INTERNATIONAL STUDENT RESOURCES

INTERNATIONAL STUDENT LIFE IS PLEASED TO OFFER A NUMBER OF RESOURCES TO ASSIST YOU WITH YOUR TRANSITION TO ATHENS AND THE UNITED STATES.
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Making a Trip to the Social Security Office

1. Making the trip

   The entire trip takes about 2 hours, so be sure you set aside an entire morning or afternoon. Be sure you have checked-in with the Office of International Education (OIE). Your SEVIS record must be Active before you go to the Social Security Administration. Make sure you have all the necessary documents complete and ready to go. Social Security Administration can only accept original documents or documents certified by the issuing agency. Notarized copies or photocopies of documents are not acceptable.

2. Going to the office

   Take bus # 7 (Prince Avenue) from the Arch or Multi-Modal Transportation Center (MMTC).
   - For the current bus schedule, visit: https://www.athensclarkecounty.com/7565/Route-7--- Prince-Avenue
   - Swipe your UGA ID card as you get onto bus #7 (Prince Ave).
   - If you get on the bus at the Arch, the bus will stop for about 10 minutes at the MMTC
   - The Social Security Office is the stop directly after the Athens Regional Medical Center (the hospital is on the left).
   - A good clue is when you see a long, wrought iron fence on the left pull the stop request cord; the fence is located right before your stop.

3. At the office

   Go to the kiosk by the door and press the number for first-time card application on the screen.
   - Take the number printed out and wait until your number is called.
   - When your number is called, go to the desk you are instructed to.
   - For assistance, ask the police officer located at the help desk by the door.
   - Once you are at a desk with a Social Security Officer, tell the officer that you’d like to apply for a first-time card and give them your paperwork.

4. Getting back to campus

   When you leave the office, you can either take bus # 7 (Prince Avenue) back to campus or you can cross the street (you will need to find a crosswalk) and take bus #5 (Beechwood/Baxter). The bus stop for bus #5 is directly across the street from the Social Security Administration Office.

5. Getting your card

   Ask the Social Security Officer how long it will take for your card to arrive in the mail. The card will come to the address you provided on the SS-5 form. Take your new Social Security Card to your employer. Your employer will update your information with UGA using this card.
CONSEQUENCES

When someone steals your identity, they can open new credit cards and bank accounts, establish phone services, apply for loans and government benefits, write bad checks, and file for bankruptcy in your name. Consequently, victims have great difficulty clearing credit reports, obtaining loans, and getting their finances back in order.

COMMON TECHNIQUES

- Stealing
- “Dumpster Diving” (going through people’s garbage to steal information)
- Social Engineering (contacting organizations pretending to be the member to obtain personal information)
- Change of Address Forms

Although thieves may gain personal information from records within stolen wallets, purses, and mail, they often obtain it through bill statements or financial documents thrown away in the trash.

Thieves are also becoming savvy in getting individuals to disclose personal and financial information over the Internet or via the telephone. Using a technique called ‘phishing,’ thieves create websites that mimic legitimate sites such as financial institutions then record information as individuals attempt to login. Thieves also use techniques via ‘spam’—email disguised as legitimate financial correspondence to obtain account numbers and personal data.

Using a technique called ‘social engineering,’ thieves may contact organizations and pretend they are members in an effort to obtain personal information. Lastly, they may complete “change of address” forms to reroute financial records and bills.

PREVENTION

There are many ways to prevent identity theft. Some of these include:

- Keep personal papers in a safe place.
- Use a cross-cut shredder to destroy documents and mail containing personal information.
- Protect your social security number by removing it from your wallet or purse, checks, and drivers license and only giving it out when absolutely necessary. (NEVER give it out via e-mail or the Internet and be extremely cautious about giving it out over the telephone.)
- NEVER answer unsolicited email requests for personal information even if the source appears to be legitimate.
- NEVER post identifiable information about you or your family on a personal website (for example your birth date, address, phone number).
- Always shop with online merchants that you know and that have secure sites for purchase information.
- Keep passwords on all financial accounts like banks, credit cards, phones, and investments. Change these regularly.
To minimize harm from identity theft, be vigilant in checking your credit reports from the three major reporting agencies (Equifax, Experian, and TransUnion) every six months. Georgia residents may obtain two free reports per year. Look for red flags like incorrect mailing addresses, variations of your name, companies that the credit bureau mailed your report to without your permission, etc. When checking these reports, please note that there is no charge for the report as long as you request only one per year.

Also be aware of when bills and statements normally arrive in the mail. Check them immediately to detect unauthorized purchases. Be suspicious if your bill fails to arrive on time and contact the company for details.

If you fall victim to identity theft, act immediately. Contact one of the three credit reporting agencies and place a fraud alert on your credit report. This ensures that creditors will have to follow stricter procedures before opening accounts in your name.

Close any accounts that have been tampered with or established fraudulently and file a police report and report the theft to the Federal Trade Commission. This will help you appease creditors that may want proof of the crime.

Identity theft poses a serious threat. However, several procedures can be taken to reduce personal risk.

These websites provide detailed information about identity theft prevention, detection, and reclamation:

**Credit Reporting Agencies:**
- **Equifax:** 1-800-525-6285
  - www.equifax.com
- **Experian:** 1-888-397-3742
  - www.experian.com
- **TransUnion:** 1-800-680-7289
  - www.transunion.com

**Federal Trade Commission Identity Theft Helpline:**
- 1-877-ID-THEFT


**https://eits.uga.edu/access_and_security/infosec/**

**https://www.idtheftcenter.org/**
<table>
<thead>
<tr>
<th><strong>Wells Fargo</strong></th>
<th><strong>Bank of America</strong></th>
<th><strong>Suntrust Bank</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MONTHLY CHECKING ACCOUNT FEES</strong></td>
<td><strong>Core Checking Account:</strong>&lt;br&gt;Waived for students under the age of 24 and are enrolled in a college or university</td>
<td><strong>Essential Checking for Student:</strong>&lt;br&gt;No monthly fees for 5 years</td>
</tr>
<tr>
<td><strong>MINIMUM OPENING DEPOSIT</strong></td>
<td><strong>Checking:</strong> $50</td>
<td><strong>$100</strong></td>
</tr>
<tr>
<td><strong>RESTRICTIONS</strong></td>
<td>Need to pay for check reorders ($18), but includes unlimited check writing.</td>
<td>No interest in the checking account.</td>
</tr>
<tr>
<td><strong>PERKS</strong></td>
<td>Free access to <strong>Wells Fargo Online</strong> banking will Bill Pay, 24/7 online access, Overdraft Protection, add a savings account with no monthly fees</td>
<td>No minimum balance, free debit card, unlimited check writing, check card usage, free online banking, free online bill pay, mobile banking, and account alerts.</td>
</tr>
<tr>
<td><strong>BRANCH LOCATIONS</strong></td>
<td>College Ave (downtown), Mitchell Bridge Rd (Publix), Alps Rd (Beechwood), Gaines School Rd (Eastside)</td>
<td>East Clayton Street (downtown), Gaines School Rd (Eastside), Alps Rd, Epps Bridge Parkway, Atlanta Highway (GA Square Mall)</td>
</tr>
<tr>
<td><strong>ATM LOCATIONS</strong></td>
<td>UGA Bookstore, College Avenue, Mitchell Bridge Rd, Epps Bridge Rd, Alps Rd, Gaines School Rd</td>
<td>UGA Bookstore, Clayton St, Gaines School Rd, GA Square Mall, Epps Bridge Rd, Bells Plaza</td>
</tr>
<tr>
<td><strong>WIRE TRANSFERS</strong></td>
<td>Fees may apply—call 1-800-3557 to learn more about wire transfers</td>
<td><strong>Domestic Incoming:</strong> $15&lt;br&gt;<strong>Domestic Outgoing:</strong> $30&lt;br&gt;<strong>International Incoming:</strong> $16&lt;br&gt;<strong>International Outgoing:</strong> $35&lt;br&gt;<strong>International Outgoing in US:</strong> $45</td>
</tr>
</tbody>
</table>

