International Student Handbook

We are excited you arrived! We hope this handbook helps with the adjustment of your new surroundings, life and culture. This handbook is designed to answer most questions. Please read carefully and keep for future reference.

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I take this opportunity to welcome and congratulate you on your decision to attend the South Dakota School of Mines & Technology. Your education at this institution will serve you well in your chosen career.

Much like you, I received my earlier education on other continents with many cultures. In addition, my career has taken me to all parts of the world. As such, I urge you to take advantage of your stay in Rapid City to learn how to speak English fluently. This skill will be most useful to you throughout your life. Immersion in English is a valuable fringe benefit of attending South Dakota Mines.

In addition to any formal courses offered for English as a second language, I suggest that you train your ear by listening to a local radio station. By turning on the radio whenever you are home, you will find at first the radio is merely "background noise" that you will ignore. However, after a short time you will be able to understand the English speakers without paying undue attention to them. This is the first step in understanding and speaking fluent English.

I encourage you to visit the Ivanhoe International Center located on the lower level of the Surbeck Center. I hope you will find the Center a place to relax and visit with other international students as well as a place to read, study, and improve your English skills.

I wish you the best of luck in both your studies and your stay in Rapid City. Congratulations again for choosing South Dakota Mines.

Sincerely,

L. F. Ivanhoe (MinE'42)
### South Dakota Mines Campus Alerts

**Sign up for mobile/email emergency alerts:**

https://www.sdsmt.edu/Campus-Services/Emergency-Management/Campus-Alert/

**or call:** 605-394-2210

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**Office Hours:**

Monday to Friday 7:30 a.m. – 4:30 p.m.  
Summer Hours 7:30 a.m. – 4:00 p.m.

**Address:**

Ivanhoe International Center  
South Dakota School of Mines & Technology  
501 East Saint Joseph Street  
Rapid City, SD 57701-3995
On-Campus Housing

If you live on-campus, the residence halls offer a variety of resources right where you live, including: dining, convenience stores, laundry machines, and academic support centers.

Residence halls also have highly trained student staff members called Residential Assistants (RAs) who are there to assist students on their assigned floors. If you are living with a roommate, you will both sign a roommate agreement at the beginning of the semester; if you have a conflict with your roommate and need assistance talking to him or her, you should contact your RA.

Residence halls have many opportunities for you to become involved in community life and gain valuable leadership experience. Living on campus is a great way to make new friends. Attend some of your floor and building events, and get to start building a social network here at South Dakota Mines! Take advantage of all that the residence halls have to offer, including shared social spaces where you can hang out, or nice quiet spots where you can study and get some work done. Work, play, or rest—your residence hall has it all.

Off-Campus Housing

While most first and second year students are required to live on campus, many students choose to live off campus at some point during their time in Rapid City.

This International Students, Inc. (ISI) staff or Foundation office can help you obtain property information and answer many questions about rentals in town.

The ISI staff may be able to provide assistance if your landlord fails to make requested repairs that are code related.

Requirements for Renting

• You will usually be required to show income of at least 2-3 times the amount of the rent. To show this, you can bring in pay stubs or find a guarantor.
• The landlord will ask for your rental history. The IIC can help you with this.

Housing Tips

• If possible, pay by check or money order; not cash.
• Always ask for a receipt in order to have proof that you have paid.
• In the US, a written contract is more important than what is said.
• If possible, bring a friend with you to help ask questions.
• Read carefully before you sign a contract. Ask for a copy.

Learn more in the Online Orientation and on our Resources and Documents page: https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Off-Campus Housing-con’t.

Here are some great questions and advice for you to consider before you sign a rental lease.

