

Academic Year 2024-2025

International Student Onboarding Packet

Welcome to Kettering College! We are excited to have you join our diverse community. This packet is designed to help you transition smoothly into life at Kettering College and the U.S. Whether you are completing enrollment, preparing for arrival, or getting settled on campus, this guide provides the essential information you need.

1. Next Steps After Admission

After receiving your admission letter, here is what you need to do to finalize your enrollment:

Complete the Enrollment Process

Follow the instructions in your acceptance email to submit any required forms and confirm your enrollment. Ask any questions related to your admission at admissions@kc.edu and/or visit the website <https://kc.edu/admissions/international-students/>.

Financial Clearance

Ensure you pay the \$1500 international student deposit as well as your acceptance deposit. To do this, you need to log into the Student Portal. A guide for accessing the portal is available at <https://kc.edu/campus-resources/it-department/student-portal/>, and you can find an interactive guide at <https://view.genially.com/64c1b30171392700176bba9a>. With any financial questions, please contact Michele Current, the Student Accounts Representative, at michele.current@kc.edu.

Health Services

Make sure you have valid health insurance or confirm with the college about their student health plan. Email Courtney Sewell at courtney.sewell@kc.edu with any questions related to your

health insurance. Please check out the website for more information <https://kc.edu/campus-resources/student-success/studentaffairs/student-health/>.

Campus Housing

If you plan to live on campus, contact Judith Mendoza at judith.mendoza@kc.edu. You can email her with any questions related to your housing, as well as your tentative time of arrival at the college so we can show you around. When you arrive, get to know Resident Advisors (RAs) to help you with housing issues. Review the Kettering College Residence Hall Handbook for policies on guests, quiet hours, maintenance requests, etc.

2. Preparing for Arrival in the U.S.

Traveling to a new country can be exciting and overwhelming. Here are a few things to prepare:

Customs and Immigration: Keep your passport, visa, I-20, SEVIS payment receipt, financial certification documents, and admission letter accessible to immigration officers at the airport.

Local Airports & Transportation to Campus

The closest airports to Kettering College are:

- Dayton International Airport (**DAY**) – 20 minutes from campus
- Cincinnati/Northern Kentucky International Airport (**CVG**) – 75 minutes from campus
- Columbus International Airport (**CMH**) – 75 minutes from campus

Transportation Options:

- Rideshare Apps: Uber, Lyft
- Public Transport: Check local bus routes online (Dayton RTA: iriderta.org) if arriving at Dayton International Airport (DAY)
- Church members and friends

3. Arrival at Kettering College

Meet One of Our Designated School Officials:

Katrina Hill, katrina.hill@kc.edu, located on the 4th floor of Kettering College, Admissions Office

Robert Reeder, robert.reeder@kc.edu, located on the 1st floor of Kettering College, Registrar's Office

Hillary Allen, hillary.allen@kc.edu, located on the 1st floor of Kettering College, adjacent to the Reception area

Schedule a Meeting with Your Student Success Coach

You will be assigned a Student Success Coach (Academic Advisor) – please schedule your first meeting with Ivan Riapolov at ivan.riapolov@kc.edu as soon as possible to discuss your course schedule and personal goals. The meeting could be held in person or remotely.

Regular Check-Ins

- Meet with Your Student Success Coach (Academic Advisor) Regularly: Schedule biweekly check-ins to ensure your academic and personal goals stay on track.
- Access Support Services: Utilize resources such as Student Life, Health Services, Student Employment Services, IT support, and the Counseling Center with the College Chaplain to enhance your college experience.

4. Key Contacts for International Students

- International Student Success Coach (Academic Advisor): Ivan Riapolov, ivan.riapolov@kc.edu
- Director of Admissions, Primary Designated School Official (PDSO) for international students (I-20, visa issues): Katrina Hill, katrina.hill@kc.edu
- General IT Assistance: helpdesk@kc.edu
- Student Accounts Representative: Michele Current, michele.current@kc.edu
- Director of Residence Life, College Chaplain: Judith Mendoza, judith.mendoza@kc.edu

- Director of Student Life and Experience, Health Services Coordinator: Courtney Sewell, courtney.sewell@kc.edu
- Registrar's Office: studentrecords@kc.edu; Sarah Bayer, sarah.bayer@kc.edu; Josie Burns, josie.burns@kc.edu; Robert Reeder, robert.reeder@kc.edu
- Director of Career Services and Alumni: Ashley Neu, ashley.neu@kc.edu
- Director of Student Success, Title IX Coordinator: Emily Cowell, emily.cowell@kc.edu