**Domestic Incoming:** $15<br>**International Incoming:** $30<br>**Domestic Outgoing:** $25<br>**International Outgoing:** $50
1. **Maker** – Person/business who writes the check – the name will be printed in the back  
2. **Payee** – Person/business to whom the check is written  
3. **Legal Amount** – The amount written in words (be sure to draw a line after the words!)  
4. "**For Line**" – why you wrote the check, other info  
5. **Routing Number**  
6. **Account Number**  
7. **Signature Line**  
8. **Written Amount** – the amount written in numbers  
9. **Check Number** – on both the upper right corner and bottom  
10. **Date** – the date the check is written MM/DD/YY

**IMPORTANT:**  
- Never write a blank check (a check that you signed but doesn't indicate amount of money)  
- Never leave your check in an insecure location  
- Never give out your account and/or routing number to people you don't trust
# THE BASICS

## Buying a Used Car

<table>
<thead>
<tr>
<th>Step</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Make sure that you are ready to purchase a car! While it is helpful to have, there comes many costs and responsibilities. Determine your price range and then look for the “Car for Sale” ads on campus bulletin boards, in the local newspaper, or online.</td>
</tr>
<tr>
<td>2</td>
<td>Have a reputable mechanic (e.g., Walmart - NOT someone the car seller recommends) to examine the car in detail. Many local repair shops or service stations will inspect the vehicle for a fee. Be sure that they will test drive the vehicle!</td>
</tr>
<tr>
<td>3</td>
<td>Obtain the VIN number from the owner and check the car history through CARFAX. The report will tell you whether or not the car has been in an accident, how many owners owned the car before, how the car is maintained, etc.</td>
</tr>
<tr>
<td>4</td>
<td>Check the price of the car on Kelly's Blue Book and make your offer. The owner may or may not agree on a lower price. When you reach on an agreement, you pay the amount and obtain the “Title of Ownership” from the seller. This is also known as the “pink slip”.</td>
</tr>
<tr>
<td>5</td>
<td>Check the title of ownership carefully before you make the payment and also have the previous owner sign it over to you. Make sure you have the title of ownership signed to you by the owner before you hand your money over.</td>
</tr>
<tr>
<td>6</td>
<td>Get the car insured in your name and bring the insurance documents to the Georgia Department of Driver Services. Be careful when choosing your car insurance company. There are different rates and types of insurance you can have. The most important thing to remember is that you must have insurance if you own and drive a car in the United States.</td>
</tr>
</tbody>
</table>

You will also need to register the car in your name and new license plates will be issued. Put on the new license plates and your car is ready to roll.

**REMEMBER ALL OF THE RESPONSIBILITIES AND COSTS THAT YOU INCUR IF YOU PURCHASE A CAR:**

- Auto Insurance
- Fees for Tax, Title, and Tag (license plate)
- City parking fees and university parking fees
- General preventive maintenance expenses for your car
- Safety seats for children under the age of four
- Property Tax (you must pay every year)
TRANSPORTATION

Getting a Georgia Drivers License

Do you have a license from another country?

Georgia recognizes valid driver licenses issued to and held by residents of other counties as long as the “Out of County” license is valid (not expired).

“If the foreign license is not printed in English, the driver must also have an International Driving Permit (IDP) or similar translation issued in accordance with the provision of the Convention on Road Traffic, any similar treaty, international agreement, or reciprocal agreement between the United States and a foreign nation. Non-US citizens must obtain an IDP from their home country prior to coming to the U.S.”

Generally, you may drive in Georgia for up to one year on a valid foreign or International license. However, if a non-US citizen establishes residency in Georgia, he or she must obtain a Georgia driver’s license within thirty (30) days. A non-US citizen would be considered a resident of Georgia if they meet any of the following criteria:

- If a person accepts employment in Georgia, and enrolls their children in private or public school within ten days after the commencement of employment; or...
- If a person has been present in the state for 30 or more days.

Collect the documents needed for non-citizens to obtain a Georgia driver’s license

If you have a license from another country or U.S. state: you must present your Out of Country/International license or identification card to receive a Georgia license or identification card.

Out of country licenses/permits/ID cards are returned to non-US citizens with the following exceptions: commercial licenses and permits.

If you have a license/permit/ID card from another U.S. state, you must surrender the license/permit/ID card.

Social Security Number Requirements: you must provide either a Social Security Number or a letter of ineligibility for a Social Security Number (Form SSAL 676)

Social Security Number (SSN): Non-citizens who have permission from the Department of Homeland Security (DHS) to work in the U.S. can apply for a SSN. To apply for a SSN or for further details on social security numbers for non-citizens visit, please visit www.ssa.gov. If you are eligible for a SSN, apply for one and wait to get your card. After receiving your card, you may apply for a Georgia Driver’s License.

Letter of Ineligibility: If you are NOT eligible for a SSN, you must obtain a letter of ineligibility, Form SSAL676, from the Social Security Administration. The Social Security Administration will give you this letter if the DHS has not given you permission to work in the U.S. In order to get the letter, you must complete the application process for a SSN and be rejected for a number by the Social Security Administration. The rejection letter they send to you is what you need to take to the DDS to apply for your license in Georgia.
Getting a Georgia Drivers License

3

Identity & Lawful Presence Requirements: you must present the following original documents *only originals are accepted!*

For F-1, F-2, J-1, J-2 status: unexpired passport with valid U.S. visa, a valid I-94, AND I-20 (F-1/F-2) or DS-2019 (J-1/J-2). You may print out your electronic I-94 form from the U.S. Customs and Border Protection webpage: www.cbp.gov/i94

• If you are on a different type of visa, you will need to visit the DDS website for more information.

Proof of Residency: you must present 3 of the following:
• Utility bill issued within the last sixty (60) days with your current address
• Bank statement issued within the last sixty (60) days with your current address
• Currently valid rental contracts (your lease) and/or receipts for rent payments made within the last sixty (60) days
• Employer verification, including, but not limited to, one of the following:
  - Paycheck or paycheck stub
  - Letter from employer on company letterhead stating the applicant’s full name and home address
  - W-2 for current or preceding calendar year

4

Complete the necessary requirements for receiving a GA driver’s license

1. You must be at least 18 years old.
2. You must pass the Knowledge Exam.
3. You must pass the Road Skills Test.
4. You must pass the Vision Exam (bring your glasses or contacts!)
5. You must present the documents listed above.