Also check out the [appendices](#) for some sample worksheets to help:

- How much is the rent?
- Is there a damage deposit?
- Does the rent include gas, electricity, telephone, water, trash removal, and air conditioning?
- If you own a vehicle, where will you park? Is there easy access to public transportation?
- How long will you be at South Dakota Mines? Most landlords require a 12-month lease.
- Get everything that you and the landlord agree to in writing.
- Take pictures of your rental before you move in and document the current condition, especially any pre-existing damage.
- Read the lease carefully before you sign. If you have questions, ask for an explanation from the landlord.
- If you still do not understand, call the Ivanhoe International Center or the International Students, Inc. for advice.
- If you do not agree with all lease items, negotiate the terms of the lease before you sign it.
- Adhere to the contract you signed
- Pay your rent on time and avoid causing damage to the apartment.
- Be a considerate neighbor. Do not disturb the people who live around you by being noisy or messy.

**Renter’s Insurance**

It is a good idea to purchase renters or personal property insurance to protect your belongings in the case of theft, fire, storm damage, etc.

Your landlord is not usually responsible for replacing your personal property. Buy a policy that will cover your belongings and any liability you might have. A good policy should help replace the cost of your belongings if they are destroyed or stolen.

Get help if you need it! Please contact the IIC or ISI staff.

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**Housing Abbreviations:**

- AC: air conditioning
- Avail: available
- BA: bathroom
- BR: bedroom
- Blks: blocks
- DR: dining room
- DW: dishwasher
- Gar: garage
- Incl: included
- Kit: kitchen
- /mo: per month
- Pd: paid
- Util: utilities (gas, water, electricity)
- W/ : with
- W/D: washer/dryer

Learn more in the Online Orientation and on our Resources and Documents page: [https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/](https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/)
Getting Set Up

Electricity Service
Black Hills Energy - electricity
You can start your service, pay a bill and other matters here:
https://www.blackhillsenergy.com/

Telephone/Internet/Cable Service
There are multiple providers in Rapid City, the two primary ones are:
• Midco
  https://www.midco.com/
• Vast
  https://www.vastbroadband.com

Water Service
Rapid City Government Department of Public Works/Water Division:
https://www.rcgov.org/departments/public-works/water-division.html

Gas Service
Montana-Dakota Utilities Co.:
https://www.montana-dakota.com/

Mobile Phones
Main mobile service providers in Rapid City include: AT&T, T Mobile, and Verizon.

Talk to other international students on what they use and see the Appendices for more information.

Driver’s License
https://dps.sd.gov/driver-licensing/required-documents
Individuals with F1, F2, J1, and J2 visas (age 18 or older) are eligible to apply for a driver’s license

Remember that you are required by law to wear a seatbelt while driving or riding in a car. You are also required to buy automobile insurance, which is between $500 and $2000 per year, so factor that into your budget.

Bank Accounts
All financial institutions offer similar services, with slight differences. To open an account at most banks, you will need your passport and at least one other form of photo identification.

At a bank, you can deposit cash, a bank draft, a cashier’s check, or traveler’s checks payable in U.S. dollars. Checks from foreign banks may be deposited, but it can take two to six weeks before the money is available.

When opening a bank account, you generally have two options:
• Checking: withdraw money or use debit card/checks in place of currency
• Savings: store money safely, earn interest over time, and withdraw cash less frequently.

It is not advisable to carry or casually store large amounts of cash. All banks will provide you with an ATM (Automated Teller Machine) or debit card, which will allow you to deposit or withdraw money directly into or out of your bank account.

Using a Debit Card
A debit card—also called a check card—is connected to your checking account and is used almost like a regular credit card (such as MasterCard or VISA), except that the charges made are deducted from your checking account upon purchase. You do not get a separate bill at the end of the month as with a credit card. Be sure to keep track of your spending, though. If you spend more money than is in your account, you do not only risk ruining your credit record, but the bank also charges you with a fee of around $25 every time you overdraw your account.

Learn more in the Online Orientation and on our Resources and Documents page:
https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Living On or Off Campus

**Household Maintenance**

Although many appliances and physical features of your home may seem similar to those in your home country, beware of hidden differences! Plumbing, floor, ceiling and wall coverings, and ventilation and heating systems may be very different. Before using cleaning products and appliances, you should read the directions.

**Stoves and Ovens**

If you have a gas stove that must be hand lit, be sure to light the match first and then turn on the gas burner. If you turn on the gas first, escaped gas may cause an explosion when you strike the match. Most gas stoves have a broiler. This is the bottom drawer that pulls out under the large oven door.

