INFORMATION FOR TRANSFER AND INTERNATIONAL STUDENTS

Welcome to the University of Florida, a world class institution recognized for its quality education. As you begin your studies and prepare for your career, you must be aware of and comply with our state’s laws. The following briefly identifies typical issues you may face. As a student if you experience any legal difficulty you may meet with a legal professional, without charge, at Student Legal Service, 368 J. Wayne Reitz Union, 352-392-5297; www.studentlegalservices.ufl.edu.

1. Credit Use and Abuse:
A credit card is a financial tool that allows you to buy now with the promise that you will pay later. It is a convenient way to carry money without carrying cash and a good way to pay for larger purchases over time. It can provide financial support in an emergency situation and allow you to build a credit history. Manage your credit cards. Don’t let them manage you. Each time you use a credit card it is like getting a loan. The credit card company will add interest to your account which you must pay along with the amount due for the purchases made. By using your credit card wisely and paying bills on time, you will build a good credit history that will assist you in the future. When obtaining a credit card, make sure you understand the provisions on the application. APR is the interest rate you will pay on any balances. The higher the APR the more you will pay. Some credit card companies offer a low or no APR introductory rate, but these rates, after the introductory period, rise substantially. Make sure you protect your credit card by keeping copies of all receipts, carefully examine your monthly statements, do not share personal information and always report a lost or stolen card immediately. You have certain legal rights with credit cards that have been established through the Equal Credit Opportunity Act, Truth in Lending Act and the Fair Credit Billing Act. Debit cards are similar to credit cards in appearance. But a debit card is used to pay for things by immediately taking the money out of your bank account; it is not a loan. If you have questions contact SLS.

2. Social Networking:
Internet companies allow students to post and share personal information on the internet. The most well-known are Facebook, Twitter and MySpace. Do not post information on these sites that you do not want to make public. Although you may control the initial distribution, you cannot prevent those who receive this information from making it public to others. Many employers run internet background checks as do admission counselors at various universities and colleges. If they find any postings to be inappropriate or offensive they may deny or turn down your application.
3. **Identity Theft:**
   Identity theft is stealing another’s name and/or social security number in order to obtain their credit, cash, goods or services or even commit crimes. Making use of computers has made it easier for others to steal identity. Do not let criminals make you a victim. Do the following to minimize this possibility:

   **A.**  Lock your mailbox and don’t give anyone access.

   **B.**  Shred any documents that have personal information such as your social security or bank account numbers.

   **C.**  Do not share your social security number with anyone unless absolutely necessary. Don’t carry your social security card or number in your purse or wallet.

   **D.**  Do not share credit cards, debit cards, checks and account information with anyone and do not provide anyone with your personal identification number (PIN).

   **E.**  Secure your computer and never respond to emails asking for sensitive information such as account numbers or social security numbers. If you are a victim of identity theft contact UFPD and SLS immediately.

4. **Health Insurance:**
   State universities in Florida require that all international students have health coverage during the entire year, including annual breaks. Only students graduating in a given semester may purchase insurance for that semester only with proof of graduation. For more information visit the International Center’s website at [http://www.ufic.ufl.edu/iss/insurance.html](http://www.ufic.ufl.edu/iss/insurance.html)

5. **Auto Insurance:**
   If you drive and own a vehicle in the State of Florida you are required to have the appropriate automobile insurance. Failure to obtain insurance on a vehicle is a traffic offense and may result in a citation and possibly the loss of your driving privileges in some cases. Always carry a copy of your insurance card in your automobile.
6. **Renter’s Insurance:**
Renter’s insurance is a way you can protect for losses to your property in a home or an apartment you rent. The landlord’s insurance only covers the building. For a very minimal cost you can obtain renters’ insurance to compensate you for any loss or damage to property that you may experience.

7. **Driver’s Licenses:**
Driving is a privilege and not a right. Each state has its own set of laws relating to driving conduct. If you drive in Florida, you must comply with Florida’s driving laws. If you move to Florida permanently, you must obtain a Florida driver’s license. Regardless, we strongly recommend that you obtain a Florida Driver’s license if you are driving in the state.

8. **Safe Living Conditions:**
Know your rights before you sign a lease. Make an appointment with SLS to have your lease examined or contact SLS to determine whether there are problems with the property or landlord. Examine the property carefully and get the name and address of the owner/manager. Don’t sign anything until you have read and understood its content. Before paying any deposit review the lease and get copies. Any promises should be in writing. Don’t pay a deposit until you are certain that it is the location you wish to rent. Find out if the landlord has been cited for any housing or code violations, who is the individual in charge of maintenance and whether they have had any bedbug issues. Make sure you understand the following:

   A. Look before you lease! Make sure you get the unit you want;
   B. Do not have someone pay a pre-lease deposit or sign a lease on your behalf;
   C. Total rent due;
   D. Name and address of property owner or manager is made clear;
   E. There are spaces for each tenant to sign the lease;
   F. Who is responsible for utilities;
   G. Notice requirements for termination and subletting;
   H. Is a co-signer required; and
   I. If you have any questions or problems, contact SLS.

9. **Impact of criminal conviction:**
As a foreign student a criminal act which constitutes “moral turpitude” (such as theft) can result in deportation. Bad acts and criminal convictions can lead to academic discipline by the University, denial of employment or future educational
programs and if related to drug use, may impact your ability for federal student loans, grants or financial aid. If you have any questions about criminal laws, or if you have any trouble, you should contact SLS right away.

10. **Immigration:**
    Contact SLS at 352-392-5297. If we cannot answer your questions, we will refer you to the appropriate persons.

11. **Illegal Downloads:**
    Downloading copyrighted music, movies, TV shows, software and games from the internet can be illegal and can result in you paying substantial costs and fees. Before you download, make sure it is authorized and appropriate.

12. **Plagiarism and Intellectual Property:**
    This relates to items created in the mind. You may not copy others work. You may not “cut and paste” work from the internet and present it as your own. Even assignments done in a group may require your own final work product. If you are not sure of the instructors’ expectations make sure you find out what is and is not permitted.

13. **Alcohol Use and Abuse:**
    The drinking age is 21. If you are under 21 you may not possess or consume alcohol. You do not have to be drinking the alcohol to be in violation of the law; mere possession is a crime. Providing alcohol to one who is under the age of 21 is also a crime.

14. **False Identification:**
    It is a crime to use a false I.D. In Florida, it is a serious crime (a felony) to even be in possession of some false identification cards.

15. **Beware of Internet Scams:**
    Buying or selling items on the internet? Students have been victims of scams on various Internet sites such as Craigslist and Facebook Market. A common scam is the buyer paying by money order or bank check for an amount over the price listed then having the seller pay to the buyer the extra amount.

16. **Buying or Selling a Vehicle:**
    For information on protecting yourself against any problems, please visit the Florida Department of Highway Safety and Motor vehicles at [http://www.flhsmv.gov/dmv/80007.pdf](http://www.flhsmv.gov/dmv/80007.pdf) for helpful tips.