NOTE:
To learn more about the knowledge exam, please review the Georgia Driver’s Manual on the DDS website. The cost of applying for a Regular Non-Commercial Driver’s License (Class C) is $20. Class C is the type of license you should apply for (there are other types of license types that are paid for drivers, motorcyclist, etc.).

Please note: You will receive a temporary paper license, and the permanent plastic license will be mailed to you within 30 days.

Example of a Georgia Drivers License
1-866-754-3687 (Select Option 4) or (678) 413-8400 (Select Option 4.)

- The reservation system lines are open from 7:00am until 5:15pm Monday through Friday. Appointments can be made for any location in the state up to 90 days in advance. Customer Service Centers conduct testing during most business hours. The last test of the day is scheduled about an hour and a half before closing to allow time for testing, license issuance, photo and license printing.

- Without a reservation, you will be worked in between scheduled appointments, but there is no guarantee that you can be served on a particular day.

Effective January 1, 2008, Georgia law requires DDS to verify all immigration documents presented by non-citizens through the U.S. Custom and Immigration Service (USCIS) via a program known as SAVE (Systematic Alien Verification for Entitlement.)

In most cases, the SAVE verification can be completed immediately during your application for a driver’s license. In some cases, verification may take several days or several weeks. Until the documentation is verified by USCIS, DDS will be unable to issue a driver’s license or identification card. If the SAVE verification is unsuccessful, the customer will be given a form with further instructions.

Once immigration documentation is verified with USCIS, a Georgia driver’s license or identification card may be issued with an expiration date that matches the immigration documentation expiration date, up to 5 years. If there is no expiration date on the immigration documentation, a driver’s license/permit/ID card can be issued for 5 years if the customer is verified through SAVE as a lawful permanent resident (LPR), asylee or refugee. If the customer has any status other than LPR, asylee or refugee, and there is no expiration on the immigration documentation, the maximum term available is one year.

Need more information?

- DDS Website
  https://dds.georgia.gov/

- Georgia Driver's Manual
  http://www.eregulations.com/georgia/driver/

- Athens Customer Service Center
  1505 US Highway 29 North
  Athens, GA 30601
  Phone: 706-552-4427
  Hours: Tuesday – Friday
  8:00am – 6:00pm
  Saturday – 8:00 am – 12 noon
  Closed Monday and Sunday
Tips for Accessing and Using the UGA Mandatory Student Health Insurance Plan

- Carry your insurance plan card(s) with you at all times
- Carry some form of photo identification with you at all times
- Review your health insurance benefits before you need them. By doing so, you will know what to expect at the time of need.
- Know your deductible amount, coinsurance amount, co-pay amount, and out-of-pocket limits.
- Utilize contact numbers for questions about your coverage

If you are required to be covered by the mandatory health insurance plan...

You are automatically enrolled in the plan. Visit the student insurance website regarding enrollment and your insurance ID card.

If you are required to be covered by the mandatory health insurance plan but already have health insurance...

You may request a waiver from the mandatory plan. To request a waiver, visit the student health insurance website for instructions and deadlines.

If you are not eligible for the mandatory health insurance plan...

You may be eligible to enroll in the University System Voluntary Plan. To enroll, visit the student health insurance website for instructions and deadlines.

If you wish to enroll dependents in the mandatory plan...

Visit the student health insurance website for instructions and deadlines.

COMMON INSURANCE TERMS

Allowable Charges
- The maximum amount a provider participating in the network can charge for covered service. If a participating provider charges more than the allowable charge under the network contract, the participating provider must write off the difference. The difference cannot be charged to the insured.

Balance Billing
- If an insured uses an out-of-network provider, the provider can charge the patient the difference between the actual charge and the usual and customary rate that is reimbursable under the plan.

Benefit
- Reimbursement for medical expenses covered under the plan.

Claim
- A formal request made by or on behalf of an insured person for the benefits provided by a policy.

Co-Insurance
- The percentage of covered expenses an insured individual share with the insurance carrier. If applicable, co-insurance applies after the insured pays the deductible and is only required up to the plan's out-of-pocket maximum.

Co-Payment
- A specific amount an insured individual must pay toward the cost of various services.

Deductible
- The dollar amount an insured must pay for covered expenses during a policy year before the plan begins to pay for covered expenses.

Exclusions
- Expenses which are to covered under an insurance plan.
COMMON INSURANCE TERMS

Exclusions
- Expenses which are not covered under an insurance plan

Explanation of Benefits (EOB)
- An insurance carrier's written response to a claim for benefits. The explanation states the amount paid to the provider by the plan and the total amount the patient is responsible for

ID Card/ Identification Card
- Card given to an insured individual which advises medical providers that a patient is covered by a particular health insurance plan

In–Network
- Describes a provider or health care facility which is part of a health plan's network. When applicable, insured individuals usually pay less when using an in–network provider

Insured
- An individual who is covered by an insurance policy

Lifetime Maximum Benefit
- The maximum amount a health plan will pay in benefits to an insured individual

Limitations
- A restriction on the amount of benefits paid out for a particular covered expense

Network
- A group of doctors, hospitals, and other providers contracted to provide services to insured individuals for less than their usual fees. Provider networks can cover large geographic markets and/or a wide range of health care services. If a health plan uses a preferred provider network insured individuals typically pay less for using a network provider

Out–of–Network
- Describes a provider or health care facility which is not part of a health plan's network. Insured individuals usually pay more when using an out–of–network provider, if the plan uses a network. Insured may be subject to balance billing if utilizing an out–of–network provider

Out–of–Pocket Maximum
- The maximum coinsurance an individual will be required to pay, after which the insurer will pay 100% of covered expenses up to the policy limit

Pre–Certification
- An insurance company requirement that an insured obtain per–approval before being admitted to a hospital or receiving certain kinds of treatment to ensure the medical necessity of the medical treatment

Premiums
- Payments to an insurance company to have benefit coverage under an insurance plan

Provider
- Any individual or group of individuals that provide health care services, such as physicians or hospitals

Referral
- Permission for an insured individual to consult with another physician or hospital

"Usual & Customary"
- The charge, fee, or expense which is the customary charge for a covered service rendered within a particular geographic area by those of similar professional standing

Questions about student health insurance may be directed to gshiplan@uga.edu or (706)542-2222 or hr.uga.edu/students/student-health-insurance
Resident Tax Resources

Please note that ISL has made every attempt to ensure the accuracy of the following information. However, information listed below is subjected to change, without notice, according to the services offered by the organizations and businesses below. This information is only for individuals considered "residents for tax purposes."

Online Resources

Internal Revenue Services
Free File Program: Provided by your Internal Revenue Service and the Free File Alliance.
Free File allows taxpayers with an adjusted gross income of $62,000 or less in 2016 to e-file their federal tax returns for free (Information obtained from IRS website)

Important:
- Before selecting a company link, review the tax software company's criteria to confirm that you meet their eligibility for preparing and e-filing your federal return for free
- Fees for state tax returns may apply. Some companies offer free state tax return preparation and e-filing. Check company websites for more details.
- You are under no obligation to buy any of the company's other products or services.