5. Additional Tasks

We recommend completing the following tasks soon after your arrival, and your Student Success Coach as your key point of contact can guide you through the processes:

- **Social Security Number:** After securing a job offer, apply for a social security number (SSN) at your nearest Social Security office. Let the PDSO (Katrina Hill) know you want to apply for an SSN so she can provide you with the necessary documentation.
- **Open a Bank Account:** Local banks include KH Credit Union, Fifth Third Bank, Chase, and PNC.
- **Driver's License/State ID:** Visit the Ohio BMV with the required documents to obtain a license or state ID.
- **Phone Number:** Consider purchasing a SIM card from providers like AT&T, T-Mobile, or Verizon.

6. Maintaining Student Eligibility

Visa and Enrollment Guidelines

To maintain your F-1 visa status:

- **Full-Time Enrollment:** You must remain enrolled in a minimum of **12 credit hours (undergraduate)** or **8 credit hours (graduate) per semester.**
- **I-20 Updates:** Report any change of major, address, or financial situation to the Director of Admissions and PDSO for international students Katrina Hill at katrina.hill@kc.edu **within 10 days.**

- Work Authorization: On-campus employment is allowed up to 20 hours per week. Off-campus work requires an employment authorization document (EAD). Please contact Katrina Hill at katrina.hill@kc.edu
- If you are interested in learning which work opportunities are available to you, please contact Ashley Neu at ashley.neu@kc.edu.

7. Resources for International Students

Academic Support:

Utilize writing support, tutoring services, and success coaching at the Student Success Center. Library resources can be found in our Learning Commons.

Non-Academic Support:

Access counseling services provided by the College Chaplain, participate in Student Life events, seek mental health assistance through **Uwill**, engage with student clubs, and utilize IT support.

Find more by visiting the Student Affairs area and Student Success Center on campus or through the website <https://kc.edu/campus-resources/>. Get to know other international students to connect with peers and start networking with friends.

8. Frequently Asked Questions (FAQs)

Visa-Related Questions

Q: What should I do if my visa expires while I'm studying?

A: If your visa expires while you are in the U.S., you do not need to renew it unless you plan to travel internationally. However, your I-20 form and student status must remain valid throughout your studies. To re-enter the U.S., you will need a valid visa.

Q: Can I transfer to another institution during my studies?

A: Yes, you can transfer to another SEVP-approved (Student and Exchange Visitor Program) institution, but you must notify the PDSO, complete the transfer process, and get a new I-20 from the new school.

Q: What happens if I drop below the required credit hours?

A: F-1 students must maintain full-time enrollment (12 credit hours for undergraduate, 8 for graduate students). If you drop below this without prior authorization from the PDSO, your visa status will be at risk.

Q: What happens if I have visa issues?

A: Contact the Director of Admissions/the PDSO immediately if you encounter visa-related issues. She will guide you through the next steps.

Travel and Arrival Questions

Q: What documents do I need when arriving in the U.S.?

A: Keep the following documents accessible:

- Passport with a valid F-1 visa
- I-20 form
- Admission letter from Kettering College
- SEVIS payment receipt
- Financial support documentation

Q: Can I travel internationally during the academic year?

A: Yes, but you must get your I-20 signed by a Designated School Official (DSO) before traveling.

Employment-Related Questions

Q: Can I work on campus?

A: Yes, F-1 students can work on campus for up to 20 hours per week while school is in session and full-time during breaks. Check with the Career Services for job openings

<https://kc.edu/campus-resources/student-success/studentaffairs/career-services/>.

Q: How can I apply for OPT (Optional Practical Training)?

A: To apply for OPT, you need to apply through USCIS (United States Citizenship and Immigration Services) with help from the PDSO. Make sure to apply early, as processing can take several months. The PDSO will communicate with you when it is time to apply.

Q: Am I required to pay taxes if I work, and when are taxes due?

A: Yes, if you earn income in the U.S., you are generally required to pay taxes. The amount and filing requirements depend on your income level, age, and filing status. Federal taxes are typically due on April 15, but the deadline may change if it falls on a weekend or holiday. State tax deadlines can also vary, so it is important to check the specific rules for your state. There are several free software programs available to assist with this. You may find the following link helpful: <https://turbotax.intuit.com/personal-taxes/online/file-your-own-taxes/>.

