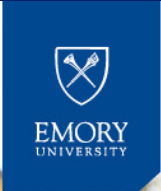


# WELCOME TO EMORY UNIVERSITY



**EMORY**  
UNIVERSITY

International Student  
and Scholar Services

# J-1 Scholar Orientation

# CONTENTS



---

**1** Social Security Numbers  
PAGE 04



---

**2** Housing  
PAGE 06



---

**3** Banking  
PAGE 09



---

**4** Driver's License  
PAGE 11



---

**5** Transportation  
PAGE 13

# CONTENTS



---

**6** Childcare and School  
PAGE 14



---

**7** Healthcare Services  
PAGE 15



---

**8** Health Insurance  
PAGE 16



---

**9** Protect Yourself from Scams  
PAGE 18



---

**10** Contact ISSS  
PAGE 19



# SOCIAL SECURITY NUMBERS FOR J-1 SCHOLARS



## What is a Social Security Number?

A Social Security Number (SSN) is a permanent nine-digit number issued by the US Social Security Administration for income and taxation purposes.



## Do I need an SSN?

J-1 scholars will only need to apply for an SSN if they are paid by Emory University or on Emory's Payroll.



## How do I apply for an SSN?

1. Wait two business days after receiving the e-mail confirmation from ISSS that your SEVIS record is activated.
2. Gather the following required documents:
  - Passport
  - DS-2019
  - I-94
  - Letter of invitation or employment offer letter from your department at Emory University
  - Completed SS-5 form: [www.ssa.gov/forms/ss-5.pdf](http://www.ssa.gov/forms/ss-5.pdf)





## How do I apply for an SSN? (continued)

3. Bring the required documents to the nearest Social Security Administration (SSA) office:

- Decatur Office: 3554 Covington Hwy, Decatur, GA 30032
- Downtown Atlanta Office: 401 W. Peachtree Street NW, Suite 2860, Fl. 28th, Atlanta, GA 30308
- Norcross Office: 4365 Shackleford Road, Norcross, GA 30093

4. Once your SSN application has been approved, the SSA will mail your social security card in 2-4 weeks. The card will be mailed to the local US address provided in the SS-5 form.



## What should I do once I receive my SSN?

- Provide the SSN to your hiring department's human resources administrator to be added to the payroll system
- Memorize your social security number
- Keep it safe with your personal records
- Do not keep it in your wallet on a regular, daily basis
- Only carry the original card with you for official business (i.e. completing payroll documents)

**For more information, visit our website:**

[isss.emory.edu/global\\_community/social\\_security\\_numbers/index.html](https://isss.emory.edu/global_community/social_security_numbers/index.html)



# Tips to Finding Housing in Atlanta

## ❓ QUESTIONS TO ASK BEFORE SIGNING A LEASE ❓

- How long is the lease?
- When is the rent due each month?
- Do I need to pay a security deposit? If so, how much is it? Will it be refunded at the end of the lease?
  - Important: Avoid common scams and have a safe rental search by checking out these online safety tips:  
[offcampushousing.emory.edu/avoid-scams-and-fraud](http://offcampushousing.emory.edu/avoid-scams-and-fraud)
- What is the early termination policy?
- Are their restrictions on pets or guests?
- Who will take care of maintenance and repairs?
- What is the parking availability (if you have a car)?
- Is the apartment furnished or unfurnished?
- Are there laundry facilities on-site?
- Are utilities (gas, electricity, water, garbage collection, cable, internet, etc.) included with the rent?

If utilities are not included in the rent, you will need to directly contact the utility companies to set up service. As of December 2020, the following companies do not require a social security number to set up service:



### GEORGIA POWER

Start electric service by registering for an account online at [www.georgiapower.com](http://www.georgiapower.com).



### GAS SOUTH

Start gas service by registering for an account online at [www.gas-south.com](http://www.gas-south.com) or call 1-877-332-5442. Keep in mind that not all houses/apartments in the US use gas, so find out if you need it first.