Local Resources

Georgia United Credit Union and UGA College of Family and Consumer Sciences
Volunteers are available to assist low to moderate income individuals with resident tax returns. The site is located at Georgia United's East Side Branch, 190 Gaines School Road. For a complete list of available dates and times or to make an appointment, visit https://georgiaunitedcu.org/interior/membership/taz.asp. For those without Internet access, phone reservations may be made at (706)-224-5400 ext. 6486.

AARP Tax Guide
Volunteers are available to assist low income individuals with resident tax returns. Location: Kroger Grocery Store, 1720 Epps Bridge Road
E-Filing is available, and walk-ins are welcome.

For more information, visit:
https://www.aarp.org/applications/VMISLocator/searchTaxAideLocations.action

Athens-Clark County Library
2025 Baxter Street Athens, GA 30606
Services: You can pick up paper copies of the state and federal tax forms
Contact: Visit the following website for more information:
https://www.clarke.public.lib.ga.us
Accounting Services
*Note: These organizations may charge a fee

H and R Block
Website: www.hrblock.com
Phone: 1-800-HRBLOCK
Athens Locations:
- Alps Square Shopping Center, 129 Aps Road: 706-543-2786
- College Station Shopping Center, 2301 College Station Road: 706-549-7059
- East Athens Marketplace, 4375 Lexington Road: 706-543-5282
- Epps Village Shopping Center, 1720 Epps Bridge Parkway: 706-354-0728
- Georgia Square Mall, 3700 Atlanta Highway: 706-552-1544

The Tax Shelter
Website: http://www.thetaxshelter.com/contact_us.html
Phone: 706-353-1711
Athens Location: 630 Hawthorne Ave, Athens, GA 30606

Jackson Hewitt Tax Service
Website: www.jacksonhewitt.com
Athens Locations:
- Wal-Mart East Athens, 4375 Lexington Road: 706-201-3284
- 4038 Lexington Road: 706-357-7176
- Wal-Mart Epps Bridge, 1911 Epps Bridge Parkway: 706-206-7821

TurboTax
Website: http://www.turbotax.intuit.com/
They offer a free version to help with simple returns, but other versions may cost a fee.

NOTE: Filing federal income tax forms is the personal responsibility of each international student and scholar. Staff members and volunteers in the ISL office have been trained as tax assistance volunteers through the IRS Volunteer Income Tax Assistance (VITA) Program. ISL has developed this service to help you meet your tax filing obligations. Please be aware that you are ultimately responsible for the accuracy of your income tax returns.
Graduate students should research Graduate or Teaching Assistantship opportunities from the following places:
- Academic Departments
- The UGA Graduate School
- Student Affairs (process begins in Fall semester)

Check with UGA Financial Aid office (https://osfa.uga.edu/) regarding loan or scholarship options for international students.
- Typically, these funds are VERY limited for international students
- Usually, there are more funds available for international graduate students than international undergraduate students

International students may want to inquire about scholarships to study abroad in the U.S.
They are often offered by their home country’s consulate or government as well as from international organizations (such as U.N. or the Fulbright Commission).

The Office of International Education (OIE) may offer tuition waivers for international students who have met certain eligibility requirements.
- Go to OIE (or visit their webpage at https://osfa.uga.edu/policies/ tuition-and-fee-waivers/) for more information regarding the requirements.

Discover Student Loans is one loan option for internationals (offered by Discover Bank)
- Visit https://www.discover.com/student-loans/ for more information
- International students need a U.S. citizen or permanent resident to co-sign the loan application
- Make sure to read all conditions of any loan carefully

For U.S. immigration regulations that guide where you can seek employment, visit OIE’s website: http://international.uga.edu/
Financial Aid Resources

NEED SOME ASSISTANCE?

LOANS FOR INTERNATIONAL STUDENTS
www.edupass.com/finaid/loans.phtml
www.studentloans.com
www.wellsfargo.com/student/

THE AMERICAN ASSOCIATION OF UNIVERSITY WOMEN (AAUW) EDUCATION FOUNDATION
https://www.aauw.org/what-we-do/educational-funding-and-awards/

SCHOLARSHIP SEARCH
https://www.fastweb.com/
http://www.finaid.org/

THE INSTITUTE OF INTERNATIONAL EDUCATION
https://www.fundingusstudy.org/

THE JOHN D AND CATHERINE T MACARTHUR FOUNDATION
https://www.macfound.org/

INTERNATIONAL EDUCATION FINANCIAL AID
https://www.iefa.org/
American Football
- Played in Sanford Stadium
- August–December Season
- For tickets, go here, under the "Tickets" menu at the top, then click on "Student Tickets"
- Students must have a valid UGA Student ID Card, and will need a MasterCard or Visa credit/debit card to purchase tickets. If you do not have access to this method of payment, call the Ticketing Office

Men and Women's Basketball
- Played in Stegman Coliseum (near Snelling Dining Hall)
- November–March Season
- Women's Team: Tickets are free and are automatically loaded onto your UGA Student ID Card
- Men's Team: For tickets, go here, and under the "Tickets" menu and click "Student Tickets"
- Gymnastics season runs from January to April

Gymnastics
- Takes place inside Stegman Coliseum (near Snelling Dining Hall)
- January–March Season
- For tickets, go here, and under the "Tickets" menu, then click "Student Tickets"

Baseball
- Played at Foley Field (behind Stegman Coliseum)
- February–May Season
- Tickets are free and automatically loaded onto your UGA Student ID Card

Women's Volleyball
- Played at Ramsey Center (near Village Summit on East Campus)
- August–November Season
- Tickets are free and are automatically loaded onto your UGA Student ID Card

Men and Women's Swimming and Diving
- Played at Ramsey Center in Gabrielsen Natatorium near Village Summit on East Campus
- October–March Season
- Tickets are free and are automatically loaded onto your UGA Student ID Card
The following numbers are UGA offices and departments that may be useful. Keep this list of important phone numbers easily accessible to you.