Financial and Banking Questions

Q: How do I pay tuition and fees?

A: You can pay online through the Student Portal, or in person at the office of Student Financial Services. If you need a payment plan, contact the Student Financial Services to set one up.

Q: Can I open a bank account in the U.S.?

A: Yes, many banks offer accounts to international students. You'll need your passport, I-20, proof of address, and possibly your Social Security number (if you have one).

Q: Are international students eligible for financial aid?

A: International students are generally not eligible for federal financial aid, but you can inquire about scholarships or grants available through the college.

Housing and Campus Life Questions

Q: What should I do if I have issues with my housing?

A: Contact your Resident Advisor (RA) or the Residence Life Office for help with maintenance requests or roommate conflicts. Review the Kettering College Residence Hall Handbook for detailed policies <https://kc.edu/campus-resources/student-success/studentaffairs/residence-hall/residence-hall-handbook/>.

Q: Are there meal plans available on campus?

A: No, but you are welcome to enjoy meals in the hospital cafeteria or Fresco Café located in the main lobby of the hospital. You can pay with cash, a card, or your student ID. Please be aware that if you use your student ID, the charges will be applied to your student account and will have to be paid.

Q: How can I get involved on campus?

A: Join student clubs, participate in events organized by the Student Life Office, or explore volunteer opportunities. We do everything possible to help students connect and engage <https://kc.edu/campus-resources/student-success/studentaffairs/studentlife/>.

Health and Wellness Questions

Q: Do I need health insurance?

A: Yes, all students are required to have health insurance. You can either enroll in the college's student health plan or provide proof of comparable coverage.

Q: Where can I go if I need medical assistance?

A: You can address the Student Health Services Coordinator with questions related to non-emergency care. For more serious issues, local clinics and hospitals are available, including Kettering Health facilities.

Q: Where can I find a list of local doctors and clinics?

A: The Student Life Office and Health Services has a list of recommended clinics and healthcare providers in the area.

Q: Does the college offer mental health services?

A: Yes, the Counseling Services Office and the Chaplain offer free, confidential support for students dealing with personal or academic stress. You also have access to **Uwill**, an online mental health and wellness platform designed specifically for college and university students. It aims to provide accessible mental health support through a range of services, helping students manage their mental well-being during their academic journey. Please check out the website for more information <https://kc.edu/campus-resources/student-success/studentaffairs/mental-health/>.

Academic and Support Services Questions

Q: How do I register for classes?

A: You need to set up an appointment with your Student Success Coach (Academic Advisor) and follow the next enrollment steps <https://kc.edu/enrollment-next-steps-spring-2025/>. Make sure to register before the deadline each semester.

Q: What academic support is available?

A: Kettering College provides tutoring, writing assistance, and academic coaching. Visit the Student Success Center or schedule an appointment with your Student Success Coach (Academic Advisor) for additional help: <https://kc.edu/campus-resources/student-success/student-success-center/>.

Q: Do you offer any help with conversational English?

A: Yes, Rebecca Ingle, Rebecca.Ingle@kc.edu is a writing and English tutor who offers conversational English tutoring sessions if you need practice.

Q: Can I change my major or program?

A: Yes, but changing your major will require a new I-20 and could affect your visa status. Discuss your options with your Student Success Coach (Academic Advisor) and the PDSO.

Cultural Adjustment and Community Engagement Questions

Q: How can I adjust to life in the U.S.?

A: Cultural adjustment takes time, and it's normal to feel overwhelmed at first. Participate in campus activities, join student organizations, and reach out to other both international and local students to connect <https://kc.edu/campus-resources/student-success/studentaffairs/studentlife/>. Counseling services are also available if you need someone to talk to.

Q: Are there opportunities to engage with the local community?

A: Yes! Kettering Adventist Church is located across the street from the College: <https://kc.edu/campus-resources/student-success/student-success-center/>. Kettering College partners with community organizations for volunteer opportunities. You can also explore local events and cultural festivals in the Dayton area.

Q: Are there social media accounts where I can follow you and stay updated on community activities?