If you want to cook meat or other foods with high grease content at a high temperature, you should use the broiler. Broil simply means cooking under direct flame of the fire. On the oven temperature control knob, you will find “broil.” Set your oven to this setting for broiling meat.

Do not cook meats with high grease content in your oven. This could cause an oven fire. Baking soda thrown on fires extinguishes them very quickly. Never throw water on a grease fire! Also, do not leave your home when something is cooking on the stove or in the oven. If you suspect a gas leak, notify the gas company as soon as possible and allow proper ventilation.

**Ventilation Danger!**

American homes do not have adequate ventilation for cooking on an open fire inside the home. Although you can cook on your stove and use the exhaust fan in the hood above, no other cooking with an open fire should be done in the house.

**Garbage Collection and Recycling**

Once a week there is garbage collection. All trash must be put in covered containers and placed in a designated location to be picked up. Most apartment complexes have large garbage dumpsters that you can use to dispose of your trash. The city also picks up recyclable items in a separate container.

**Roommates**

**Lifestyles & Values**

People are different even if they are from the same country, culture, religion or other background. Having a guide when living with another person can help in mediation of disagreements later during the semester.

U.S. News and World Report has some great tips for rooming with a new person:

- **Communicate**: make every effort to chat and get to know them
- **Compromise**: a lot of the time you're going to have to meet halfway
- **Spend time outside**: Spending too much time in such a small place can start to feel oppressive - treat your room as a place for sleep and occasional studying. If you give each other space, you are less likely to stress each other out.
- **Learn from each other**: living together is a wonderful opportunity to learn a lot about a new and a different culture.

Read more at: [Prepare For an American College Roommate](https://www.usnews.com/education/blogs/international-student-counsel/2013/04/30/prepare-for-an-american-college-roommate)

Learn more in the Online Orientation and on our Resources and Documents page: [https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/](https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/)
Roommate Agreements

Agreements concerning living arrangements should meet the needs of all roommates. A Roommate Contract will help you develop guidelines and arrangements between you and your roommate(s). These guidelines should be flexible and modified as the needs of you and your roommate(s) change.

The development of a roommate contract should be simple and in writing. Areas which you may want to discuss are:

Study Hours and Relaxation Hours. The primary reason for attending the South Dakota School of Mines & Technology is to acquire a quality education and marketable skills. Study hours and relaxation hours are important in reaching this goal. Your roommate(s) and you should immediately discuss and agree upon study hours, habits and preferences for relaxation hours.

Living with Another Person. Roommate relationships can be some of the best memories you will have during your time here at South Dakota School of Mines & Technology. These relationships can be particularly challenging when people with different backgrounds or cultural experiences are involved.

Communicating your needs to your roommate and learning their culture and background are very important steps to creating a successful roommate relationship.

Cooking. Students have a variety of cooking and shopping arrangements, as well as dietary needs. You may choose to eat on campus while others choose to cook and eat at home. Be sure you have a clear understanding how groceries are paid for and shared. Additionally, be aware that spices and foods from different cultures and countries may have an aroma that many Americans are not familiar with and may find disagreeable. You may want to offer to share a couple of meals so you can try each other’s cooking. Make sure you clarify any dietary restrictions each of you may have.

Smoking & Alcohol. Many students are allergic to smoke or choose not to smoke. You must be 21 years old to legally consume, possess, or sell alcoholic beverages. Discuss your preferences about smoking and alcohol. The illegal use, possession or distribution of drugs is expressly forbidden by law and is covered in the Student Code of Conduct, available on the South Dakota Mines web site.

Music. Individual music preferences can be a cause of roommate conflicts. The noise level is an important factor to consider when thinking about study and sleep time.

Guests. Some students are more socially oriented than others. Be open in discussing how you feel about having guests in your home, especially overnight guests.

Choice of a Roommate. Living with someone from your own country and culture may be more comfortable for you. However, it may limit your opportunity to improve your English language skills and your knowledge of other cultures.

Motor Vehicles. If living off-campus, some thought should be given to transportation.