<table>
<thead>
<tr>
<th>Department</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency - 24 Hours</td>
<td>911</td>
</tr>
<tr>
<td>Admissions, Undergraduate</td>
<td>(706)-542-8776</td>
</tr>
<tr>
<td>Admissions, Graduate</td>
<td>(706)-542-1739</td>
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<tr>
<td>Athletic Intercollegiate Ticket</td>
<td>(706)-542-1511</td>
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<tr>
<td>Bookstore</td>
<td>(706)-542-3171</td>
</tr>
<tr>
<td>Bulldog Bucks</td>
<td>(706)-542-8257</td>
</tr>
<tr>
<td>Bursar’s Office</td>
<td>(706)-542-2965</td>
</tr>
<tr>
<td>Bus - Athens Transit</td>
<td>(706)-613-3430</td>
</tr>
<tr>
<td>Bus - UGA Transit</td>
<td>(706)-542-6220</td>
</tr>
<tr>
<td>Campus Mail</td>
<td>(706)-542-5286</td>
</tr>
<tr>
<td>Career Center</td>
<td>(706)-542-3375</td>
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<tr>
<td>Disability Services</td>
<td>(706)-542-8719</td>
</tr>
<tr>
<td>Campus Police</td>
<td>(706)-542-5813</td>
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<tr>
<td>Emergency Medical Problems</td>
<td>(706)-542-1163</td>
</tr>
<tr>
<td>Financial Aid</td>
<td>(706)-542-6147</td>
</tr>
<tr>
<td>Graduate Studies</td>
<td>(706)-542-1739</td>
</tr>
<tr>
<td>Health Center</td>
<td>(706)-542-1162</td>
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<tr>
<td>Housing, Campus</td>
<td>(706)-542-1421</td>
</tr>
<tr>
<td>Housing, Family &amp; Graduate</td>
<td>(706)-542-1473</td>
</tr>
<tr>
<td>International Student Life Office</td>
<td>(706)-542-5867</td>
</tr>
<tr>
<td>Legal Affairs</td>
<td>(706)-542-0006</td>
</tr>
<tr>
<td>Library, Main</td>
<td>(706)-542-3256</td>
</tr>
<tr>
<td>Library, Science</td>
<td>(706)-542-4535</td>
</tr>
<tr>
<td>Meal Plan</td>
<td>(706)-542-1256</td>
</tr>
<tr>
<td>Miller Learning Center</td>
<td>(706)-542-7000</td>
</tr>
<tr>
<td>Multicultural Services and Programs</td>
<td>(706)-542-5773</td>
</tr>
<tr>
<td>Office of International Education</td>
<td>(706)-542-2900</td>
</tr>
<tr>
<td>Parking Services</td>
<td>(706)-542-7275</td>
</tr>
<tr>
<td>Performing Arts Center</td>
<td>(706)-542-4400</td>
</tr>
<tr>
<td>Phone Directory</td>
<td>(706)-542-3000</td>
</tr>
<tr>
<td>Print &amp; Copy Services</td>
<td>(706)-542-8493</td>
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<tr>
<td>Ramsey Student Center</td>
<td>(706)-542-1454</td>
</tr>
<tr>
<td>Red &amp; Black</td>
<td>(706)-433-3000</td>
</tr>
<tr>
<td>Registrar</td>
<td>(706)-542-4040</td>
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<tr>
<td>Sexual Assault Referral Service</td>
<td>(706)-542-1912</td>
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<tr>
<td>Sexual Harassment (Judiciary Affairs)</td>
<td>(706)-542-1131</td>
</tr>
<tr>
<td>Student Accounts</td>
<td>(706)-542-2965</td>
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<tr>
<td>Student Affairs</td>
<td>(706)-542-3564</td>
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<tr>
<td>Tate Student Center</td>
<td>(706)-542-3816</td>
</tr>
<tr>
<td>Tickets - Athletic</td>
<td>(706)-542-1231</td>
</tr>
<tr>
<td>Tickets - Concerts</td>
<td>(706)-542-8579</td>
</tr>
<tr>
<td>Testing Services</td>
<td>(706)-542-3183</td>
</tr>
<tr>
<td>Tutoring</td>
<td>(706)-542-7575</td>
</tr>
<tr>
<td>UGA Card</td>
<td>(706)-542-9226</td>
</tr>
<tr>
<td>UGA Alert</td>
<td>(706)-542-5845</td>
</tr>
<tr>
<td>University Union</td>
<td>(706)-542-6369</td>
</tr>
</tbody>
</table>
UGAMAIL EMAIL ACCOUNT
You must create a UGA MyID in order to set-up an email account
• Go to http://ugamail.uga.edu/
• A total of 10 GB available for email, WebPages and other files

INTERNET SERVICE PROVIDERS
Charter: 1-877-906-9121, https://www.charter.com/browse/content/internet

POSTAL SERVICE IN ATHENS
Downtown: 115 E. Hancock Ave., Suite 100
Five Points: Add Drug Store (next to Earth Fare), 1695 South Lumpkin Street
East Side: 575 Olympic Drive
West Side: 3700 Atlanta Hwy, Suite 135 (Georgia Square Mall)

ZIP CODES
Downtown: 115 E. Hancock Ave., Suite 100
Five Points: Add Drug Store (next to Earth Fare), 1695 South Lumpkin Street
East Side: 575 Olympic Drive
West Side: 3700 Atlanta Hwy, Suite 135 (Georgia Square Mall)

INTERNET CALLING/ VIDEO CHAT
Skype: For more information visit their website at http://www.skype.com/
Google Voice: For more information visit their website at http://www.google.com/voice
FaceTime: For more information visit their website at http://www.apple.com/facetime

CELL PHONE STORES
Verizon Wireless
www.verizonwireless.com
1761 Epps Bridge Parkway
Suite 103
Athens, GA 30606
(706) 543-5150

Sprint
www.sprint.com
1880 Epps Bridge Pkwy
Suite 106
Athens, GA 30606
(706) 549-2144

T-Mobile
www.t-mobile.com
124 Alps Road
Athens, GA 30606
(706) 353-3155

Metro PCS
www.metropcs.com
2235 West Broad Street
Athens, GA 30606
706-354-8077

AT&T
www.att.com/wireless/
1750 Epps Bridge Pkwy
Athens, GA 30606
(706) 355-7000

AT&T
191 Alps Road
Athens, GA 30606
(706) 559-4831

AT&T
4375 Lexington Road
Athens, GA 30605
(706) 583-4050

TELEMARKETING
This is when businesses contact you to try to sell you one of their products. They talk very fast and try not to give you a chance to say no. Make sure you make an effort to interrupt them and say NO; also remember to tell them to remove you from their calling list. You can also register on The National Do Not Call Registry. Click on this link for more information:https://www.consumer.ftc.gov/articles/0133-cell-phones-and-do-not-call-registry
English Opportunities in Athens

Opportunities and Services at UGA

The International Student Life Office hosts the Language Partner Program. The Division of Academic Enhancement offers writing assistance, tutoring help, and conversational English (ESL Conversation) courses. They also host an Intensive English Program during the summer. During the semester, they offer an ESL section of Topics in Academic Enhancement (UNIV 1101) and Introduction to Academic Writing (UNIV 1115) for undergraduate students only. They also offer Academic Writing for Multilingual Services (UNIV 2202) for graduate students.

For more information, visit their website http://tutor.uga.edu/ or call the office at 706-542-7275.

Local English Classes

- Athens Tech provides classes at Mileage Avenue Baptist Church on Mondays and Wednesdays from 9 am - 12:30 pm. Classes are free and open to everyone. You must provide some proof of identity/legal status (e.g. passport, visa, government document). For more information, call (706) 357 - 5281.
- International Friends at Beech Haven Baptist Church offer English classes on Thursday mornings from 9:30 - 11:30 am during the academic year. Breakfast, transportation from some areas, and child care are provided at no cost. For more information, visit their website.