A: Yes! Here are some Instagram accounts you might want to follow:

Kettering College <https://www.instagram.com/ketteringcollege?igsh=NTc4MTIwNjQ2YQ==>

KC Residence Hall https://www.instagram.com/kc_res_hall?igsh=NTc4MTIwNjQ2YQ==

KC Ministries <https://www.instagram.com/kcministers?igsh=NTc4MTIwNjQ2YQ==>

Kettering Ascent Church

<https://www.instagram.com/ketteringascent?igsh=NTc4MTIwNjQ2YQ==>

Follow these accounts to stay connected and see what's happening in our community.

Safety and Emergency Questions

Q: What should I do in case of an emergency?

A: For campus-related issues, contact first Kettering Health Police at 937.395.8695. Familiarize yourself with the campus's emergency protocols outlined in the student handbook; for other emergencies off campus, call 911.

Q: How can I stay informed about safety on campus?

A: Sign up for campus alerts with Alertus to receive notifications about safety updates, weather emergencies, or important announcements.

Contact and Communication Questions

Q: Who can I contact if I have questions about my visa or student status?

A: Your Primary Designated School Official (PDSO), Katrina Hill, is the main contact for visa-related inquiries. Visit the Admissions Office or email them at admissions@kc.edu.

Q: How do I access my Kettering College email?

A: Once you enroll, you will have access to a college email. Usually, it is your firstname.lastname@my.kc.edu. Follow the instructions at <https://kc.edu/campus-resources/it-department/> for more information. If you have further questions, contact helpdesk@kc.edu. Check your email regularly for any important communications.

We are thrilled to have you as part of the Kettering College family. Our goal is to provide a welcoming environment and ensure your success both academically and personally. Do not hesitate to reach out if you need help along the way.

Welcome to your new home at Kettering College!

Appendix 1

Academic Support Resources

At Kettering College, we offer many resources at no cost to help you succeed in your studies. Teachers are also available for extra support when needed. All of the resources below can be found at <https://kc.edu/campus-resources/student-success/student-success-center/>

Tutoring/Writing Center:

- Visit the Student Success Center/Academic Support Department and schedule an appointment at the front desk.
- Schedule an appointment online with the tutor of your liking by scanning the QR code next to their information: <https://kc.edu/meet-the-tutors/>
- Do you need to practice speaking English? Connect with Rebecca Ingle. She offers conversational English tutoring sessions for students needing practice.
- Contact Information: Rebecca Ingle (Writing and English Tutor), rebecca.ingle@kc.edu; Writing Center Office, writingcenter@my.kc.edu, phone number 937-395-8601 x54916

Library

The library provides access to an extensive collection of books, media, and journals in both print and electronic formats, as well as numerous periodical databases and two online catalogs. Link to the library webpage: <https://kc.edu/library/>

Book A Study Room

This link provides tips on how to book a study room online:
https://kc.libguides.com/ld.php?content_id=74241822

Contact Information

- Main library phone number: 937-395-8053

- Kathy Salgado (Reference & Instruction/Serials/Interlibrary Loan), kathy.salgado@kc.edu
- Pamela Stevens (Technical Services & Audio Visual), pamela.stevens@kc.edu
- Stella Freeman (Circulation Manager), stella.freeman@kc.edu

Student Success Coaches

The Student Success Coaching program at Kettering College is designed to help pre-program students (students not yet accepted into their academic program of choice) navigate college, learn time management and study strategies, and achieve a balance between personal and professional obligations. International Student Success Coach contact information: Ivan Riapolov, ivan.riapolov@kc.edu

Appendix 2

How to Apply for A Driver's License

To drive legally in the United States, you must have a driver's license. Getting a driver's license means you've passed the tests to prove you are ready to drive. Driving without a license can result in a fine or losing the right to drive. If you intend to drive in Ohio, you need to obtain your Ohio driver's license even if you already have an international driver's license. If you have an international driver's license, you can drive in the United States for up to one year with your own national license plates (registration tags) on your car and your own driver's license. This guide will help you understand how to apply for a driver's license:

Check Eligibility

Applicants must show their current immigration or visa documents and proof that they live in Ohio when getting an ID card or driver's license. The following items are required to take the vision and written test and apply for a temporary permit at the Ohio BMV:

- Valid Passport
- Visa (exceptions: Canadian and Bermudian citizens)
- Form I-94 (Print form from this website: <https://i94.cbp.dhs.gov/home>)
- Proof of Social Security Number, for example: SSN card, W-2 tax form, or 1099 income statement
- Proof of Ohio Residency (any official/legal document with Ohio home street address), for example: bank statements, utility bills, official school documents
- More information is listed on this link below:
<dam.assets.ohio.gov/image/upload/publicsafety.ohio.gov/bmv2424.pdf>

Study for the written driving tests:

- Download and study the Ohio Driver Manual. This manual explains the rules of the road, traffic signs, and safe driving tips. Study it carefully to prepare for your written test: <https://dam.assets.ohio.gov/image/upload/publicsafety.ohio.gov/hsy7607.pdf>

- Test your knowledge by taking the Ohio BMV practice exams:
<https://bmv.ohio.gov/dl-sample-test.aspx>
- DMV.org also has free practice exams to check your knowledge of road signs at
<https://www.dmv.org/road-sign-practice-test.php>

Take the knowledge test and vision screening

- Go to the nearest Ohio BMV office. Make sure to bring the required documents. Take the knowledge test and vision screening. Once you pass, you can proceed to a deputy registrar license agency to buy a Temporary Permit Identification Card (TIPIC) within 60 days of passing the test.
- The written test can be taken in Arabic, Chinese, English, French, Haitian Creole, Japanese, Russian, Somali, and Spanish, both in text and audio.

Apply for a TIPIC

- Make sure to bring the required documents listed above.
- The BMV provides a list of acceptable documents to bring to a deputy registrar license agency.

Practice Driving

- Use your TIPIC to practice driving. A learner's permit allows you to practice driving with a licensed driver (someone with a valid Ohio driver's license).
- Learn all the road signs, speed limits, and safe driving techniques. Practice in different areas, such as city streets and highways, to get comfortable driving in various conditions.
- Find a Driving School (if you have not driven before). If this is your first time driving a car, it is a good idea to go to a driving school before getting your driver's license. You can search online for different driving schools in the Dayton/Kettering area. They will teach you to drive safely and prepare you for the road test.

Schedule Your Road Test

- Once you feel ready and have practiced enough (Ohio requires at least 50 hours of practice driving, including 10 hours at night), schedule your road test at the Ohio BMV <https://bmvonline.dps.ohio.gov/>.
- Remember to bring your TIPIC and a vehicle in good condition to your driving and skills test appointment.

Purchase Your Driver's License

Once the driving and skills tests are passed, the applicant can proceed to a deputy registrar license agency to purchase a Driver's License within 60 days of passing the test. You will be asked to surrender your TIPIC. Remember to bring the required documents.

Keep your License Up to Date

Remember to renew your license before it expires. Also, keep your personal information, like your address and visa status, updated with the Ohio BMV.

References:

Ohio Bureau of Motor Vehicles. (n.d.). *BMV Online Services*. Ohio BMV.

<https://bmvonline.dps.ohio.gov/>

Ohio Department of Public Safety. (n.d.). *Digest of Ohio Motor Vehicle Laws*. Public Safety

Ohio. <https://dam.assets.ohio.gov/image/upload/publicsafety.ohio.gov/hsy7608-largeprint.pdf>

Appendix 3

Grocery Shopping Guide

Grocery shopping in a new country can feel overwhelming, but it is an important step in settling into your new environment. This guide provides helpful tips, information about local stores, and ways to save money while grocery shopping.

Types of Grocery Stores

- **Large Supermarkets:** Offer a wide variety of items, including fresh produce, pantry staples, and household products (Walmart, Kroger, Meijer, etc).
- **Specialty Stores:** Focus on organic or unique foods at affordable prices (Trader Joe's, ALDI, etc).
- **International Markets:** Carry foods from specific regions, such as Latin America, Asia, or the Middle East.

Grocery stores in the area

- **Trader Joe's** (1.8 miles) - a popular store known for its unique products and friendly atmosphere. It offers many items under its own brand at very affordable prices.
 - 328 E Stroop Rd, Kettering, OH 45429
 - 8 AM to 9 PM
- **Kroger** (1.9 miles) - a supermarket in the U.S. that sells many types of food, fresh fruits and vegetables, and household items. They usually have a pharmacy where you can pick up medications your doctor prescribes.
 - 530 E Stroop Rd, Kettering, OH 45429
 - 6 AM to 11 PM
- **Walmart Supercenter** (2.1 miles) - a large supermarket that offers various products, including clothing, electronics, fresh produce, meats, and more. This store is convenient if you want to buy different kinds of items in one location.
 - 1701 W Dorothy Ln, Moraine, OH 45439
 - 6 AM to 11 PM

