



International Student Handbook

Housing

The first important thing you will have to decide when you arrive at the CCSJ campus is where you will live. CCSJ does not provide on-campus housing; however, there are many local housing opportunities off campus. The following are some factors you should consider when choosing where to live.

Many rooming houses, apartments, and houses are available to rent in the Whiting/Hammond area. The cost of these types of housing varies, depending on whether it is furnished or unfurnished, whether utilities are included, and what amenities may be available.

The lease is a written agreement between a tenant (person renting) and landlord. It describes the rights and responsibilities of each. It is a legally-binding document which makes the tenant responsible for minimal care of the rented property for a stated amount of monthly rent. It also specifies the landlord's responsibilities for maintaining and repairing the housing unit.

When you sign a lease, you will generally pay a "damage" or "security" deposit, which may be as much as one month of rent, as well as the first month's rent. When your lease period is over, and if you leave the apartment clean and undamaged, the deposit may be returned to you. Otherwise, the landlord keeps the amount of the deposit necessary to return the apartment to the condition in which it was when you first occupied it.

If you are required to pay for utilities in addition to your monthly rent, ask the landlord or other tenants approximately how much utilities will cost per month. If the apartment has air conditioning, the electric bill may be high during the summer months. Depending on the kind of heating source, the electric and gas bills will increase during the winter months. Make sure that insect extermination is guaranteed in your lease. Check the lease carefully before signing in regard to pet deposits or restrictions; limits on the number of people in the apartment or building; and what alterations can be made to the living quarters, such as number of picture holes in the walls, whether you are permitted to paint or repair the premises, etc.

Local Realtors

This listing was created as a guide to assist you in your housing search. The realtors listed below have not been interviewed, vetted or deemed to be qualified by CCSJ. CCSJ also does not inspect, approve or supervise the real estate or housing made available by the realtors below. CCSJ disclaims any responsibility for the work of these realtors and will not become a party to any landlord-tenant matters.

Mobile Realty
6940 Indianapolis Blvd
Hammond, IN 46324
<http://mobilerealty.com/>

Christine Suarez
McColly Real Estate
219-313-3580
<http://www.mccolly.com/csuaraz>

Reeder Co Realtors (deals with 12 month leases only)
7007 Indianapolis Blvd
Hammond, IN 46324

Nancy Stolman
Re/Max
(219) 961-8174
<http://www.nancystolman.com>

Housing Websites

Craigslist <http://chicago.craigslist.org/nwi/>
Hammond <http://www.hammondchamber.org/browse-properties-for-rentleas.html>
www.rentinhammond.com
Whiting http://www.whitingindiana.com/move_to_whiting.php

Apartment Life

Living in an apartment setting may be a new experience. As with any change, a few adjustments may have to be made. If you are accustomed to living in your own home, you may be faced with adjusting to a smaller living space, less adequate appliances, and inability to make changes. Becoming acquainted with your neighbors may make it easier for you to adjust to your new lifestyle. If a problem does occur, it is much easier for you to approach your neighbors if you know them.

Be considerate. Some apartments carry noise more easily than others, and certain noises will often bother your neighbors. Running, jumping, ringing of telephones, sound of radios and television sets, and vacuuming are examples of everyday noises that can be irritating when in excess or late at night. Consider the time of day or night that these types of noises can be bothersome. Excessive noise is rarely tolerated by anyone. The volume of your stereos, televisions and parties at inappropriate times can provoke neighbors to report their concern to the landlord or even to call the police.

Utilities

Utilities include electricity, gas, water, garbage pick-up and telephone service. Some of these may be included in your rent, with the exception of telephone service. It is important to notify the proper utility companies of the day of your arrival and again when you depart to make sure that you will be charged only for the service that you have used. Most landlords provide for garbage pick-up. You may need to pay a deposit for utilities, which may be returned to you upon completion of your service. There is also usually a charge for starting utility services.

Weather

The climate in Whiting is variable. However, there are specific seasons: **Summer** begins in late June and continues through September with hot and humid weather and temperatures ranging from 60 degrees to 100 degrees Fahrenheit. **Fall** arrives in late September. Cooler temperatures (30 degrees to 70 degrees Fahrenheit), rain, and sometimes snow are characteristic of this season. **Winter** is at its worst in December to March with snow, ice, and cold temperatures as low as 10 degrees Fahrenheit below zero. You can expect anywhere from only trace amounts of snow to 1"-12" of snow on the ground. **Spring** arrives in late March and generally lasts until late May or June. Rain, winds and mild temperatures are characteristic of spring.