### DEKALB COUNTY DEPARTMENT OF WATERSHED MANAGEMENT

Get information about Dekalb County water service and/or download the application at [www.dekalbcountyga.gov/sites/default/files/waterapp.pdf](http://www.dekalbcountyga.gov/sites/default/files/waterapp.pdf). In the space for the Social Security Number, write “non-US citizen.” Keep in mind that your water provider depends on the county you live in.



# Nearby Housing

Distance  
from Emory

- 0.4 mile/  
0.6 km ● **Emory Conference Center Hotel** ★ Temporary Housing Option
- 1615 Clifton Road NE, Atlanta, GA 30329
  - (404) 712-6000
  - [www.emoryconferencecenter.com](http://www.emoryconferencecenter.com)
- 0.6 mile/  
0.96 km ● **Emory Point**
- 855 Emory Point Drive, Atlanta, GA 30329
  - (866) 267-3518
  - [www.emory-point.com](http://www.emory-point.com)
- 0.6 mile/  
0.96 km ● **Villa International** ★ Temporary Housing Option
- 1749 Clifton Rd. NE, Atlanta, GA 30329
  - (404) 633-6783
  - [villainternational.org](http://villainternational.org)
- 0.7 mile/  
1.1 km ● **University Inn at Emory** ★ Temporary Housing Option
- 1767 North Decatur Rd, Atlanta, GA 30307
  - (404) 634-7327
  - [www.univinn.com](http://www.univinn.com)
- 1.3 miles/  
2 km ● **President Park**
- 1231 Clairmont Rd, Decatur, GA 30030
  - (844) 845-3012
  - [www.presidentparkapts.com](http://www.presidentparkapts.com)
- 1.3 miles/  
2 km ● **Emory Woods**
- 2085 Powell Ln, Decatur, GA 30033
  - (404) 634-3777
  - [www.emorywoods.com](http://www.emorywoods.com)



EMORY  
UNIVERSITY

International Student  
and Scholar Services

\*Note: ISSS only provides this list as a resource to our scholars. We do not endorse any of the housing accommodations in this list

Distance  
from Emory

1.4 miles/  
2.25 km

### **Campus Crossings at Briarcliff**

- 1659 Briarcliff Road Northeast, Atlanta, GA 30306
- (844) 792-5107
- [www.livebriarcliff.com](http://www.livebriarcliff.com)

1.4 miles/  
2.25 km

### **Gables Montclair**

- 100 Ladson Court, Decatur, GA 30033
- (404) 982-4895
- [www.gables.com/communities/georgia/decatur/gables-montclair](http://www.gables.com/communities/georgia/decatur/gables-montclair)

2 miles/  
3.2 km

### **Decatur Highlands**

- 10 Highland Lake Circle, Decatur, GA 30033
- (404) 633-6188
- [decaturhighlands.com](http://decaturhighlands.com)

2 miles/  
3.2 km

### **Clairmont Reserve**

- 1575 Clairmont Rd, Decatur, GA 30033
- (678) 882-7814
- [www.clairmontreserve.com](http://www.clairmontreserve.com)

3.3 miles/  
5.3 km

### **Paces Park**

- 100 Paces Park Dr, Decatur, GA 30033
- (404) 294-1616
- [www.pacesparkwmp.com](http://www.pacesparkwmp.com)

3.7 miles/  
5.95 km

### **Decatur Crossing**

- 100 Grayson Place, Decatur, GA 30030
- (833) 482-6898
- [decaturcrossingapartments.com](http://decaturcrossingapartments.com)



**EMORY**  
UNIVERSITY

International Student  
and Scholar Services

To explore other housing options in Atlanta, use Emory University  
Off-campus Housing Service: [offcampushousing.emory.edu](http://offcampushousing.emory.edu)





# OPENING A US BANK ACCOUNT

---

It is recommended that you open a checking and/or savings account at a local US bank, so your money is kept in a secure location. In the US, a combination of cash, paper check, debit card, credit card, and online banking are used to make purchases and pay bills.

