



# Colorado Heights University International Student (F-1) Guide

## Welcome to CHU

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International students have played an important role at CHU for many years. This guide was developed to assist in your adjustment to CHU and life in our community. We hope you soon feel at home in Denver.

The Student Services Office offers many services dedicated to the benefit of our international student community. We invite you to refer any question or concern to our office. Additionally, you will receive newsletters and email announcements about important reminders, cultural programs, and sightseeing trips.

CHU is very fortunate to have a diverse group of international students who contribute to the academic community. We want you to be able to successfully complete your studies. It is extremely important that you read and fully understand the information in this guide. Visit us if you have any questions!

## Student Services Office

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<b>Website:</b>	<a href="http://www.chu.edu/international.html">http://www.chu.edu/international.html</a>
<b>Email:</b>	<a href="mailto:Studentservices@chu.edu">Studentservices@chu.edu</a>
<b>Telephone/Fax:</b>	(303) 937-4280 / (303) 937-4023
<b>Location:</b>	Administration Building, Room 214
<b>Open:</b>	8:00 am to 6:00 pm Monday thru Thursday, and 8:00 am to 5:00 pm on Fridays

**Many questions can be answered quickly by telephone or email so contact us at your earliest convenience. We will be happy to schedule an appointment if necessary. You are also always welcome to stop by our office!**

**Services for international students include, but are not limited to:**

- Advice and assistance with Department of Homeland Security (DHS) regulations
- Letters certifying your current immigration status or inviting family to visit you in the United States
- Advisors who will listen when you have a problem
- Assistance with adjusting to academic life at CHU and in the United States
- Activities throughout the year
- Referral Services-- if you don't know where to go, ask us!

Staff	Title	Email Address
Lori Sisneros	Executive Director	<a href="mailto:lsisneros@chu.edu">lsisneros@chu.edu</a>
Meghan Schleicher	Manager of International Student Services	<a href="mailto:mshleicher@chu.edu">mshleicher@chu.edu</a>
Jennifer Joly	Registrar	<a href="mailto:jjoly@chu.edu">jjoly@chu.edu</a>
Baigal Sharkuu	Academic Advisor	<a href="mailto:bsharkuu@chu.edu">bsharkuu@chu.edu</a>
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Jill Kemme	Director of Career Services	<a href="mailto:jkemme@chu.edu">jkemme@chu.edu</a>
Beba Predic	Director of Financial Aid	<a href="mailto:bpredic@chu.edu">bpredic@chu.edu</a>
Doris Huchthausen	Enrollment Assistant	<a href="mailto:dhuchthausen@chu.edu">dhuchthausen@chu.edu</a>



# Immigration Basics

## Passport Validity - Can my passport expire while I am in the United States?

No, you must maintain a valid passport at all times while in the United States. If your passport expires you should obtain an extension through the nearest Consulate or the Embassy of your home country.

## Visa Validity - Can the visa in my passport expire while I am in the United States?

Yes, if you maintain your F-1 student status as required by law. It is necessary to have a valid F-1 visa to enter the country, but it does not need to remain valid while you are here. If you travel outside of the United States, however, you will need to apply for a new F-1 visa before returning to the United States.

## What is a Form I-20?

It is the document used to apply for an F-1 visa. It must remain valid while you are an F-1 student in the United States. Item 5 on the first page tells you the validity dates. Located in the top right hand corner of your SEVIS I-20 is your SEVIS ID. The ID starts with the letter N.

Form I-20 sample image:

## What is a Form I-94 and what does D/S mean?

It is the card completed when you enter the United States. It is usually stapled inside your passport when you arrive. D/S is written on the card when you have F-1 status. It stands for Duration of Status and means you may stay legally in the United States as long as you follow all the F-1 rules.

Form I-94 sample image:

## Student and Exchange Visitor Information System (SEVIS)

SEVIS is an online database created by the United States Department of Homeland Security (DHS) for F visa international students and their dependents. Your data was entered into SEVIS when you were accepted to CHU and were issued a Form I-20. SEVIS keeps track of the information on your I-20, your travels into and out of the United States, your residential address, your program of study, and your compliance with immigration regulations. CHU staff are required by law to report certain academic and personal information in SEVIS throughout the duration of your study.



