

Section 7: General Information

We think you chose a great place to live while in the United States! Columbia has all the beauty of a small city and the convenience of being located between two major, metropolitan cities.

Columbia has an interesting, but brief history. In 1963, Mr. Jim Rouse announced that his company would build an entire city in Howard County. As a result, Columbia is a planned community. That



ELI students with Columbia's Founding Fathers at the Lakefront

means that the founder of the city planned how he wanted the city to look. For example, Mr. Rouse believed that “people should be able to feel the space of nature as part of their everyday life.” So, he planned many large, open spaces, including parks, woods, and natural open areas. His company even built many of the lakes! The People Tree is the symbol of this city. No wonder it is so green here!

Columbia is also interesting because it is an ethnically diverse city. In the 1960s there was much racial tension in the United States. Mr. Rouse, however, was determined to create a “place for all people.” In other words, Columbia was open to all races and colors at a time when many cities weren't. Mr. Rouse required realtors to be “color-blind” long before federal laws did. As a result, when you walk down the street in Columbia today, you can see many different kinds of people.

◆ **Banking**

There are many different banks in Columbia. You might want to call or visit a few banks to check out how much their checking accounts cost and if they are having any special deals right now. You can check out the list of local banks in the directory (Appendix 3).

Take these with you when you open a new account:

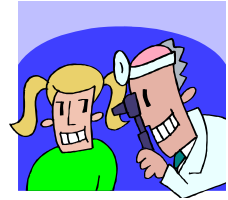
1. Passport with I-94 card
2. I-20
3. Maryland Driver's License and/or HCC ID card
4. Proof of your local address
5. Support letter from the ELI office



◆ **Health Insurance and Health Care**

If you are studying at the ELI on an F-1 (student) visa, you **MUST** have health insurance. If you bought health insurance in your country, you must show the insurance policy to an ELI Program Advisor. If you did not buy health insurance before you came to the USA, you must buy it before you can register for classes.

Health care in the USA is very expensive. A simple visit to the doctor can cost over \$100 and a trip to the emergency room or a stay in the hospital can cost thousands of dollars. For this reason, even if you are not an F-1 student, we recommend that you buy health insurance.



The ELI provides a low-cost health insurance plan for international students. The plan costs \$54.50 per month. Therefore, the plan costs \$245.25 for a semester (fall or spring) and \$163.50 for the summer session. There is also the option of buying additional health insurance for a student's immediate family members (husband/wife and children) for an additional \$130.00 per month, per person. Based on the research of ELI staff members, this plan is one of the most inexpensive and convenient options available for international students who need to buy health insurance. Please speak to an ELI Advisor for more details.

Things to know about US healthcare:

1. Check your insurance policy first to see which doctors are covered.
2. Do not go to the hospital emergency room unless your health problem is a big emergency because it can be very expensive, even with health insurance.
3. Call to make an appointment to visit a doctor's office or health clinic before going to see a medical specialist.
4. Healthcare in the US is very expensive without health insurance.

You will need to call the doctor's office and make an appointment. When you call the doctor, you should be ready to answer some general questions.

Be ready to answer these questions when you call the doctor:

1. Have you ever visited this doctor before?
2. What is your name?
3. What is your address?
4. What is your phone number?
5. What is your social security number?
6. What is your insurance policy name and number?
7. Why do you want to see the doctor?
8. When can you see the doctor?

When you go to the doctor's office for your appointment, you should go a little bit early because you will have to fill out a lot of forms. When you see the doctor, don't be afraid to ask a lot of

questions until you understand exactly what the problem is. If you don't understand, you can ask for an interpreter (some of the big health centers offer this service.)

If the doctor gives you a prescription, you can take it to any pharmacy and give the prescription slip and your health insurance card to the pharmacist. The pharmacy can usually fill your prescription in a few minutes.

◆ **Housing**

Howard Community College does not have on-campus housing available and many students stay with relatives or friends. If this is not a possibility, you can always find an apartment or a shared room to rent. If you need help finding a place to live, you can ask the ELI office or go to the Student Life office in SA 201. They will be happy to give you information about available housing in the area.



The JC Study Abroad program works with Howard Community College to provide affordable housing options for ELI students. The program provides dormitory-style housing located near the campus. The program also provides foreign students with the option to live with an American family. In addition to housing, the JC Study Abroad program provides a variety of additional services designed to help foreign students, including assistance obtaining a driver's license. Please come to the ELI office in room HR 200 to pick up an informational brochure or take a look at the program's website for more information.

