interest per year on some accounts. It is sometimes useful to have a credit card but it may be difficult to get the first card, since you don’t yet have a “credit rating” to indicate how much of a risk you are to 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 Goodwill.