Safety. Students should always be aware of and follow good personal safety practices.

See Appendices for more information on roommate agreements.

Learn more in the Online Orientation and on our Resources and Documents page: https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Living In Rapid City

Transportation

Rapid City is a rural area and public transportation is not the best. Here are some options for you.

- **Rapid City Transit System** – For routes and timetables, visit: [http://www.rapidride.org/](http://www.rapidride.org/)
- **A-1 Cab Service**: 605-389-3608
- **City Cab**: 605-863-1111
- **Lyft and Uber**
- **Rapid Taxi**: 605-646-3614
- **Rapid City B-cycle share program**: [https://rapidcity.bcycle.com/](https://rapidcity.bcycle.com/)

Food and Groceries

South Dakota Mines has on-campus dining in the Surbeck Center for breakfast, lunch, and dinner. There is a convenience store (Miner’s Shack), a buffet style restaurant (Hardrock Café) and a coffee/bagel shop (Einstein’s Bagels). You can purchase a meal plan to use at three dining halls (see [https://sdsmt.campusdish.com/](https://sdsmt.campusdish.com/)).

The closest grocery store to the University is about one mile away or a 15–20-minute walk. There are common grocery stores around Rapid City and wholesale stores (Sam’s Club) require an annual paid membership and offer cheaper foods in large quantities.

Bargain shopping

To find very low prices, many students look for ads around campus posted by other students selling something, newspaper ads in the community and for garage sales (see next paragraph). It is usual to find furniture, books, household supplies, and other items this way.

Goodwill and Salvation Army stores sell used clothes and furniture at very low prices. You may find other thrift stores around Rapid City also selling donated items at very low prices. In the summer and during warm months, students who live in suburban areas may come across yard sales and garage sales.

In the U.S., Garage/Yard Sales are popular. Many families sell their used furniture, clothes, and many other things in front of their homes for one or two days. This may be the cheapest way to buy items, so don’t be afraid to stop and look! While it is not normal to negotiate with sellers in most stores, at yard sales you are free to negotiate prices.

Most store prices are fixed, which means that you cannot bargain for a lower price. The exception to this is buying very expensive items such as a house or car. The posted price generally does NOT include sales tax, which must be calculated in when you make your purchase. The sales tax varies by county but is usually 5-7% of the purchase price.

Whenever you buy something, ask for a receipt. The receipt proves that you have purchased an item on a particular day in a particular store. If the item is damaged or unsatisfactory, you can usually return the item and receive your money back if you have the receipt.

Learn more in the Online Orientation and on our Resources and Documents page: [https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/](https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/)
**Maintaining your Status**

The information contained in this document is subject to change as federal laws and regulations are modified. US laws have changed drastically in the last few years and will continue to change. The IIC staff keep up to date on those changes and inform you using the Google Group.

*Information marked with "**" is quoted directly from the NAFSA: Association of International Educators Adviser's Manual of Federal Regulations Affecting Foreign Students and Scholar, other is quoted directly or summarized from federal regulations.

**General Requirements and Responsibilities**

Once an alien is admitted to the United States in F-1 status, s/he must meet certain obligations to maintain status.

The student must:

- Have a passport that is kept valid at all times, unless exempt from the passport requirement. If your passport has expired or will expire shortly, it is your responsibility to have it revalidated;
- attend the school s/he was authorized to attend;
- continue to carry a full course of study;
- follow certain procedures if the student must remain in the United States longer than the length of time estimated for completion of his or her educational program, as stated on the initial I-20 issued to begin the program of study;
- follow certain procedures to continue from one educational level to another (e.g. from the bachelor’s to the master’s level) at the same school;
- follow certain procedures to transfer to a school other than the one originally authorized;
- limit employment, both on campus and off, to a total of 20 hours per week when school is in session;
- NOT work off-campus without authorization;
- report a change of residence to the IIC within 10 days of the change;
- not count more than one course (3 credit hours maximum) of distance education toward full time student status;
- enroll in the health insurance mandated by the South Dakota Board of Regents. You enroll each semester;
- inform the IIC sufficiently in advance of your need for travel forms (I-20, full-time student letter, etc.), letters for application of driver’s license, social security card, or employment. Please give at least three business days advance notice to the IIC when requesting any of the above-mentioned documents.