Georgia Center for Continuing Education

- The Georgia Center for Continuing Education offers English classes. These classes typically charge a fee, and course offerings may vary depending on the time of year. Contact the Georgia Center for more complete information.
- https://www.georgiacenter.uga.edu/courses/languages/grammar-for-esl

Get Involved with International Student Life

You can also improve your English skills through programs and services offered through the International Student Life office. Another great way is to get involved with an organization on campus. The ISL office has 30 international and multicultural student organizations that you can join. For more information, contact ugaisl@uga.edu
CULTURE SHOCK

An rd to the student who has decided to explore the world:
You went through a number of preparations in order to come to UGA: making sure that you were academically prepared; securing necessary finances; saying goodbye to the comfort of family, friends, and familiar surroundings; booking travel arrangements; and acquiring language skills, to name but a few. Once you are abroad, things should go smoothly, right? You should immediately fit into your new routine in a totally new education and living environment, right? If that actually happens, then you are among a rare group of individuals, indeed!
Most people who move between cultures (for study, work, tourism, or to take up a new permanent residence) experience a period of adjustment as they establish themselves in their new environment. The adjustment period may be accompanied by dramatic manifestations of symptoms such as anxiety, headaches, digestive problems, and sleep disorders, or may bring less severe symptoms such as discomfort and a more volatile temperament. Research shows that most people who travel outside their home culture experience cultural adjustment in similar ways which, when charted, have come to be known as The U-Curve of Cultural Adaptation. It is called a “U-Curve” because people generally start at a high point, then experience a decline, or depression, before a leveling off period, then go through a critical “recovery” stage and end up more or less balanced, where they began. When charted, it looks something like this:

If you should experience any of the difficulties of learning to live in a new culture, it is important to recognize that you are not alone! You are in step with thousands of others who have crossed cultures for whatever purpose.

CULTURAL ADAPTATION IS A NATURAL PROCESS

Your worth as a person, your strength, your stamina and your flexibility are not in question. You are not lessened by the cultural adaptation process; it is simply a natural phase in the overall cross-cultural experience.

CULTURAL ADAPTATION IS AN INDIVIDUAL PROCESS

You may not experience the adjustment process in exactly the same way as your peers. Each person’s experience is shaped by what they bring to it. In the same fashion, the rapidity with which you go through the adaptation is highly individual. For some, it is a question of weeks; for others, months. And some experience the process more than once during their experience abroad!

Some people find cultural differences interesting and stimulating, and they want more! Others, when experiencing discomfort or confusion, have a tendency to judge or evaluate other people and to reach negative conclusions.
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Local English Classes

- Beech Haven Baptist Church hosts free conversational English classes every Thursday from 9:30-11:30 am. Contact Amy Wheeler at (706)424)-1891 or athensenglishclasses@gmail.com to learn more!
- Visit the Athens–Clarke Literacy Council at http://www.athensliteracy.org/ged-literacy-classes/esl-instruction/ for current information on ESL classes in the Athens Area.

Georgia Center for Continuing Education

The Georgia Center for Continuing Education offers English classes. These classes typically charge a fee, and course offerings may vary depending on the time of year. Contact the Georgia Center for more complete information: https://www.georgiacenter.uga.edu/courses/languages/grammar-for-esl

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THE HONEYMOON STAGE
Common thoughts during the Honeymoon Stage include:
“Isn’t this exciting? I can’t wait to tell _______ about this. Aren’t they interesting? Everything here is so ______!”

Characteristics of the Honeymoon Stage:
• You are busy taking care of business (registration, housing, bank account, etc.)
• You are observing the new culture and familiarizing yourself with the new environment
• You are meeting useful and friendly university staff and faculty
• You are making your first social contacts with members of the host culture
• You are seeing and doing new things and enjoying a new world

THE HOSTILITY STAGE
Common thoughts during the Hostility Stage include:
“We would never do that in my country! Why can’t they just ______?”
“I only have ___ months before I go home. These people are so ______!”

Characteristics of the Hostility Stage:
• You begin to desire more personal relationships with members of the host culture
• You find you have little time or opportunity to make friends
• You are feeling isolated, out of place, tired, sick, depressed, angry, or frustrated
• You have a growing awareness that your home culture’s behaviors may not be accepted in the host culture, and you may have to give up, suspend, or modify your own behavior
• Your high expectations remain unmet
• You blame the host culture for your problems
• You spend lots of time with members of your home culture complaining about the host culture
• You experience problems with the subtleties of the target language

THE HUMOR STAGE
Common thoughts during the Humor Stage include:
“Why shouldn’t they say/do that? We say/do that too, but differently.”

Characteristics of the Humor Stage:
• You choose to become an “explorer” in the new culture
• You accept the challenge of self-reflection
• You assume responsibility for your own cultural adjustment

THE AT HOME STAGE
Common thoughts during the At Home Stage include:
“You don’t understand them like I do. I’m beginning to like this.”

Characteristics of the At Home Stage:
• Your language skills improve noticeably
• You begin to understand the actions of members of the host culture
• You have finally made friends and feel part of the community
• You develop a greater tolerance for what is strange and new
• You become a mediator between the two cultures
• You feel proud that you can make yourself understood in the target language and that you can understand native speakers
Cross Cultural Adjustment
Tips for a Smoother Transition

ASK QUESTIONS
Ask questions of the practical nature, such as “Where may I find food/stuff from my home country?”, or “Where is the nearest bank?”, but also ask questions about a person’s opinion on things, and about their experiences. Ask for their reactions to happenings, newspaper articles, television programs, etc. You may find that some stereotypes you held about your new host culture are crumbling!

LEARN AND PRACTICE THE LOCAL LANGUAGE
There are regional and local variations to most languages. Learn the version that pertains in your new host culture. Watch television, listen to the radio, read local newspapers, and Talk! Talk! Talk! with persons you encounter everywhere you go during your everyday routine.

OBSERVE RITUAL SOCIAL INTERACTIONS
Notice what people say and how they say it when they greet an acquaintance, when they are introduced to a stranger, when they say goodbye to a friend or to someone they have just met. Watch for variations with age, sex, and apparent social status.

TAKE "FIELD TRIPS"
A field trip is a visit to a place where you can observe what happens. Your field trip may be conducted in a visit to someone’s home, the grocery store, or a public school. Riding public transportation is also another great trip! You may be amazed by how much you can learn simply by observing.

TALK WITH EXPERIENCED INTERNATIONAL STUDENTS
One of the benefits of studying at most universities abroad is the presence of other international students from different countries. Their experiences can be an invaluable resource for you, the new sojourner. Don’t limit yourself to members of your own culture group: be adventuresome!

KEEP A JOURNAL OR A BLOG
Writing in a journal or blog is a time-honored method of coping with a new culture. Writing about your experiences forces you to be observant and to reflect on what is happening to you and around you.

READ
An abundance of materials exist about your new national, regional, and local host cultures. Newspapers, magazines, and the university libraries are excellent resources for your quest.

VIEW YOURSELF AS AN EDUCATOR
You can use your stay abroad to teach a few host country nationals about your home culture. Thinking of yourself as an educator may give you additional patience and help you avoid becoming irritated when asked questions to which the answers may seem just plain obvious to you!

REFLECT
An essential part of the cultural adaptation process is taking time to reflect on what is happening to you and around you. The demands of academics are rigorous and reflection time won’t happen unless you purposefully set out to reserve the time for it. Ask yourself such questions as “What did I expect from my study abroad experience?”, “How does reality compare with my expectations?”, “What can I do to make my experience more constructive and interesting?”, and “How is the experience preparing me to meet my goals for the future?”

