“DO” LIST – for NEW INTERNATIONAL POSTDOCS
AT UNIVERSITY OF COLORADO DENVER

First, welcome to UCD as a Postdoctoral Fellow! Especially if this is your first journey to live in the U.S., we hope the following information will make the transition somewhat easier.

YOUR PURCHASING POWER

Everything costs money in the U.S. There are no free services, not even as an employee of the University.

Before you begin working on the items listed below, you should find out just how much spending money you can expect to have each month. If you are being hired by the University, dividing by 12 the annual salary amount given in the letter of offer will give you the gross amount you will earn each month, but that is not the “take home” amount. The U.S. government as well as the State of Colorado will each take some dollars away, and you may opt to pay for some employee benefits (such as medical insurance) out of your pay.

You can ask your hiring department’s payroll liaison for information, but your most accurate information will come from consultation with a University payroll counselor who can tell you approximately what your “take-home” pay will be, based on your job code (1438). Call Payroll and Benefit Services at 303-860-4200. You will need to tell them what your annual salary amount is.

HOW DO I KNOW WHAT TO DO?

Regarding the items below, you can always ask your departmental contacts or co-workers for suggestions on legitimate companies for doing business. But your own investigative research is still the best decision-making method for you.

You can email the UCD Postdoctoral Association for help and suggestions from your peers as well.
PostdocAssociation@ucdenver.edu

If you wish to be put in contact with a colleague here (from your country who has already made the transition, someone who may be able to assist), send an email with that request to the Postdoctoral Office:
Valerie.Saltou@ucdenver.edu

Information on these items is to be found below:

1. PLACE TO LIVE
2. ELECTRICITY & HEATING SERVICE
3. TELEPHONE
4. SOCIAL SECURITY CARD & NUMBER
5. BANK ACCOUNTS
6. UNIVERSITY I.D. AND ACCESS BADGE
7. EMAIL & INTERNET
8. DRIVER’S LICENSE
9. CAR PURCHASE
10. INSURANCE
11. INITIAL ON THE JOB TRAINING

1. Obtain an apartment or other PLACE TO LIVE.
   • Ask your faculty mentor or department payroll liaison for suggestions on temporary housing until you find a place more permanent.
   • Call a few rental agencies in advance to set up some appointments to view lodgings. Always ask about location and distance from the campus where you will work.
   • A deposit of one or two month’s rent is customarily required. This will be refunded when you move out if there is no damage and rules are followed.
   • For potential availability, visit this URL from the student housing web site, even prior to arriving in the U.S.
     http://www.ucdenver.edu/life/services/housing/Pages/default.aspx
2. Order **ELECTRICITY & HEATING SERVICE**
   - As soon as you have a place to live, contact Xcel Energy -- your utilities company in this area.
   - 7 day/24 hour customer inquiry # is 1-800-895-4999.
   - Unless you have established credit in the U.S., you will probably be required to pay a deposit. This deposit is supposed to be refunded when you leave Xcel’s customer list.

3. Order **TELEPHONE** service. (Many people use only cell phones now, please adopt this information about phone service only as you think it is appropriate for your circumstances.)
   - Without a phone number for people to call, it will be difficult to do business. Your department may provide a work phone number for you to use. (Ask the payroll liaison.) But, for personal use, you’ll eventually need to find a company and purchase a phone plan from them.
   - If you want a land line phone, Century Link, can be reached Mon-Fri, 7:00 a.m.-7:00 p.m. 1– 800-244-1111. The only information they will need that you may not have is a Social Security Number (SSN). They will require a fax of your passport and visa to the Century Link I.D. Center – 800-725-7721. They will give you an Order # to include w/ the fax. It usually takes 3-4 days for the phone to be activated.
   - Use the internet to find other land-line phone service providers. It is good to compare products and plans.
   - **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 which 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 which offers free local calls and monthly versus multi-year contracts, but which doesn’t require a credit check. In Denver, 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.
     - 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 get a pre-paid cell phone plan with no long-term contract requirement from Verizon or T-Mobile and buy bundles of minutes which must be used within a certain period of time. Although convenient, this option is much more expensive and you still must buy a phone.
     - 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 several service providers are listed below, although this is not an exhaustive list. Also, be sure to check the provider’s web sites. Here are just a few:
       - 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, go to:
       - www.cellphonefacts.com
       - www.wirelessguide.org

4. Obtain a **SOCIAL SECURITY CARD & NUMBER**.  
   **If you will be a University of Colorado employee, you will need to apply for a Social Security Number (SSN). This number is used for tax and retirement purposes by all persons who work in the United States.**

   --The Social Security Administration recommends that you **wait 10-15 days** after your arrival in the United States before applying for a social security number. They have to verify your
immigration information, and 10-15 days is the approximate amount of time needed for the data from immigration to get to the social security office.