These requirements are strictly enforced and reported electronically. Any allowable exceptions must be requested and approved PRIOR to the semester in which the exception occurs.

**Duration of Status (D/S)**

Duration of status generally refers to the period that a student is pursuing a full course of study, plus any optional practical training authorized following completion of the course of study. Associated with duration of status are three "grace periods" that determine how far in advance of the commencement of classes a new student can be admitted to the United States, and how long a student can remain in the United States following the completion of studies or practical training.

**More information:**

**F-1 students:**
[https://www.sdsmt.edu/Campus-Life/Ivanhoe-International-Center/Current-International-Students/F1-Status/](https://www.sdsmt.edu/Campus-Life/Ivanhoe-International-Center/Current-International-Students/F1-Status/)

**J-1 students:**
[https://www.sdsmt.edu/Campus-Life/Ivanhoe-International-Center/Current-International-Students/J-Status/](https://www.sdsmt.edu/Campus-Life/Ivanhoe-International-Center/Current-International-Students/J-Status/)
J-1 students and their J-2 dependents are required by federal regulations to carry accident and sickness insurance the entire time they are in the United States. Our current insurance provider is GeoBlue International Health Insurance. Students with comparable insurance purchased in their home country or provided through a U.S. sponsor may request a waiver from the SD BOR plan. Waivers will NOT be granted for plans purchased in the U.S. by current students.

GeoBlue International Health Insurance:
https://www.geobluestudents.com/
Toll free: 1-800-257-4823

Plan Design Options—Please choose one of the following plans to fit your needs. Go to the GeoBlue website above for more information on these options:
• Basic Plan
• Enhanced Plan

South Dakota Mines Student Health Center

South Dakota Mines students can visit the university clinic, which treats minor illnesses and injuries during the school year only. Seeing a doctor from the clinic is free, but for more serious cases they may need to refer you to an outside physician. In the summer, you will need to go to one of the Monument Health Urgent Care Centers.

The Clinic is in the Surbeck Center down the hall from the Bookstore. You must bring your student ID. Call 605-394-2354 for questions or to set up an appointment. You can find more information here: https://www.sdsmt.edu/Campus-Life/Student-Health-and-Safety/Health/

Stress and Counseling Office

If you are feeling stressed or overwhelmed, do not stop going to classes. This will make the situation more difficult. Instead, talk to your professor about your situation. All professors have office hours when they are available to see students, and they encourage students to come talk to them. Don’t hesitate to visit or email your professors throughout the semester. Most of them are willing to help you if they see that you are making every effort to do well in their class.

Take advantage of the Counseling Center, if you are feeling stressed. For more information, please visit: https://www.sdsmt.edu/Campus-Life/Student-Support/Counseling/

Health Insurance

In the United States, the government does not pay for health care. Students must pay for every doctor or hospital visit. Health care in the United States is very expensive. A visit to the doctor’s office may cost $100-$500. A trip to the hospital for a broken arm can cost $500-$1000. Childbirth expenses cost approximately $6,000. Medical problems can result in debt so extensive that a student may not be able to continue his or her studies.

Because of this, all non-immigrant students are required by the South Dakota Board of Regents (SD BOR) Policy 3.14 to have a specific insurance selected by the SD BOR. You must be enrolled in this insurance by the drop/add deadline each semester. Failure to do so will result in you being dropped from all classes.

• Fall: August 1 to December 31
• Spring/Summer: January 1 to July 31

Learn more in the Online Orientation and on our Resources and Documents page: https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Life at South Dakota Mines

Tuition and Fees

International students do not qualify for in-state tuition regardless of how long they have lived in South Dakota. Refer to the Student Accounts website at https://www.sdsmt.edu/Cashier/ or current tuition and fee amounts, along with registration and payment policies.