Culture shock experience doesn’t stop at a certain time or a certain stage. It can continue to happen throughout your stay in the host country. There will be times when you feel like you are at home or getting used to the host country’s culture. There might be times when you still discover something new in this culture and find yourself going through the cultural adaptation stages again. The process can be frustrating and irritating. But remember, you are NOT alone. It is a process that most international students experience. During this process, it is also not unusual for an international student to seek help or support from the health center by a professional psychologist.
Cross Cultural Adjustment

American Values and Customs

Life in the United States can be quite different than what you are used to, and sometimes the differences pop up in surprising places. Learning what behavior means can be difficult and interact with Americans can be a major cultural adjustment. Here are some tips to get you started. Keep in mind that these are generalizations in order to give you a better understanding of the culture as a whole. When meeting individuals for the first time, you should use intuition and observational skills to understand their individual values and customs. Remember: If in doubt, ask questions!

Americans value...

. . . their INDIVIDUALITY. Americans are encouraged at an early age to develop and pursue their own goals. There is a high value placed on independence. A person’s status usually is determined by their education and individual achievements.

. . . their TIME. Americans take pride in using their time wisely and most people prefer to stay very busy. This is why they tend to plan events in advance. Punctuality is very important and can be an adjustment for many international visitors. If someone is picking you up, you are expected to be ready at the agreed upon time. If you are meeting others in a public place, it is very important to arrive on time. Many Americans feel that arriving late for social events or appointments indicates a lack of respect for the person that is kept waiting.

. . . their PRIVACY. Americans value private space, such as their home or vehicle, and are used to standing a little bit further away from people they are talking to when compared to other cultures. Most people are guarded about what they consider personal information. This includes their income, the cost of their possessions, family problems, etc.

Some things to expect:

INTRODUCTIONS: It is proper to shake hands with everyone to whom you are introduced, regardless of their age or gender. If you want to introduce yourself to someone, extend your hand for a handshake and say, “Hello, I’m .. [name]” An appropriate response to an introduction is, “Nice to meet you.” You will commonly hear people introduced with the titles Mr., Mrs., or Miss (Ms.). The title Mrs. means the woman is married and the title Miss means the woman is not married. The title Mr. does not indicate whether a man is married or not married.

INFORMALITY: The American lifestyle is generally quite casual and this can sometimes be shocking to others who are not used to it. Dress for class is commonly very casual. In the workplace, dress can be formal or informal, and among acquaintances, first names and eye contact are almost always used, regardless of age or position. Many other countries have developed subtle, sometimes highly ritualistic, ways of informing others of unpleasant information. Americans are likely to be very direct in confrontation and anything other than the most direct and open approach is usually considered to be viewed suspiciously. If you come from a country where saving face is important, be assured that Americans are not trying to make you lose face with their directness.

INVITATIONS: Sometimes Americans say things like “See you later,” or “Let’s get together some time,” and this kind of friendly statement is not necessarily an invitation. If an actual invitation is being extended, the date, time, and place will be specified. It is perfectly polite to say no. If you say yes, you should attend unless you contact them ahead of time to cancel. It is impolite to accept an invitation and not go. It is not mandatory to bring your partner when you are invited to someone’s home; however, it is received well if you do. Hands are used to eat party snack foods served in big bowls or platters, along with pizza, hamburgers, hotdogs, sandwiches, and corn on the cob. It is perfectly polite to say, “No, thank you,” when you are offered food.
MISSION OF THE AMERICAN UNIVERSITY SYSTEM:
- To offer many types of courses and degrees
- To teach, research, and reach out to the community

SYLLABUS
- Be familiar with the requirements and transferable credits for a course
- The test-taking system includes midterms and finals, and can take different forms (e.g., multiple choice, essays, take home)
- The grading system is included on the syllabus
- Ask your professor for accommodation if needed or check with the Disability Resource Center at www.drc.uga.edu

EXPECTED WORKLOAD
- Learning styles (what works best for you?)
- Attendance is very important and can count towards your grade
- Participation in class discussion is strongly recommended and can also count towards your grade
- Lab work can include working in groups or pairs, doing research, and so on
- It is very important to keep up with textbook reading
- Plagiarism includes copying any work from any person (not giving the person any credit), and handing it in as your own work. All borrowed work must be cited!

For more information, please read the handout, A Culture of Honesty: UGA’s Academic Honesty Policy

RELATIONSHIPS
- Build good working relationships with your professors (and faculty members), administrative staff, and students (e.g., peers, graduate and teaching assistants) who are concerned about their academic work
- Join your departmental student organization and/or one of ISL’s student organizations (you can also join UGA’s 600+ student organizations!)
- It is okay to ask questions of professors and set up meetings outside of class time

OUTSIDE OF THE CLASSROOM
- Use the library: attend library orientation and ask librarians to help with research (http://www.libs.uga.edu/askaquestion/index.html)
- Research is very necessary for essay work and group work
Food: Local Stores Around Athens

**GENERAL SHOPPING**

**EARTH FARE**
1689 S. Lumpkin Street  
706-227-1717
- Open 8am – 9pm every day
- Offers 5% student discount on Mondays and Tuesdays
- Can taste test bulk foods, daily meals to- go (salad and hot bar), sushi bar & deli, organic produce, etc.

**THE DAILY GROCERIES CO-OP**
523 Prince Avenue  
706-548-1732
- Open Monday–Friday from 8am–10pm & Saturday–Sunday 9am–10pm
- Offers healthy, local, and organic foods, bulk foods, small fresh fruits and veggies

**THE FRESH MARKET**
196 Alps Road  
706-543-6343
- Open 8am– 9pm every day
- Grocery chain offering local produce, bulk food, etc.

**ATHENS FARMERS MARKET**
Bishop Park  
705 Sunset Drive
- 8am - 12pm
- Open Saturdays ONLY
- April 5 – December 20

**BELL’S FOOD STORE**
995 Hawthorne Avenue (Athens)  
2061 Hog Mountain Road (Watkinsville)  
706-548-1307
- Open 7:30am–9:00pm every day
- Small deli, beer/wine selection

**WEST ATHENS SHOPPING**

**WALMART**
1911 Epps Bridge Road  
706-549-1423
- Open 24 hours a day

**PUBLIX**
3620 Atlanta Highway  
706-208-3700
- Open Sunday–Thursday 7am–10 pm
- Friday–Sunday 7am–11pm

**KROGER**
1720 Epps Bridge Road  
706-583-8900
- Open 24 hours a day
- Offers a discount card

**EAST ATHENS SHOPPING**

**WALMART**
4375 Lexington Road  
706-355-3966
- Open 24 hours a day

**PUBLIX**
1860 Barnett Shoals Road  
706-227–6260
- Open Sunday–Thursday 7am–10 pm
- Friday–Sunday 7am–11pm

**KROGER**
2301 College Station Road  
706-353-8543
- Open 24 hours a day
- Offers a discount card

**INTERNATIONAL FOOD STORES**

**TAJ MAJAL GROCERY STORE**
2161 W Broad Street  
706-461-0525
- Pakistani and Indian grocery store
- Open 11am–9pm every day

**LOS COMPADRES**
1380 Prince Ave  
706-543-6777
- Call for hours of operation

**ORIENTAL MART**
1055 Gaines School Rd  
706-354-6762
- Asian grocery store
- Call for hours of operation

**FOOKS FOODS**
2026 S. Milledge Ave  
706-208-8839
- Asian grocery store
- Tuesday– Sunday, 10am – 7pm
GENERAL INFORMATION

- Tipping is at least 20% of your final bill
- Servers are paid less than minimum wage. Your tip is part of their salary, so tipping is very important
- No tipping is necessary at fast food restaurants or places without a wait staff
- Typically you can have free soda/soft drink refills
- Be prepared to provide valid identification to purchase alcoholic beverages (the legal age is 21)
- You may substitute side items, but you may be charged a small fee
- You can always leave out items (pickles, mayo, onions, cheese, etc.)
- If you have any questions, ask your server

AMERICAN & SOUTHERN FOOD

- **Breakfast:** Cereal and milk, pancakes or waffles, grits, biscuits and gravy, hash browns, muffins or doughnuts, eggs, bacon, toast, etc.
- **Lunch & Dinner:** BBQ, fried chicken, cheeseburgers, pizza, French fries, fried okra, corn on the cob or creamed corn, sweet potatoes, black-eyed peas, green beans, etc.