Debit cards are connected to a checking account, and thus charges are deducted from the checking account upon purchase. A debit card also allows you to make cash withdrawals and deposits, transfer between accounts, and view your account balance at ATMs (Automated Teller Machines).

---



## QUESTIONS TO ASK

- What is the minimum balance required? Is there a penalty if my balance goes below that minimum?
  - Will my account earn any interest? If so, what is the interest rate?
  - What will I pay in monthly service charges?
  - What other services does this bank offer, and how much does it cost for me to use them (for example: a safety deposit box, exchanging foreign currency, or getting certified or cashier's checks)?
  - Can I pay bills online through my bank account?
- 





## RECOMMENDED DOCUMENTS TO BRING

- Passport
- Visa
- Emory ID
- I-20 (for F visa holders), DS-2019 (for J visa holders), or I-797 Approval Notice (for all other visa types)
- I-94



## BANKS NEAR EMORY UNIVERSITY

*\*As of February 2020, these banks do not require a Georgia driver's license or social security number to open an account*

- Bank of America
- Chase
- Emory Alliance Credit Union
- Truist
- Wells Fargo

*\*Note: ISSS only provides this list of banks as a resource to our scholars. We do not endorse any of the banks in this list.*



For more information, visit our website:

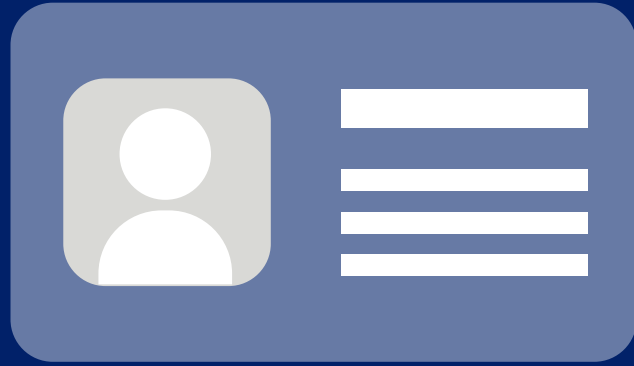
[iss.emory.edu/global\\_community/banking/index.html](https://iss.emory.edu/global_community/banking/index.html)



EMORY  
UNIVERSITY

International Student  
and Scholar Services

# GEORGIA DRIVER'S LICENSE



## Applying for a (Class C) Driver's License



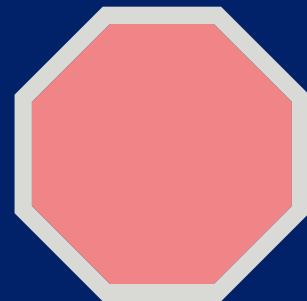
### REVIEW THE GEORGIA DRIVER'S MANUAL

[WWW.EREGULATIONS.COM/GEORGIA/DRIVER](http://WWW.EREGULATIONS.COM/GEORGIA/DRIVER)

To be eligible to apply for a (Class C) driver's license, you must take and pass a vision exam, a knowledge exam about US traffic laws & road signs, and a road skills test.

### BEFORE APPLYING

Wait 10 business days after you arrive in the US as well as 2 business days after receiving the e-mail confirmation from ISSS that your SEVIS record has been activated.



### APPLY FOR AN SSN OR A FORM SSA-L676

- If you are eligible for a Social Security Number (SSN), you will need to first apply for it and wait to receive your Social Security Card in the mail before you can apply for a driver's license.
- If you are not eligible for a Social Security Number (SSN), you will still have to visit a Social Security Administration office to obtain a letter of ineligibility (Form SSA-L676) which is also known as SSN denial letter.