## Maintaining F-1 Student Status

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### WHAT YOU NEED TO DO TO MAINTAIN YOUR LAWFUL IMMIGRATION STATUS

Maintaining your immigration status is your responsibility. You agree to this responsibility when you sign your Form I-20 and enter the United States. Please help us assist you with this responsibility by following these simple steps:

- **Use your CHU email address**  
Information that affects you as an international student will only be sent to your CHU email address. Log into your account at: <https://www.google.com/a/chu.edu/>
  - **Maintain a full course load**  
BA: Minimum 12 credit hours per active semester  
MBA: Minimum 9 credit hours per active semester  
IETP: Full-time attendance during the entire program of study (12 months)  
Less than a full course load requires PRIOR authorization from International Student Services (ISS)
  - **Do not engage in unauthorized employment**  
On-campus employment is limited to a maximum of 20 hours per week while school is in session. You are not permitted to work off-campus without receiving PRIOR authorization from the CHU Registrar and/or the U.S. Government.
  - **Keep your passport valid**  
Your passport can be renewed in the United States at your country's embassy or consulate.
  - **Keep your Form I-20 valid**  
You may apply for a program extension in the Student Services office if your Form I-20 will expire before you are able to complete your studies. You must apply for this before your current document expires.
  - **Attend the school you are authorized to attend**
  - **Report address changes to the Registrar within 10 days**  
Changes to either a mailing or residence address must be reported as soon as possible but no later than 10 days after a change. This includes a change of address for any dependent (spouse or child).
  - **Report travel or extended interruptions to your program of study to the Registrar**  
Notify the Registrar if you need to leave school and/or the U.S. before the date indicated on your Form I-20. Some reasons include medical problems, family emergency, suspension, or transfer to another school.
  - **Report degree changes or major area of study to Student Services**
  - **Report financial sponsorship changes to Student Services**
  - **Only use the Student Services Office staff to answer F-1 visa status questions**  
Do not rely on advice from a friend or student; they are not qualified to give you an appropriate answer.
  - **Complete immigration transfer procedures in a timely manner**  
Students who will transfer from CHU to another school must notify Student Services in advance so their SEVIS record can be released to the new school.
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## International Student Resources

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The information below is intended to provide general information. This resource guide does not constitute legal advice or endorsement. Students should always verify the process for their case using official websites or by consulting a professional in the specific field.

### Driver's License

#### *Colorado Division of Motor Vehicles (DMV) Locations*

Website: <http://www.colorado.gov/revenue/dmv>

#### **Denver Central**

1865 W. Mississippi Ave., #C  
Denver, CO 80219  
M-F, 8 a.m. - 5 p.m.  
(303) 937-9507

#### **Denver NE**

4685 Peoria  
Denver, CO 80239  
M-F, 8 a.m. - 5 p.m.  
(303) 373-0161

#### *You will need to provide the following documents to apply for a driver's license:*

Passport

Form I-20

Form I-94 (*stapled in your passport*)

CHU Support Letter (*obtained from Student Services, Admin Building room 214*)

Social Security Card\*

\*You are eligible for a Colorado driver license without a social security card but you must present a letter from Social Security Administration verifying you are ineligible.

Students from most countries will be required to take a written test and a road test. You must be familiar with Colorado driving laws and practices to successfully complete the written test. The written test is not given within 30 minutes of closing time so make certain you arrive early. A road test consists of driving your car with a driver license examiner. You will not be provided a car so you must borrow or drive your own car for the road test. Before going to take the driver license examination, you should study the booklet that is published by the Colorado Division of Motor Vehicles. The booklet contains all the information needed to pass the written part of the test and is available free of charge. You must pick this booklet up at the Driver's License Division location.

For the purpose of getting a driver's license, international students are exempt from state residency requirements. Since you are now living in Colorado, you are considered a Colorado resident. If you need to learn to drive, you might consider a driver education class. Consult the yellow pages for a listing under "driver's education school."

### Taxes

**Annual Due Date** - April 15, unless extension is approved

**Internal Revenue Service** - <http://www.irs.gov>

**IRS Forms** - <http://www.irs.gov/formspubs/index.html>

#### **Who Needs to File What?**

What tax forms you file depends on several factors. Students are considered U.S. residents for tax purposes if they meet the substantial presence test for the year they are submitting tax forms.

The following resources are available from the IRS to assist you in this process.

IRS Determining Alien Tax Status:

<http://www.irs.gov/businesses/small/international/article/0,,id=96392,00.html>

The IRS Substantial Presence Test:

<http://www.irs.gov/businesses/small/international/article/0,,id=96352,00.html>

Exception to the Substantial Presence Test for Foreign Students:

<http://www.irs.gov/businesses/small/international/article/0,,id=129255,00.html>

Taxation of nonresident aliens:

<http://www.irs.gov/businesses/article/0,,id=203094,00.html>

### ***Helpful IRS Publications***

- 515: *Withholding of Tax on Non-resident Aliens and Foreign Corporations*  
Detailed instructions on withholding amounts and processes. Includes tax treaty tables. This is a resource more for institutions making payments to nonresidents than for individual taxpayers.  
<http://www.irs.gov/publications/p515/index.html>
- 519: *U.S. Tax Guide for Aliens*  
Explanation of the difference between Resident and Non-Resident Alien status and other topics affecting international visitors. Provides information both for nonresidents and institutions providing income to nonresidents.  
<http://www.irs.gov/publications/p519/index.html>
- 901: *U.S. Tax Treaties*  
Tables and texts that outline each current tax treaty and any retroactive clauses with older agreements. This is valuable for both nonresident aliens and institutions making payments to them. In cases that are ambiguous, the tax treaty text should be used:  
<http://www.irs.gov/pub/irs-pdf/p901.pdf>  
Tax treaty information can also be found at: <http://www.windstar.com/public/treaties.html>
- 4152: *Electronic Tool-Kit for Non-Resident Alien VITA Sites*  
Comprehensive guide for those seeking more detail, including scenarios and frequently asked questions.  
<http://www.irs.gov/pub/irs-pdf/p4152.pdf>
- IRS Link and Learn Foreign Student VITA Volunteer Training and Testing (replaced IRS Publication 678-FS as of tax year 2008) [http://www.irs.gov/app/vita/foreign\\_student.jsp](http://www.irs.gov/app/vita/foreign_student.jsp)
- IRS Form W-7 found at: <http://www.irs.gov/pub/irs-pdf/fw7.pdf>
- IRS Substantial Presence Test found at:  
<http://www.irs.gov/businesses/small/international/article/0,,id=96352,00.html>

### ***Free Tax***

The VITA Program offers free tax help to low- to moderate-income (generally, \$39,000 and below) people who cannot prepare their own tax returns. Certified volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing. To locate the nearest VITA site, call 1-800-829-1040 or visit:

<http://www.irs.gov/individuals/article/0,,id=219171,00.html> or <http://www.irs.gov/app/vita/index.jsp?level>.

*\*Please note that VITA volunteers may not have special training in nonresident or F-1 tax issues.*

### ***Nonresidents for tax purposes***

Nonresidents for tax purposes include F-1 students who were in the US less than 5 years. Nonresident F visa holders who earned any US source income during the tax year must file tax returns on Form 1040NR, or Form 1040NR-EZ, and Form 8843.

### ***Social Security and Medicare Tax***

Chapter 8 Publication 519 - <http://www.irs.gov/publications/p519/ch08.html>

Lawfully employed NONRESIDENT F-1 visa holders are not subject to social security withholding or reporting requirements until their 6th year in the U.S. If an F-1 is a RESIDENT ALIEN for tax purposes, their wages are subject to social security (FICA) and unemployment (FUTA) as U.S. citizens. If social security or

Medicare taxes were withheld in error from pay that is not subject to these taxes, contact the employer who withheld the taxes for a refund. If you are unable to get a full refund of the amount from your employer, file a claim for refund with the Internal Revenue Service on Form 843, Claim for Refund and Request for Abatement, with the required attachments.

### ***Social Security an Individual Taxpayer Identification Number (ITIN)***

<http://www.irs.gov/individuals/article/0,,id=96287,00.html>

A taxpayer identification number must be furnished on returns, statements, and other tax-related documents. For an individual, this is a social security number (SSN). If you do not have and are not eligible to get an SSN, you must apply for an Individual Taxpayer Identification Number (ITIN). This must be done before you file your return.

## **Social Security Card**

<http://www.ssa.gov/>

Social Security Administration Website (F-1): <http://www.socialsecurity.gov/pubs/10181.html>

Interpreter are available: <http://www.ssa.gov/pgm/reach.htm>

### ***You will need to provide the following documents to apply for a social security number:***

Employer Letter (*if employed on-campus contact Human Resources, Admin Building room 315*)

CHU Support Letter (*obtained from Student Services, Admin Building room 214*)

Form I-20

Passport

Form I-94 (*stapled in your passport*)

### ***Social Security Office Locations***

Website for location searches: <https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>

Suite 200, 2<sup>nd</sup> Floor  
1500 Champa St  
Denver, CO 80202

8000 Southpark Lane  
Littleton, CO 80120

Off-campus employment for F-1 students requires authorization from the Student Services Office (Admin Building, room 214) before you begin employment or training. You should attend F-1 employment information sessions or visit the office to discuss employment options prior to beginning an employment search. Please allow a minimum of 2-3 days for processing an employment authorization request.

## **Bank Account**

To open any kind of bank account, go to the bank of your choice and tell the receptionist that you would like to open an account. The receptionist will direct you to a person who can explain the kinds of accounts that are available and can help open one for you. There are periodic changes in the kinds of accounts and the other that banks offer. Banks have “customer service” personnel whose job is to answer customer questions and assist with problems that have to do with banking. It is important to understand that banks have specialized charges. When opening an account the bank or financial institution must give you a list of all current charges. Read this list very carefully so you do not incur unnecessary charges or fees.