--Once you make the application, it will take a minimum of 2-3 additional weeks for you to receive your SSN. That means that it could take a month or so before you get an SSN. We recommend that you bring enough money with you to cover your living expenses for the first month or so. (We estimate living expenses to be about $1,620/month for the scholar and an additional $900 for each dependent.)

If you will not be a University of Colorado employee, you may not be issued a SSN.

--Spouses and children of J-1 scholars who are in J-2 status will not be permitted to apply for an SSN, unless they have employment authorization from the U.S. Citizenship and Immigration Services.

--Spouses and children of H-1B visa holders who are in H-4 status will not be permitted to apply for an SSN.

• When you apply for and obtain a Social Security Number, you are assigned a number needed to be eligible to work for an employer in the U.S. It is a unique identifier. DO NOT SHARE IT WITH JUST ANYONE. Your UCD department payroll liaison will need to know it to get you properly hired, and you may use it in other official business. But, there are unscrupulous people who steal this information and use it to defraud you. Be very careful.
  o To apply for a SSN, you will need to present your passport, immigration documents, and offer letter. You will also need to have another form of photo identification (other than your passport) with you at the time of application.
  o Go to the Social Security Office closest to you. See this URL for SS office locators: http://www.ssa.gov/denver/st_co.htm
  o Be there well before it opens as there is always a long line.

5. Set up BANK ACCOUNTS.

• If you are being paid by the University, you will need this for direct deposit of your monthly paycheck.

• You need a social security number to open a credit union account.

• Banking facilities on or near campus:
  o Public Service Credit Union is located on the ground floor of Building 500 and on the ground floor of the hospital parking garage;
  o Fitzsimons Credit Union is located on Fitzsimons Parkway just north of Montview Blvd on the west side.
  o Collegiate Peaks Bank is located on the retail floor of 21 Fitzsimons Apartments on Montview Boulevard across from the library and the Skaggs School of Pharmacy and Pharmaceutical Sciences.

• Use whatever banking agency you prefer.

6. Get your UNIVERSITY I.D. and ACCESS BADGE just as soon as possible.

• This magnetically-charged, laminated card gives you access to areas of the campus you need to get to – such as the lab where you will work, and use of the library. It also identifies you as belonging to the workforce on campus with legitimate reasons to be there.

• First check with your unit’s payroll or human resources contact to make sure that you are in the University’s database.

• If a Social Security Number has not been received yet, the Passport Document number can be used.

• Go to the “Badging” office in Building 500. 1st floor level behind the food court.

7. E-MAIL & INTERNET ACCESS

• University affiliated
  o If you are a UCD employee, your University email and internet access accounts will be created when you are entered into the payroll system, or can be requested prior to this using your passport number and date and month of birth through your departmental LAN administrator. Your email address will have this format: firstname.lastname@ucdenver.edu You will be told what your log-in ID is and you will need to create a password that follows University guidelines.
If you are not a UCD paid employee, but need University email access, ask for and complete a “Requisition for Access to Networked Resources” form from your department LAN administrator.

- Personal accounts
  - Use the internet to review & compare companies who offer such services for purchase.