## BRING THE REQUIRED DOCUMENTS TO THE NEAREST DEPARTMENT OF DRIVER SERVICES (DDS) OFFICE



- Passport
- Visa
- I-20 (for F visa holders), DS-2019 (for J visa holders), or I-797 Approval Notice (for all other types of visas)
- I-94
- Social Security Card or SSN denial letter (Form SSA-L676)
- Proof of residence (two documents from separate sources or accounts that show your name and current residential address)



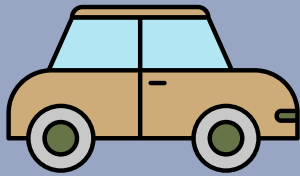
After taking and passing the vision exam, the written knowledge exam, and the road skill test, the DDS office will issue you a temporary driver's license. DDS will mail your permanent driver's license to your local US address in 14-30 days.



- “Driving in the US” page from the ISSS website:  
[iss.emory.edu/global\\_community/driving/index.html](https://iss.emory.edu/global_community/driving/index.html)
- “Information for Non-US Citizens” page from Georgia DDS website:  
[dds.georgia.gov/information-non-us-citizens](https://dds.georgia.gov/information-non-us-citizens)
- “Drivers from Other Nations” page from Georgia DDS website:  
[dds.georgia.gov/drivers-other-nations](https://dds.georgia.gov/drivers-other-nations)
- “How do I get a License in Georgia?” page from Georgia DDS website:  
[dds.georgia.gov/georgia-licenseid/new-licenseid/how-do-i-class-c-license](https://dds.georgia.gov/georgia-licenseid/new-licenseid/how-do-i-class-c-license)
- Georgia Drivers Manual:  
[www.eregulations.com/georgia/driver](https://www.eregulations.com/georgia/driver)
- “How do I renew my license?” page from Georgia DDS website:  
[dds.georgia.gov/renew](https://dds.georgia.gov/renew)



# FORMS OF TRANSPORTATION IN ATLANTA



**Car**

[iss.emory.edu/global\\_community/  
driving/index.html](https://iss.emory.edu/global_community/driving/index.html)



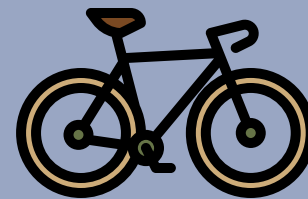
**Emory Shuttles**

[transportation.emory.edu/shuttles](https://transportation.emory.edu/shuttles)



**Public Transit**

[transportation.emory.edu/  
public-transit](https://transportation.emory.edu/public-transit)



**Bike**

[transportation.emory.edu/  
bike-emory](https://transportation.emory.edu/bike-emory)



**Smart Commute**

[transportation.emory.edu/  
smart-commute](https://transportation.emory.edu/smart-commute)



---

# CHILDCARE AND SCHOOL

---



In the United States, children between the ages of 5 and 16 are required to attend public or private schools. While private schools charge tuition, public schools do not charge tuition, but there may be other school fees. The public school that your child will attend depends on where you live:

- Dekalb County <https://www.dekalbschoolsga.org/>
- Fulton County <https://www.fultonschools.org/>
- Cobb County <http://www.cobbk12.org/>
- Gwinnett County <http://publish.gwinnett.k12.ga.us/gcps/home/public>
- Fayette County <https://www.fcboe.org/>



- For assistance in searching for daycare, in-home care, summer camps, or other childcare options, visit Emory University Human Resources' website: <https://hr.emory.edu/eu/work-life/children-and-family/child-care/index.html>
- The department of Human Resources has also compiled the Emory Child Care Network, which is a list of licensed childcare centers in Metro Atlanta that provide Emory parents with discounts and priority admissions.
  - To view this list, visit the Emory Child Care Network webpage: <https://hr.emory.edu/eu/work-life/children-and-family/child-care/emory-childcare-network.html>