Paying your School Bills

If you bring money to the U.S. in a check or money order and deposit it in a bank, it may take up to three weeks for the check to be processed and become available for your use. Therefore, we strongly recommend you choose one of the following options to ensure that you will have money available at the time of registration:

1. Wire your funds electronically to the university
2. Have a credit card available to pay your bills.
3. Bring the check to the Cashier’s Office

Your payment must be received in the Student Accounts Office by the Fee Payment Deadline (see website above).

South Dakota Mines ID Card

Your South Dakota Mines card is your official school identification document. It is also your library card, access to various buildings/rooms, can be used as a debit card (Grubby Gold) at dining areas and vending machines, for mail services, campus bookstore, and laundry machines in residence hall. Once you have registered for classes, you are able to receive your card.

How Do I Add Money to Grubby Gold?

Guests can make guest deposits through the eAccounts website by knowing the student’s name and ID number. Students can load money on your Grubby Gold account a variety of ways:

• The eAccounts website
• The eAccounts app for iPhone or Android
• First Time Users: You must register through the eAccounts website for your username/password. Once you have that—you can use the app or website easily!

The Grubby Gold cash machine in Surbeck Center (across from the Front Desk)

Academics

Educational systems differ from country to country. Here are some things you need to know about academic life at South Dakota Mines.

The Student/Instructor Relationship

The student/instructor relationship in the U.S. is generally more informal than in other countries. It is acceptable and expected for students to ask questions and discuss topics with the instructor.

Some instructors don’t mind being called by their first name; they may even sit on the desk and walk around the room as they speak. In class, students may speak without raising their hand and be recognized.

Depending on the rules of the classroom or building, some people eat and drink in class. If you have questions, you should talk to your professors about this beforehand. Do not assume.

Learn more in the Online Orientation and on our Resources and Documents page: https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Tips for Academic Adjustment and Success

- Professors prefer it if students discuss ideas rather than just sit and listen. The manner in which you express your viewpoint is important, however.
- Show respect by acknowledging the professor or classmates’ point of view and then offer your opinion. Say, “In my opinion…” or “I think…” or “I feel…” or “I believe…”
- If you do not understand, ask. If you are not yet used to asking questions in class, make an appointment with your professor.
- At the start of each semester, you will be given a syllabus for each course. This is a detailed outline of the course objectives, DUE DATES for assignments, and much more.
- Keep the syllabus for the duration of the course and refer to it if you are not sure about assignment requirements. Pay close attention when the professor discusses the syllabus as he will often explain during this time how grades will be determined.
- Do not try to write down everything in class. Practice taking notes.

Grading

Grades are on a 4.0 scale
A = 4.0
B = 3.0
C = 2.0
D = 1.0
F = 0

W = Student withdrew from class with a passing mark. This grade will not be included in the GPA.

Before withdrawing from a course all international students must consult with the F-1 Advisor.

WF = Student withdrew with a failing grade. The F will be averaged into the GPA.

I = Incomplete.

GPA = Grade Point Average is computed by multiplying credit hours by the class numerical grade and then dividing total credits into the total grade points.

Learn more in the Online Orientation and on our Resources and Documents page:
https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/
Academic Honesty

What constitutes academic honesty varies from culture to culture, and it is important to understand rules of academic conduct at South Dakota Mines.

All students are expected to do their own work. If you are caught cheating in any way, you will be severely penalized. Do not take the risk of copying anyone else’s work. Cheating includes, but is not limited to, the following:

- Violating course rules contained in the course syllabus
- Getting or providing unauthorized assistance from another student on a paper or project
- Providing or receiving information during quizzes and exams
- Falsifying, fabricating, or dishonest reporting of research results
- Taking the place of another student or enlisting another student to take your place in an exam
- Altering grades
- Plagiarizing

Plagiarism

Plagiarism means using someone else’s work in your own papers without attributing the work to the real author.

While you are expected to draw on many research sources to write papers, you must not claim their work as your own. This is considered stealing. If you plagiarize, you will suffer serious academic consequences.

In the United States, students are expected to disclose and cite any information they received from another source, whether it is a book, an article, an encyclopedia, computer code, etc. Failure to give credit to the original author is considered plagiarism, which is a serious offense.