JC Study Abroad Program

Joseph Jung, Program Director

2717 Weatherstone Drive, Ellicott City, MD 21042

(410) 652 – 6277

Email: hanwool.jung@jcmission.net

Homepage: www.jcstudyabroad.com

For more information please visit the ELI homepage (www.howardcc.edu/eli) and click on "Housing".

Housing options:

- JC Study Abroad Housing Services
- Student Life Office: information about available housing in the area
- Visit www.craigslist.org (click on Maryland, Baltimore, and under "Housing", click on "apts / housing" or "rooms / shared")



◆ Transportation

▪ Getting your Driver's License

You will find that the most convenient way to get around Columbia is by car. In order to drive in the United States, you need to have either an international driver's license, which you should have gotten in your country, or a Maryland Driver's License.

If you want to get a Maryland driver's license, you will need to go to the Motor Vehicle Administration in Glen Burnie (6601 Ritchie Hwy, NE) or Frederick, because the MVA in Howard County cannot issue new licenses. You should go early in the morning and be prepared to wait for a long time. You will have to fill out a driver's license application, take a vision test and a written and driving test before they will give you a driver's license. (To schedule a driving test, call 1-888-212-4709.) The Glen Burnie MVA is open Monday to Friday from 8:30 am to 4:30 pm and Saturday 8:30 am to 12:00 pm. For more information, you can go online to www.mva.state.md.us or pick up a handout from the ELI office.

Take these things with you when you go to apply for a drivers' license:

1. You will need 2 sources of documentation from this list:
 - a. valid foreign passport with visa & valid I-94 and I-20,
 - b. international license with out of country license translated
2. You must also bring 2 proofs of residence from the list below. These items need to have your current Maryland address on them:
 - a. your bank account statement,
 - b. canceled check with imprinted name and address,
 - c. your rental contract,
 - d. your credit card bill,
 - e. your paycheck stub, or
3. You should also take your support letter from Howard Community College.

▪ Getting Around by Bus

You can get to many places around Columbia and Ellicott City if you take the Howard Transit System. The green line will bring you to Howard Community College, but you may need to transfer from another line closer to your house. The bus system also connects with the MARC train station in some places. To get more information about the Howard Transit System, you can call 410-313-1919 or you can go online and get the schedule and map at: <http://www.howardtransit.com/routes/allroutesmap.asp>. Bus fare is \$1.00.

▪ Traveling Around Maryland

If you want to visit different cities around Maryland, you have a few choices. If you want more information about any of these services, you can call the information lines or go online.

Airport Shuttle	410-381-2772	www.theairportshuttle.com
Connect-a-Ride	301-470-2248	www.corridortransit.com
Greyhound Bus	1-800-231-2222	www.greyhound.com
AMTRAK	1-800-872-7245	www.amtrak.com
MARC	1-800-325-RAIL	www.mtamaryland.com
Washington METRO	202-637-7000	www.wmata.com



◆ Safety and Security

The emergency telephone number in the USA is **911**. You can call **911** from anywhere and at any time there is a big emergency. The call is always free!

Although Columbia is not very dangerous, you should still be careful. It is not free from crime. Of course, you should be even more careful when you visit bigger cities in the area, such as Baltimore and Washington, DC. By following these basic rules from the National Crime Prevention Council Pamphlet, you can protect yourself from a dangerous situation.

How to protect yourself:

1. DO stay alert. Be aware of your surroundings and know who is behind and in front of you when you are walking outside.
2. DO look like you know where you are going. Walk confidently and with purpose.
3. Do trust your instincts. If you feel uncomfortable in a situation, you should leave.
4. You should always be very careful with your bags, purses and wallets. Keep them close to you at all times and do not leave them unattended
5. Try to avoid using the ATM or MAC bank machines at night. Try to use them in well-lit, public places
6. If you are out at night, be sure to walk on well-lit, busy streets.
7. Don't show off any expensive clothing or jewelry or flash big amounts of money.

If you feel unsafe on the Howard Community College Campus, you can ask for an escort from the building to your car. **Security guards are available 24 hours a day to help you.** Just call 410-772-4882.

◆ **Social Security Number**

F-1 visa holders (international students) are eligible to get a social security number **ONLY** if you already have a job (on campus). You may also be eligible with certain other types of visas or residency status. If you are an F-1 student, you will need a letter from the ELI along with your passport, I-94 card, I-20 document, student ID card to take with you to the Social Security Administration office, and a job offer letter from the Human Resources Office.

The nearest SSA office is located at the Lakeside Building, Ste 110, 8865 Stanford Boulevard, Columbia, Maryland. You can call 1-800-772-1213 or go online to www.ssa.gov. For more information, speak with your advisor.