From mid-October until the following April it will be necessary to heat your apartment or home, otherwise the water pipes might freeze and cause considerable damage. Some apartment leases are specific in regard to these dates. If you are not used to weather this cold, it is important that you remember to dress warmly. Several layers of clothes are better than one heavy coat. **Frostbite** (freezing of the skin) is a possibility in very cold weather. To avoid frostbite, make sure that your hands, ears and toes are kept covered and warm when outdoors. We recommend that you plan your wardrobe to include coats, boots, hats, gloves or mittens, and scarves that can be wrapped around the face.

Bad Weather

During the winter months, you may experience blizzards (bad storms which include snow, high winds, and frigid temperatures). After heavy snows, shovel the snow away from the porch and sidewalks where you and others walk. When the snow becomes compressed, it becomes slippery. In case you are not familiar with ice storms, be forewarned that it is dangerous to walk on ice and perhaps even more dangerous to drive on icy streets. If you must go out, wear shoes that have grids rather than smooth leather-soled shoes, and drive cautiously. When driving on ice: brake lightly and repeatedly to stop. If your car should slide, turn your steering wheel in the direction of the slide to regain control. If you have mechanical problems or if the blizzard conditions create limited or no visibility, stay inside the car to remain protected from the cold. In extreme conditions, CCSJ will use its' emergency notification system to alert students of school being delayed or closed.

Weather Information

It is advisable to listen to weather reports and warnings. Weather information is generally available on most radio and television stations and through your cell phone.

School Closing Information:

CCSJ Alerts : An emergency communications system that transmits messages via text, email, and voice platforms.

Please sign up for this important service at any time on the College's website. This can be done at:

<http://www.ccsj.edu/alerts/index.html>

Internet:

<http://www.ccsj.edu>

<http://www.EmergencyClosings.com>

Facility: Calumet College of St. Joseph

Phone: 219.473.4770

Radio: WAKE – 1500 AM, WGN - 720 AM, WIJE – 105.5 FM, WLS – 890 AM, WZVN – 107.1, WBBM NEWS RADIO 780

TV Channels: 2, 5, 7, 9, 32

Shopping in the US

Shopping in the United States is usually “self service.” This means that you use a cart or basket provided by the store to put your purchases in while you shop. NEVER place merchandise in your pocket, purse, etc. as you shop, since store employees may think that you do not intend to pay for the items. This may be interpreted as shoplifting, which is a criminal offense punishable by law. Also, in most cases, prices marked on merchandise are fixed; you cannot bargain for a lower price. Bargaining is only acceptable when shopping for cars, major appliances, and at garage sales. When you have finished shopping, a cashier will total the amount of your purchase and add the appropriate sales tax. Keep in mind that sales tax is not included in marked prices in the U.S. Many stores have installed electronic scanning devices that read a code on the package and automatically record, total, and add sales tax to your purchases.

It is important to keep the receipt for your purchase. If an item is unsatisfactory, you may need your receipt to return it to the store. The receipt may allow you to get your money back or to exchange the unsatisfactory item for other merchandise. Some items cannot be returned, such as merchandise sold at reduced prices, some underwear and swimwear, books and magazines, and sewing patterns. Be sure to check the stores policy regarding returns and exchanges before purchasing. Respect the policies of the stores. Many stores do not want you to bring food or drinks inside because of the danger of soiling or damaging merchandise.

Major Shopping Areas Near Whiting, IN

Highland Grove Shopping Center - Indianapolis Blvd, Highland, IN - (877) 225-5337

Water Tower Place - 835 N Michigan Ave, Chicago, IL - (312) 440-3166

Southlake Mall - 2109 Southlake Mall, Merrillville, IN 46410 - (219) 738 2260

General & Food Shopping Near Whiting, IN

Strack and Van Til - 1836 Calumet Ave, Whiting, IN 46394 - (219) 659-2030

Walmart - 1100 5th Ave, Hammond, IN - (219) 473-9653

Walgreens - 1939 Indianapolis Blvd, Whiting, IN 46394 - (219) 659-3541

Currency and Banking

American currency is based on the decimal system with 100 cents to each dollar (\$). Currency is issued in either coins or bills. Coins are copper and silver and come in six different sizes and values:

- 1 cent = (a penny); the only copper coin.
- 5 cents = (a nickel); larger than a penny.
- 10 cents = (a dime); the smallest coin.
- 25 cents = (a quarter); larger than a nickel.
- 50 cents = (a half-dollar); not commonly used.
- 100 cents = (silver dollar); rarely seen in circulation.

Paper bills are all the same size and color. They are issued in denominations of one (often called a “buck”), five, ten, twenty, fifty, one hundred, etc., dollars. Coins are used for many machines such as food and soda vending machines, photocopiers, telephones, parking meters, washing machines and dryers.