For more information about plagiarism and how to avoid academic dishonesty, please visit:
https://www.sdsmt.edu/Campus-Life/Community-Standards/Academic-Integrity/

Copyrighting

Copyright laws are very strict and very complex in the US. It is not legal to copy another person’s work. When performing research, if you use other people’s research as a basis for your work, then you must give them the appropriate credit, or citation.

Photocopying textbooks is NOT legal. Downloading academic papers from the web is academic dishonesty. Copying another person’s work and claiming it as your own is academic dishonesty. There are many more actions that may be considered academic dishonesty. If you are not sure if your actions would be considered academic dishonesty, you should contact your professor, the Ivanhoe International Center, or the Dean of Students. There may be significant negative consequences if you are involved in academic dishonesty.

The web site below will help you find the legal definitions for copyright, which includes not only academic information, but also information on music and movie downloads:
http://www.copyright.gov/

In each class, the professor will provide you with a syllabus, which is the outline for the class. It may be paper or it may be on the web site. There may be information in the syllabus on projects in the class and what is expected on each project. Some projects may be group projects and others may be individual projects. If you are not certain, ask the professor. If you submit a project that was specified to be an individual project and it is identical to another person’s project, this is considered academic dishonesty.

Learn more in the Online Orientation and on our Resources and Documents page:
https://www.sdsmt.edu/Admissions/International-Students/Resources-and-Documents/

Purdue Online Writing Lab has great resources on how to cite sources in different formats and for general writing inquiries and examples:
https://owl.english.purdue.edu/owl/
Appendices
# Cellular Phones

<table>
<thead>
<tr>
<th>Cellular Phone Providers</th>
<th>Website</th>
<th>Phone number</th>
</tr>
</thead>
<tbody>
<tr>
<td>AT&amp;T</td>
<td><a href="https://www.att.com/wireless/">https://www.att.com/wireless/</a></td>
<td>(605) 343-1053; (605) 343-1014</td>
</tr>
<tr>
<td>Verizon</td>
<td><a href="https://www.verizonwireless.com/">https://www.verizonwireless.com/</a></td>
<td>(605) 342-4000</td>
</tr>
<tr>
<td>T-Mobile</td>
<td><a href="https://www.t-mobile.com/">https://www.t-mobile.com/</a></td>
<td>(605) 791-1481; (605) 791-0802; (605) 791-1412</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Pay-As-You-Go Options</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Consumer Cellular</td>
<td><a href="https://www.consumercellular.com/">https://www.consumercellular.com/</a></td>
</tr>
<tr>
<td>Cricket Wireless</td>
<td><a href="https://www.cricketwireless.com/">https://www.cricketwireless.com/</a></td>
</tr>
<tr>
<td>H2O Wireless</td>
<td><a href="https://www.h2owirelessnow.com/">https://www.h2owirelessnow.com/</a></td>
</tr>
<tr>
<td>Straight Talk</td>
<td><a href="https://www.straighttalk.com/wps/portal/home">https://www.straighttalk.com/wps/portal/home</a></td>
</tr>
<tr>
<td>Total Wireless</td>
<td><a href="https://www.totalwireless.com/wps/portal/home">https://www.totalwireless.com/wps/portal/home</a></td>
</tr>
<tr>
<td>TracFone</td>
<td><a href="http://www.tracfone.com/">http://www.tracfone.com/</a></td>
</tr>
</tbody>
</table>

You can bring your own phone with most providers listed above. You must have an **UNLOCKED** phone for most of the Pay-As-You-Go options. Please refer to the website or in the store for more information.

There are 2 types of systems, GSM and CDMA

- GSM is Global Satellite Messaging and is common around the world. It is compatible with the AT&T network.
- CDMA is another system common in the US. It is compatible with the Verizon network until December 31, 2022.
U.S. HOLIDAYS

There are many different holidays in the United States. These holidays are vacation days for South Dakota Public Universities:

January 1 – New Year’s Day. Beginning on the evening of December 31, Americans celebrate the New Year.

Third Monday in January – Martin Luther King Jr. Day. This holiday celebrates the life of Reverend Martin Luther King Jr., a leader of the U.S. civil rights movement.