# HEALTHCARE SERVICES IN THE US

## PRIMARY CARE DOCTORS

HELP YOU MANAGE YOUR  
OVERALL, LONG-TERM  
HEALTH

# 1

Contact a Primary Care Doctor when you have health problems that need attention—but are not serious such as:

- Yearly routine check ups
- Preventative care or sick visits
- Treatment for non-urgent, long-term health issues such as diabetes or high blood pressure
- Prescriptions and medication management
- Specialist referrals

## WALK-IN CLINICS

OFFER NON-URGENT CARE  
WHEN YOU CANNOT  
IMMEDIATELY SEE YOUR  
PRIMARY CARE DOCTOR

# 2

A walk-in clinic treats minor, common illnesses or injuries:

- Skin Rashes
- Minor strains and sprains
- Vaccinations or shots
- Health screening and monitoring
- Smoking cessation and weight loss programs

## URGENT CARES

PROVIDE IMMEDIATE CARE  
FOR NON-LIFE THREATENING  
CONDITIONS

# 3

An urgent care treats non-life threatening illnesses or injuries:

- Upper respiratory infection (such as bronchitis)
- Suspected broken bones
- Cuts requiring stitches
- Infections, flu, or strep throat

## HOSPITAL EMERGENCY ROOMS

DELIVER IMMEDIATE CARE  
FOR LIFE-THREATENING  
CONDITIONS

# 4

If you are experiencing any of the following conditions, go to the emergency department or call 911:

- Changes in vision
- Fainting, dizziness, weakness, or lack of mobility
- Confusion or change in mental status
- Head or neck injury
- Difficulty breathing or shortness of breath
- Coughing or vomiting blood
- Heart attack or stroke
- Broken bones that break through the skin
- Uncontrollable bleeding
- Sudden or severe pain
- Severe or persistent vomiting or diarrhea
- Suicidal or homicidal feelings
- Poisoning



# UNDERSTANDING YOUR HEALTH INSURANCE



*The US healthcare system and medical insurance are complex. International students and scholars may find it difficult to navigate. To help you understand your health insurance, below are definitions of common and important health insurance terminology:*



## INSURANCE POLICY

A written contract that defines the coverage, exclusions, eligibility requirements, benefits, and conditions that apply to the individual insured under the insurance plan.

## INSURANCE PREMIUM

The amount of money paid for a specific insurance coverage or policy. Depending on the policy agreement, the premium may be paid monthly, quarterly, semi-annually, or annually.

## LAPSE IN COVERAGE

A break in insurance coverage, usually a result from not paying the insurance premium.

## RENEWAL (OF INSURANCE POLICY)

The payment of the insurance premium to continue coverage when the initial policy period has expired or will expire.



## INSURANCE CARD

A card that is provided by the insurance company. It shows the name of the insured individual (you), the policy number, and the contact information for claims and insurance questions. This card must be presented when medical treatment or service is requested.





## COVERED EXPENSE

Any expense that is partially or completely paid by the insurance policy.

## EXCLUSION

Any condition or expense that is not covered or paid by the insurance policy.

## DEDUCTIBLE

The initial portion of the covered medical expense that must be paid by the insured person (you) before the insurance policy pays any part of the medical expense.

## PRE-EXISTING CONDITION

A medical condition that existed before an insurance policy was purchased.

## CO-PAYMENT

The portion of a covered medical expense—after the deductible is paid—that must be paid by the insured individual (you). The co payment may be a specific dollar amount or it may be expressed as a percentage of the covered amount.

## OUT-OF-POCKET MAXIMUM

The most the insured individual (you) pays for medical treatment or service that is covered by the insurance policy.

## CLAIM

A written request from the insured individual (you) to the insurance company for payment of medical expenses that are covered under the insurance policy.

## FEE FOR SERVICE

The doctor, clinic, or other medical professional expects the charge to be paid at the time the medical service is provided.

## REFERRAL

A written recommendation by one health care provider to another.