8. For a **COLORADO STATE I.D. CARD or DRIVER’S LICENSE**
   - To receive an ID or driver’s license, individuals must be able to demonstrate that they have legal permission to remain in the US for an 6 months beyond their date of application for the identification, and that they have taken up residence in Colorado.
   - To receive a Colorado driver’s license, a person must also show the ability to operate a motor vehicle. Most individuals will be required to take a written test on driving regulations and safe operation of a motor vehicle, as well as a road or practical test in which applicants demonstrate they can safely and properly operate a motor vehicle.
   - Canadian, French, and German citizens can convert their home country licenses into a Colorado license without taking the road or written tests; however, they must surrender their home country license, which is destroyed. Those with driver’s licenses from other states will turn in that license, which will be returned to the issuing state.
   - To apply for a Colorado identification document or driver’s license you must go to a Colorado Department of Motor Vehicles (DMV) full-service office. To find the location of the office nearest you, read about the Colorado driving rules, and obtain study help for the written and driving tests, please visit the State of Colorado’s DMV website at [http://www.mv.state.co.us/dlolist.html](http://www.mv.state.co.us/dlolist.html) or [http://www.colorado.gov/revenue/dmv](http://www.colorado.gov/revenue/dmv)
   - When you go to the DMV office, you will need to bring the following documents:
     1. A Social Security Card OR, if you do not have a social security number when you apply, you will need to show either documentation from the SSA stating that you have applied for the number or that you are not eligible for a number.
     2. A valid passport with valid Form I-94.
     3. All DS-2019 forms, including the form with the original entry stamp and the currently valid form.
     4. Your original letter of offer
     5. A letter from your department written and dated within the past 30 days confirming that you are still working at the University.
   - The DMV office will also need to check your legal status in the USCIS S.A.V.E. database. Sometimes the database available to the local DMV office does not show a person’s status immediately. If that happens, the office personnel will explain the process you need to follow. This often involves making a trip to the main DMV office on Pierce Street in Lakewood with your original documents and copies to give to the investigators who will clarify your status with the USCIS status verifying office.
   - Once issued, your driver’s license will be valid until the expiration date on your DS-2019 or until the expiration of your grace period, whichever date the S.A.V.E. database shows.

9. Do you want to **PURCHASE A CAR**?
   Then you will also need a Colorado Driver’s License, motor vehicle insurance, and to register the car with the Colorado State government. (See also information above in item 8 and below in item 10.)
   - To purchase a car
     - Go to a car sales dealership – but you should know something about cars so as not to be defrauded.
     - To employ the use of an “advocate”, also called an automobile broker, you can call AAA Colorado Auto Source (4100 E. Arkansas Ave., 303-753-8800) and ask to speak to a broker for help in looking for a car. Tell them what you want and how much you wish to pay. They can find a car in a few days and bring it to their office where it can be driven.
     - You can also ask your Credit Union or bank to help you find a car.
   - To register your car, go to a Motor Vehicle office: [http://www.colorado.gov/revenue/dmv](http://www.colorado.gov/revenue/dmv)
   - For automobile emission testing, go to Air Care Colorado, 12042 E. 30th Avenue, Aurora (1 block west of Peoria St.) Call 303-456-7090 to find out hours of operation and what you must bring with you. There is a charge and they do not take credit cards.
• You need to be sure you have a safe and legal place to park your car near where you live.
• If you wish to drive to work, you will need to purchase a parking permit through the UCD Parking Office.

10. **INSURANCE**
• Car (or automobile) insurance is **required for those who own and operate cars in Colorado.** If the car is purchased from AAA, they have an insurance division also. **NOTE:** Auto insurance is very high until the employee has a Colorado driver’s license and a driving record in Colorado. The insurance rate will go down after a year if you do not have driving violations.
• You may want to get household or rental insurance as well. This insures your household goods and personal items where you live. There are many companies to choose from. Search the internet; talk with co-workers to find out which companies provide good service.
• The U.S. does not have free medical services. You will pay out-of-pocket for any practitioner’s visits, medicines, or treatments you need. Many people purchase medical insurance for themselves and their families. As a Postdoctoral Fellow you are eligible for medical and dental insurance partially paid for by the University and the rest paid for by you out of your earnings. There are several options available. **This decision needs to be made within 30 days of your hire date.** Make sure to contact Payroll and Benefits Services at 303-680-4200, and ask to speak with a Benefits Counselor.

11. **INITIAL TRAINING**
As soon as you begin work at the University, you need to make sure to complete the required training for new employees. Please ask your departmental payroll liaison in order to sign up, or go to the Postdoc Office website on orientation for new postdocs: [http://www.ucdenver.edu/faculty_staff/research/postdoctoral/forpostdocs/Pages/PostdocOrientation.aspx](http://www.ucdenver.edu/faculty_staff/research/postdoctoral/forpostdocs/Pages/PostdocOrientation.aspx)