Banks

One of the first things you should do when you arrive here is to deposit your money in a bank. To do this, you must have your passport, social security number (in some cases), and a permanent address and phone number. It is not a good idea to carry large amounts of money with you or to keep it where you live. There are two types of accounts at banks: a “checking account” which most people use for paying regular bills and for most shopping needs, and a “savings account” or “money market account” which allows you to earn interest on money you do not need to use immediately

Receiving Money from Another Country

It may be possible to arrange for a bank in your home country to cable funds directly to your bank here. Most banks charge a service fee to process both incoming and outgoing wire transfers. You must provide the following information to the home country bank:

1. the name and address of your bank in Indiana;
2. your bank's identification or routing number;
3. your name and bank account number here;
4. your address and telephone number in Indiana;
5. exactly how you want to receive your money, such as deposited in your account, in the form of a cashier's check, etc.

It is a good idea to request money transfers well before the time you will need the money. Wire transfers can take anywhere from a few days to a full month or more to complete depending on the processing time of the bank in your home country. In case there is an unaccountable delay, it may be wise to have a small savings account here for living expenses. Some foreign governments or state banks require proof of a student's good academic standing before releasing funds. Certificates that attest to your status are available at CCSJ. Such certificates are also available for students whose home countries have restrictions on dollar exchange.

Area Banks

Centier Bank | 1500 119th St, Whiting, IN | (888) 236-8437 | centier.com

Chase Bank | 1449 119th St, Whiting, Indiana | (219)659-7720 | chase.com

Horizon Bank | 1321 119th St, Whiting, IN | (219) 473-5520 | accesshorizon.com

Liberty Savings Bank FSB | 1900 Indianapolis Blvd, Whiting, IN | (219) 659-6700 | libertyfsb.com

Most students live on limited budgets. It is important to manage your money carefully to make sure that it lasts as long as possible. Until you have become accustomed to the value of the dollar and get a good idea of your daily living expenses, it is wise to be cautious.

Medical Care

Calumet College requires International Students to have a Health Insurance plan to cover your medical expenses in case of an accident or illness while you are living in the U.S.

Some popular providers are:

International Student Health Insurance – www.internationalstudentinsurance.com

Health Care International – www.healthcareinternational.com

HCC Medical Insurance Service – www.hccmis.com

The list above is provided as a courtesy and is in no way an endorsement. Students are free to choose a health insurance plan that best suits their needs.

Transportation

Local Bus Service

A free shuttle, The Southern Shores Connector, will service destinations in the Whiting-Robertsdale area from May through September. The shuttle will run in a continuous loop from 5 to 10 p.m. Fridays, 9 a.m. to 10 p.m. Saturdays and 10 a.m. to 5 p.m. Sundays. Drop-off points will be at various locations, including the Hammond Marina, Whiting Sports Complex, Wolf Lake Splash Pad and Horseshoe Casino.

Other Bus Services

Greyhound is an intercity bus service common carrier of passengers serving over 3,700 destinations. You can purchase tickets for travel in advance or for the next *bus* available. The agencies accept cash, traveler's checks and major credit cards. There is one located only minutes away from CCSJ at 3600 Calumet Ave, Hammond, Indiana - (219) 933-6701 - <http://www.greyhound.com/>

An International credit card can be used for Will Call online ticket purchases. International customers can also purchase their ticket at any Greyhound location upon arrival in the U.S. or Canada. For international customers without toll-free access, please call 214-849-8100 any time between 5:00 a.m. and 1:00 a.m. Central time for fare and schedule information.

Taxicabs

There are several cab companies in the area. If you need to call for a cab, phone numbers are in the telephone book Yellow Pages under "taxicabs" or you can find them online. Taxi service is a convenient way to get around, picking you up at your home and taking you directly to where you want to go. However, taxi service is far more expensive than taking the bus. It is also customary to pay an additional 15% of the fare as a tip.

Yellow Cab-Northwest Indiana (219) 932-9999

Best Calumet Cab Company (219) 932-2169

Quick Cab Company (219) 728-4739

Driver's License

If you're just visiting the state and have a valid out-of-country license, you may legally drive for up to one year in the state. Keep your license with you at all times.

You'll also need an International Driving Permit. Your home country issues it, and they help translate your out-of-country license for U.S. officials.

How to Apply as a Non-Citizen

You must first contact a BMV branch to begin the Central Verification Process (CVP) to confirm your immigration eligibility. If your status is acceptable, the BMV will give you a temporary permit to keep for at least 60 days before applying for your license. Be prepared to take the following steps once you're ready to apply for your license:

1. Meet primary identification requirements as given in the list of acceptable [immigration documents](#).
2. Pass the vision, written, and driving tests.
3. Pay the [appropriate fee](#).