### ***Bank Customer Identification Programs (CIP)***

U.S. financial institutions are required to verify the identity of everyone who opens a bank account. All banks have established Customer Identification Programs (CIP) that they must follow. Department of Treasury regulations (31 CFR § 103.121) lists the following minimal information banks must obtain from you:

1. Your name
2. Your date of birth
3. Your street address (P.O. Box)
4. An identification number

The regulations 31 CFR § 103.121(b)(i)A)(4)(ii) clarify that for a non-U.S. person, the identification number shall be one or more of the following:

- A taxpayer identification number (see discussion below).
- A passport number and country of issuance.
- An alien identification card number.
- Number and country of issuance of any other government-issued document showing nationality or residence and bearing a photograph or similar safeguard.

It is important to remember that banks establish their own customer identification programs and may ask for additional documentation because they are ultimately responsible for establishing the identity of their customers.

### ***Documentation to bring with you***

Documents you should take with you to open your account:

- Your unexpired passport
- Your I-94 card
- Your I-20, DS-2019, or I-797 approval notice
- Any secondary form of identification you may have
- Form W-8 BEN if you are a student not eligible for a SSN or ITIN

\*If you need assistance, the CHU Student Services office will provide you a letter to the bank confirming your status at CHU and asking for their assistance in opening your account.

### ***Types of Accounts & Cards***

**Checking Accounts** - Banks offer different types of checking accounts designed to fit individual needs. The cost of checking varies from bank to bank. Some banks charge per transaction, some have a basic monthly fee, and others offer free if you maintain a certain minimum balance in your account at all times. You should be able to access information regarding your personal account, including all transactions and deposits, through the bank's website. This will be secure information that only you can access. Be careful to keep an accurate record of every check you write in order to avoid having checks returned and incurring additional charges. "Bouncing" a check (writing a check for more money than you actually have in the account) is illegal and can cost you time and money. Through some banks, you can apply for a line of credit attached to your checking account that provides overdraft protection.

**Debit Cards**- A debit card, also known as a check card, allows you to withdraw or deposit money to your bank account using an automatic teller machine (ATM) and to make purchases at stores that accept the card. Some debit cards carry a credit-card logo (such as Mastercard or Visa), and can be used in place of a check or credit card. Debit cards are not credit cards, however, and they can be used only to the extent that you have funds in the account to which they are linked.

**Savings Accounts** - A savings account enables you to save money and accumulate interest on your savings. Interest is paid either monthly or quarterly. The difference between a savings and a checking account is that you cannot write checks on a savings account.

**Cashing Checks** - To cash a check, you will need to endorse it by signing your name on the back. In addition, you will be asked for personal identification in the form of a driver's license, a State of Colorado ID card, or a CHU ID card. Some stores will cash a check for you if you shop there regularly. Supermarkets may allow you to pay by check, with authorization from their credit department, if you present the ID they request (usually a Colorado driver's license).

**Bank Cards** - Many banks issue cards that enable you to deposit and withdraw money 24 hours a day by use of an Automated Teller Machine (ATM). These machines, which are frequently located outside the bank, are very convenient. By using a bank card, customers avoid waiting in line at the bank and have access to funds or money after the bank closes. Banks that are members of a national ATM network allow you to access your funds with your bank card at selected ATM's throughout the country.

**Credit Cards** - Credit cards may be convenient, especially if you unexpectedly have major expenses. You can pay University and medical fees, airplane tickets and car repairs with any major credit card. You must understand that you can easily accumulate large bills with credit cards, and before you know it, you may be in debt. Before you accept a credit card, you must be sure to understand all your obligations. Most banks charge an annual fee. If you are unable to pay your full balance each month, you will be charged high interest rates (usually 18% or higher) on the remaining balance and any additional charges you make. Make sure you stay within your budget when making credit card purchases.

### ***Foreign Currency***

If you deposit a check drawn on a foreign bank in your U.S. checking account, it may have to go through a collection process. This means that the money is not available to you until the U.S. bank has collected it from the foreign bank. It may take several weeks before the money is credited to your account.

In countries with restrictions on foreign exchange, you may need to provide your sponsor or your family with certification of enrollment in order to receive money from your home country. The application forms for letters of certification are available in CHU Student Services office. Please allow 3 working days for processing.

#### *\*Sources:*

<http://www.denver.org/metro/weather>

Denver University International Student Handbook

University of Cincinnati Website

NAFSA Federal Income Tax Brochure, 2011

<http://www.ssa.gov/>

<http://www.colorado.gov/revenue/dmv>

***Please see the CHU Student Information handout for more resources and guidance on your life in Denver!***