- **Meijer** (3.6 miles) - a large supermarket that combines a supermarket and a department store, making it easy to shop for everything in one place (similar to Walmart).
 - 4075 Wilmington Pike, Kettering, OH 45440
 - 6 AM to 11 PM
- **ALDI** (4.6 miles) - a discount grocery store that offers many store-brand products at lower prices. They do not have plastic bags available for your purchased items so make sure to bring your own boxes and/or bags.
 - 1940 E Dorothy Ln., Kettering, OH 45420
 - 9 AM to 8 PM

International Foods

If you're looking for familiar flavors, visit international markets for authentic ingredients and products from home. You may also find what you need from the international food section at any local grocery store.

International food stores in the area

- **Variadas Latinas Grocery Store** (2.9 miles) - offers a wide selection of authentic Latin American products, including fresh produce, spices, snacks, and traditional ingredients from various Latin American countries.
 - 2743 W Alex Bell Rd, Dayton, OH 45459
- **Middle Eastern Market** (5.0 miles) - offers authentic Middle Eastern products, including fresh produce, spices, Halal meats, traditional sweets, and various Turkish and Mediterranean pantry staples.
 - 1050 Patterson Rd, Dayton, OH 45420
- **International And African Food Market** (5.0 miles) - sells products from countries such as Ghana, Nigeria, Congo, Cameroon, Burundi, Rwanda, and many more countries.
 - 1413 Wilmington Ave, Dayton, OH 45420
- **US International Foods** (9.8 miles) - provides a diverse selection of products featuring Turkish, Russian, and Halal food options.
 - 2106 Old Troy Pike, Dayton, OH 45404

- **H&M International Foods, LLC** (11.0 miles) - offers a variety of products from the Philippines, Vietnam, USA, Morocco, Indonesia, Thailand, Japan, and more!
 - 4770 Airway Rd, Beavercreek, OH 45431
- **Jungle Jim's International Market** (38.7 miles) - a huge grocery store that offers a variety of global foods, including fresh produce, meats, seafood, spices, and specialty items from Europe, Asia, Africa, the Middle East, Latin America, and more.
 - 5440 Dixie Hwy, Fairfield, OH 45014

Transportation Options

- **Public Transit:** Many grocery stores are accessible by bus or ride-sharing services like Uber or Lyft.
- **Free Grocery Trips:** The Residence Hall provides free weekly trips to local grocery stores. Contact Judith Mendoza at judith.mendoza@my.kc.edu for more information.

Grocery Delivery Services

If you are unable to visit the store, there are convenient ways to have groceries delivered straight to you. Here's a list of popular grocery delivery services you can download on your phone.

- Instacart (<https://www.instacart.com/>) offers same-day delivery from local grocery stores like Walmart and Kroger.
- Amazon Fresh features a wide range of items, including Whole Foods products and is available to Amazon Prime members, delivering groceries and everyday essentials (<https://www.amazon.com/fmc/storefront?almBrandId=QW1hem9uIEZyZXNo>)
- Walmart Grocery Delivery (<https://www.walmart.com/>) provides same-day delivery of groceries, household items, and more. It is available through the Walmart app or website, with delivery options for same-day or scheduled times.
- Kroger Grocery Delivery (<https://www.kroger.com/i/ways-to-shop/delivery/kroger-delivery>) offers direct delivery of groceries, including fresh produce, household items, and more. It is available through the Kroger app or website, with delivery options for same-day or scheduled times.

- HelloFresh (<https://www.hellofresh.com/>). While primarily a meal kit service, it offers grocery add-ons like snacks, fruits, and pantry essentials. This service is great for easy meal preparation and grocery needs.

Budget-Friendly Shopping Tips

- **Plan Ahead:**
 - Make a list of what you need before going to the store.
 - Plan meals for the week to avoid unnecessary purchases.
- **Look for Discounts:**
 - Use store loyalty cards to get discounts and special offers.
 - Check weekly ads or store apps for sales.
- **Buy in Bulk:**
 - Purchase non-perishable items (like rice or canned goods) in larger quantities to save money.
- **Compare Prices:**
 - Visit different stores or use grocery apps to find the best deals.