If you're successful in obtaining an operator's license, you may still keep your foreign-issued license. For more information, call (317) 233-1900.

The Hammond BMV branch is located at 7931 Indianapolis Boulevard.
The East Chicago BMV branch is located at 2001 East Columbus Drive.
For more information or making an appointment you can call 888-692-6841

NOTE: If you wish to obtain a Social Security number, submit an application to the Social Security Administration along with documents to provide age, identity, immigration status, and work eligibility. For more information, call (800) 772-1213.

Students not working on campus can not get a SSN. Instead, they need a letter of ineligibility issued by the Social Security Administration.

Alternatively, students can get an Indiana ID card as proof of residency.

Travel Agencies

You can find listings for travel agencies online. Travel agents can make reservations for you to travel to other places, arrange tours, rental cars, and accommodations, and there is no cost for their services.

Call a travel agency or specific airline to obtain information about flights and make reservations. You may also buy airline tickets online through different websites like Cheap tickets, Expedia, Travelocity, Priceline, etc. You may save money if you are able to make your reservations well in advance, travel on certain days or at night, or go between certain large cities. Be sure to question the travel agent or airline representative closely about the cheapest fare available.

Elena Travel Services, 1242 119th St, Whiting, Indiana, (219) 659-5122

Trains

The **South Shore Line** is an electrically powered interurban commuter rail line that runs between Millennium Station in downtown Chicago and South Bend, Indiana. There are two stops located near that college in Hammond and East Chicago.

www.nictd.com

Hammond Station - 4531 Hohman Avenue
East Chicago Station - 5615 Indianapolis Boulevard

Amtrak, operates more than 300 trains each day — at speeds up to 150 mph — to more than 500 destinations. You can call 1-800-872-7245 (1-800-USA-RAIL--a free, long distance call) or visit them online for information and reservations on Amtrak trains throughout the country. There are special rates for going to and returning from Chicago on the same day. For some of the trains you are required to make a reservation in advance.

www.amtrak.com

Hammond Station - 1135 North Calumet Avenue, Hammond, IN 46320

Car Rental

Cars may be rented by the day, weekend, week, or month by a person with a valid U.S. driver's license. Some companies may also require the person to be of a certain age and to have a major credit card. Prices vary, so you should call a number of agencies and ask about their charges. The agencies are listed in the Yellow Pages under "Automobile Renting and Leasing".

Taxi Services

Yellow Cab Of Northwest Indiana - (219) 803-1077 or (219) 554-8856

A-1 Taxi - (219) 200-2567

E Z Way Cab Company - (708) 758-3399

Triple A Express - (219) 932-8050

Living in America

It would be impossible to describe all the customs and traditions of the United States in such short space. However, there are a few major social customs of which you might like to be aware. You will find a wide variety of behavior among young people on campus. Social customs are constantly changing in our society; they are especially diverse in a university setting where there are many people representing a variety of ethnic, religious, socio-economic, age, occupational and other types of groups. We do not expect you to change your own customs or identity; we do hope that a knowledge of our culture will help you to understand it better and make your stay in our country more enjoyable.

Holidays-No Classes

Labor Day

Winter Break December 15 - January 13

Martin Luther King Jr. Day

Spring Break: March 3-7

Easter Recess: April 17-19

Embassies and Consulates

Brazil:

Address: 401 N Michigan Ave #1850, Chicago, IL 60611

Phone: (312) 464-0244

Hours: 9:00 am – 6:00 pm

Nepal:

Consulate General of Nepal

Address: 100 W Monroe St, Chicago, IL 60603

Phone: (312) 263-1250

Venezuela:

Address: 20 N Upper Wacker Dr #1925, Chicago, IL 60606

Phone: (312) 324-0907

Hours: 9:00 am – 1:30 pm

British Consulate:

Address: 625 N Michigan Ave #2200, Chicago, IL 60611

Phone: (312) 970-3800

Colombia:

Address: 500 N Michigan Ave #1950, Chicago, IL 60611

Phone: (312) 923-1196

Canada:

Address: 180 N Stetson Ave, Chicago, IL 60601

Phone: (312) 616-1860

Jamaica:

Address: 4655 South Dr. Martin Luther King Jr. Drive Suite 201, Chicago, IL 60604

Phone: (773) 373-8988

Mexico:

Address: 204 S Ashland Ave, Chicago, IL 60607

Phone: (312) 738-2383

Hours: 8:30 am – 5:00 pm

Vietnam:

Address: 1233 20th Street, NW, Suite 400, Washington, D.C. 20036

Phone: (202) 861 0737