EMORY  
UNIVERSITY

International Student  
and Scholar Services

## Additional Resources

- [intlstudentprotection.com/how-to-choose-insurance/faqs/](https://intlstudentprotection.com/how-to-choose-insurance/faqs/)
- [iss.emory.edu/global\\_community/health\\_insurance/j1\\_requirements.html](https://iss.emory.edu/global_community/health_insurance/j1_requirements.html)

# PROTECT YOURSELF FROM SCAMS

Unfortunately, international students and scholars can be frequent targets of scams (a dishonest scheme or a fraud). Please be extremely cautious when approached by strangers (whether in-person, over a phone call, or through e-mail) with stories or requests that involve providing your personal information or money. Scammers can be very convincing. They sometimes have information about you and call from a telephone number that appears legitimate.

## COMMON SCAMS



- Receive a call or an email telling you to make a payment immediately by phone or a hyperlink, or to withdraw or wire transfer funds right away
- Contacted by someone who claims:
  - to have information about your immigration status or passport
  - to be from the US Citizenship and Immigration Services (USCIS), Customs and Border Protection (CBP), or Department of Homeland Security (DHS)
  - to be from the Social Security Administration (SSA) and claims there is a problem with your Social Security number (SSN) or account
  - to be from the International Revenue Service (IRS) and claims you owe money in taxes
  - to be from your home country's embassy or consulate
  - to file a lawsuit against you, revoke your driver's license or visa, arrest you, or deport you

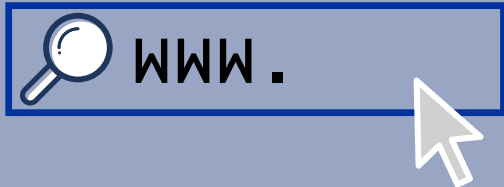
## TIPS TO AVOID SCAMS



- Do not provide or confirm any information about yourself even though it may sound like they have information about you.
- Do not give out or confirm your name, date of birth, social security number, bank account, credit card info, passport number, etc.
- Do not buy them gift or cash cards. Do not wire or transfer money to them.
- Avoid housing scams and have a safe rental search by checking out these online safety tips: [offcampushousing.emory.edu/avoid-scams-and-fraud](http://offcampushousing.emory.edu/avoid-scams-and-fraud)
- If you receive a suspicious call or e-mail, simply hang up or delete the e-mail.
- *If you are not sure if it is a scam, contact our office ([iss@emory.edu](mailto:iss@emory.edu) or 404-727-3300) and/or Emory Police Department (<http://police.emory.edu/emergencies/index.html>) before providing any information or money.*
- Visit our website for further tips on protecting yourself from scams: [iss.emory.edu/global\\_community/scams.html](http://iss.emory.edu/global_community/scams.html)



# CONNECT WITH ISSS!



## ISSS Website

[iss.emory.edu](https://iss.emory.edu)

Visit our website for our business hours, contact information, and a staff listing. You can also find information related to your immigration status, programs/events, and other online resources to assist you at Emory University.



## Global Flash

Keep up with important news, announcements, and reminders through our newsletter! It will be sent to your Emory e-mail every other week during the academic year.



## ISSS Link

[isslink.emory.edu](https://isslink.emory.edu)

Use [ISSS Link](https://isslink.emory.edu) to submit requests and upload immigration documents.



## Facebook

Like us on Facebook at [ISSS Emory](https://www.facebook.com/ISSS.Emory) for the latest events and programs!



## Instagram

Follow us on Instagram at [Emory ISSS](https://www.instagram.com/EmoryISSS) for the latest events and programs!



1784 North Decatur  
Road, Suite 130  
Atlanta, GA 30322



(404) 727-3300



EMORY  
UNIVERSITY

International Student  
and Scholar Services



[iss@emory.edu](mailto:iss@emory.edu)



**EMORY**  
UNIVERSITY

**International Student  
and Scholar Services**