JUST A NOTE...

- American food is typically higher in fat and sugar
- There are a lot of fried foods in the South
- Don’t overload on American food too soon– you may get a stomach ache
- Vegan / vegetarian options may be difficult to find, but don’t be afraid to ask servers or employees to help
- Vegetables can be cooked in chicken or beef stock—always ask to make sure restaurants vegetables are vegetarian
- Many restaurants add a gratuity (tip) automatically if you dine–in with a group of a certain size (typically 8 or more people). This is only for fast–food restaurants, not for fast food establishments
- You can often split checks (pay the bill in separate pieces). Not all places are able to do this, though—ask before ordering

LOOKING FOR A MEAL PLAN?

The UGA Food Service website is the best resource for up–to–date listings on the cost a meal plan, dining hall locations and hours, menu items and the types of food being offered in each dining hall and much more!

Visit their website at: http://foodservice.uga.edu
Use the UGA Parking Map available at (https://tps.uga.edu/sites/default/files/misc/parking_map_2017-2018.pdf) to decide the areas which are convenient for you to park. You are not guaranteed your first choice of a parking area.

Parking lot fees are determined by their proximity to the central part of campus. Permits cost between $20-40 per month, depending on location. A permit will allow parking within its permit area only.

Motorcycle or scooter passes are $10 a month.

Your status (Undergraduate Resident, Commuter Student, Graduate Assistant, etc.) determines your priority level for each parking lot.

If you require access to handicapped parking, indicate this when you make your lot selection.

Current decals or hang-tags should be removed before your vehicle is sold or traded.

You can only use the permit assigned to you – do not transfer your permit to another person.
TRANSPORTATION

Getting Around Athens

BUSES

**UGA BUSES**

Download the Official UGA mobile app

- Your orientation folder contains a bus guide. Use it to look up routes and times, and remember the UGA bus schedule is different at night, on weekends and during school breaks

**ATHENS TRANSIT**

Download the Official UGA mobile app or visit [http://www.athenstransit.com/](http://www.athenstransit.com/)

- Athens Transit is now on the Google Maps app
- The Athens bus picks people up and drops people off at locations both on and off campus, depending on the bus number. The ride is free for students, staff, and faculty with a UGA ID Card in hand.
- For non-UGA riders, it costs $1.75 per adult (age 18–64).

**MEGABUS**

[http://www.us.megabus.com/](http://www.us.megabus.com/)

You can go round-trip from the Athens Multi-modal Transportation Center to the Atlanta MARTA Civic Center Station on the Megabus. On Sundays, the Athens pick-up/drop-off location is in East Campus Village. Price ranges from $1 to $12 for a one-way ticket, depending on how far in advance you purchase tickets. You can only purchase tickets online. Reservation fee is $0.50. Megabus also goes to other locations in the United States for low prices.

**GREYHOUND**


Athens Station: 4020 Atlanta Highway, Bogart, GA 30622; 706–549–2255

Greyhound is the largest provider of intercity bus transportation, serving more than 2,300 destinations with 13,000 daily departures across North America. Go to the website for ticket information, times and routes.

BIKING AND WALKING

**BIKE ATHENS**

[www.bikeathens.org](http://www.bikeathens.org)

The website above has information about where safe places to bike are, as well as a listing of stores where you can buy a bike. Also, this website provides a map of crosswalks and safe places to walk.

PARKING

**ALTERNATIVE PARKING SERVICES**

[https://tps.uga.edu/atp](https://tps.uga.edu/atp)

For those who commute to campus by foot bike, or bus, UGA allows you to park for free 22 times in designated areas over the academic year (2 per month).

TAXIS AND APPS

**TAXIS SERVICES**

[https://www.1800taxiusa.com/athens-ga-taxi-services.html](https://www.1800taxiusa.com/athens-ga-taxi-services.html)

You can also Google 'Athens, Georgia Taxi Services" to find more options. Expect to wait at least an hour during the weekends for a taxi pick-up. You will have to call ahead for a ride, as hailing a taxi does not work in Athens.

**UBER AND LYFT**

Mobile apps, such as Lyft and Uber, allow students with smartphones to submit a trip request which is then routed to Uber drivers who use their own cars. They are often cheaper than taxis, but the prices can surge during busy periods.

GROOME SHUTTLE


706–612–1155 or 855–360–0010

For $41.00 one way or $82.00 round-trip you can go from Athens to the Atlanta Airport or vice versa. 24–hour reservations are required.
- Discuss visiting hours/procedures, if there will be any

- Make a cleaning agreement, including sweeping, vacuuming, dishes, cleaning the bathroom create a schedule about when these cleanings should take place (daily, weekly)

- Agree on a food policy. Are you going to share the cost of food? Will you shop individually?

- Respect your roommate’s space and belongings.

- Establish rules for drinking (if over 21) and smoking.

- Discuss study habits and expected study environment. Will you have “quiet hours” after a certain time?

- Be careful about lending money. If possible, download apps such as Venmo or other digital wallets that let you make and share payments with friends/roommates so that you can track your money more efficiently.

- Get to know your roommate! Take interest in his/her day, how their studies are going, and what exciting events may be coming up in their life. The more you speak to your roommate and stake interest in your life, the more you will be able to understand their perspective that may seem foreign.
THE BASICS
The Study Cycle

1. Preview before Class
   Skim the chapter, note headings and boldface words, review summaries, and chapter objectives, and come up with questions you'd like the lecture to answer for you

2. Attend Class
   Go to class! Answer and ask questions and take meaningful notes.

3. Review After Class
   As soon as possible, read notes, fill in gaps, and note any questions

4. Study
   Representation is key. Ask questions such as "why", "how", and "what if".
   - Intense Study Sessions: 3–5 short sessions per day
   - Weekend Review: read notes and material from the week to make connections

5. Access Your Learning
   Periodically perform reality checks:
   - Am I using study methods that are effective?
   - Do I understand the material enough to teach it to others?

Intense Study Sessions

1. Set a Goal 1–2 minutes
2. Study with Focus 30–50 minutes
3. Reward Yourself 10–15 minutes
4. Review 5 minutes

Decide what you want to accomplish in your study session
Interact with the material – organize, concept map, summarize, process, re-read, fill-in notes, reflect, etc.
Take a break – call a friend, play a short game, get a snack
Go over what you just studied

For additional information, email Keith Allen in the Division of Academic Enhancement at khallen@uga.edu

Adapted from: McGuire, S. Y. (2015) Teach STEM Students HOW to Learn: Metacognition is the Key!