Appendix 4

Guide to Opening a Bank Account

Decide What Type of Account You Want

Before opening a bank account, determine whether you need a **checking** or **savings** account – or both – based on your financial goals.

- **Checking Account** - used to pay bills, write checks, and for everyday purchases. Look for no monthly fees, low or no overdraft fees, and convenient access to free ATMs
- **Savings Account** - used to build an emergency fund or save money for long-term goals. Look for high interest rates to grow your savings and no monthly fees to avoid extra costs.

Some banks offer combined checking and savings accounts, which is very convenient.

Choose a Bank

- **Research Local Banks:** Look for banks in your area and compare their services. Choose student-friendly accounts with no monthly fees or low minimum balance requirements.
- **Consider Fees:** Check if there are any monthly fees, minimum balance requirements, or charges for international transactions.

Gather Your Documents

To open a bank account, you'll typically need the following items:

- **Passport:** Your valid passport for identification.
- **Visa:** A copy of your student visa (F1, J1, etc).
- **I-20 Form:** If you are on an F1 visa, bring your I-20 form, which shows your eligibility to study.
- **Social Security Number (SSN) or ITIN:** Some banks require this, but others may not. If you don't have one, call the bank if these documents are required.

- **Proof of Address:** Bring a document showing your address, such as a utility bill, lease agreement, or official mail.
- **Initial Deposit:** Bring cash or a check for your first deposit.

Some banks may require more information, so make sure to check the website or call the bank to confirm what items are needed.

Visit the Bank

- **Go to a Branch:** Visit a local bank branch you're interested in. Some banks allow you to open an account online, but visiting in person can be helpful for asking questions.
- **Talk to a Representative:** Speak with a bank employee who can help you understand the process and the types of accounts available (like checking or savings accounts).
- **Complete the Form:** Fill out the account application form provided by the bank. Make sure to provide accurate information.
- **Review the Terms:** Before you sign, read about any fees and account rules. It is important to understand what you are agreeing to.
- **Bring Cash or a Check:** You may need to deposit some money to open your account. Bring cash or a check for this purpose.
- **Ask About Funding:** Find out how you can add money to your account later (like direct deposit from your job or transferring money from home).
- **Account Details:** Once your account is open, you will receive your account number and information on how to access online banking.
- **Debit Card:** If you requested a debit card, ask when you will receive it and how to activate it.

Online Banking:

- Sign up for online banking to easily manage your account, pay bills, and transfer money.
- Many banks have mobile apps that let you check your balance and make transactions from your phone.

Understand Account Features

- **Learn About Services:** Familiarize yourself with your account features, such as how to use ATMs, make international transfers, and what to do if you overdraft, which means spending more than you have.
- **Customer Support:** Know how to reach customer service if you have questions or problems.

References

Bond, C. (2023, May). *How to Open a Bank Account*. US News.

<https://www.usnews.com/banking/articles/how-to-open-a-bank-account>

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Appendix 5

Kettering College Transportation Resources

Kettering College provides various transportation resources to help students navigate both on and off-campus activities.

Residence Hall Vans

Walmart trips are available every week, with a limit of 12 passengers per van. Many students coordinate with their roommates to alternate trips, allowing one person to buy groceries for both. Transportation is also provided for student affairs events and other residence hall activities scheduled off campus. One 12-passenger van is typically available, but two vans can be arranged if needed. For more information regarding transportation access, please contact Judith Mendoza (judith.mendoza@my.kc.edu)

Apps/Website for Transportation and Navigation

Ride-sharing apps offer convenient on-demand transportation options for getting to local destinations. Navigation apps provide real-time directions, public transit information, and traffic updates, making it easier to plan routes efficiently.

Ride-sharing Apps

- **Uber** (<https://www.uber.com/>)
A ride-sharing app that connects users with drivers for on-demand transportation.
- **Lyft** (<https://www.lyft.com/>)
Similar to Uber, Lyft provides ride-sharing services with various vehicle options.

Navigation Apps

- **Google Maps** (<https://www.google.com/maps>)
Offers turn-by-turn navigation, public transit information, and real-time traffic updates.

- **Waze** (<https://www.waze.com/live-map>)
A community-driven navigation app that provides real-time traffic and road information, including alerts about accidents and police.
- **Apple Maps** (only for Apple devices)
A navigation app for Apple devices that provides directions, transit information, and nearby points of interest.