Third Monday of February – Presidents’ Day. This is a day to remember past U.S. presidents.

Springtime (date varies)—Easter.

Last Monday in May – Memorial Day. This holiday is a time that Americans remember all of those who died in war for the United States.


July 4 – Independence Day.

First Monday in September – Labor Day. This holiday recognizes the efforts of American workers.

Second Monday in October – Native American Day. This holiday recognizes our Native Americans.

Fourth Thursday in November – Thanksgiving. This is a traditional time for families and friends to eat a big turkey dinner together.

December 25 – Christmas Day

For the academic calendar and scheduled holidays for South Dakota Mines, check: https://www.sdsmt.edu/Home/Event-Calendar/ or your syllabus to avoid missing class.

Other Holidays that are celebrated but not vacations:

- Groundhog’s Day
- St. Valentine’s Day
- St. Patrick’s Day
- Earth Day
- May Day
- Star Wars Day
- Mother’s Day
- Flag Day
- Father’s Day
- Halloween

MEASUREMENT EQUIVALENTS

Length
1 mile = 1609.34 m
1 inch = 2.54 cm
1 foot = 30.48 cm
1 yard = 91.44 cm

Weight:
1 pound = 453.59 grams
1 ounce = 28.35 grams

Liquid Volume
1 teaspoon = 4.929 ml
1 fluid ounce = 29.57353 ml
1 cup = 236.59 ml
1 quart = 0.94635 liters
1 gallon = 3.7854 liters

Temperature:
Formula for conversion from Celsius to Fahrenheit: 
F = ((9/5) * C) + 32
Formula for conversion from Fahrenheit to Celsius: 
C = (5/9)*(F-32)

US CURRENCY

- penny equals one cent or 0.01 dollars
- nickel equals five cents or 0.05 dollars
- dime equals ten cents or 0.10 dollars
- quarter equals twenty-five cents or 0.25 dollars
**APARTMENT COMMUNITY NAME**

1. Contact Name______________________________________________  Phone Number_______________________________________________
2. Cost for Rent____________________ for____________________Bedroom/____________________Bathroom/____________________ sq. ft.
   - Can be paid via:  [ ] Internet  [ ] Check  [ ] Card  [ ] Cash  [ ] Money Order
3. Length of lease:  [ ] 3 mos  [ ] 6 mos  [ ] 12 mos  [ ] 14 mos
4. Average yearly rent increase______________________________  5. Turnover Rate [%]____________________

### WHAT ARE THE ADDITIONAL FEES?

7. Up-Front Deposits  [ ] Y  [ ] N  [ ] Amount $________
8. Refundable Pet Deposit?  [ ] Y  [ ] N  [ ] Amount $________
   - Breed restrictions________
   - a. Pet Fee Deposit $________  b. Monthly Pet Fee $________
9. Parking Fee?  [ ] Y  [ ] N  [ ] Amount $________/month
   - a. # of spaces________  b. Amount $________/month
10. Renters Insurance?  [ ] Y  [ ] N  [ ] Amount $________/month
11. Late Fee $_____________after______________days from due date
12. Returned Check Fee $_________________________________________

### HOW MUCH WILL EVERYTHING COST?

First Month’s Rent $________ [Add #2, #6, #7, #8a, #9b, #10]
Avg. Monthly Rent Due $________ [Add #2, #8b, #9b, #10]
Monthly Utilities $________ [Add #13-18]

### IS EVERYTHING UP TO DATE & WORKING?

| Smoke Detectors | Y | N |
| Fire Extinguishers | Y | N |
| Sprinklers | Y | N |
| Garbage Disposal | Y | N |
| Lights | Y | N |
| Windows open, close, & lock properly | Y | N |
| Easy Access Emergency Exits | Y | N |

### HOW IS THE SERVICE?

| How much notice is given before maintenance enters the premises? | Y | N |
| Expected maintenance response time? | Y | N |
| A/C filters changed by maintenance? | Y | N |
| Is the office knowledgeable & helpful? | Y | N |

### ARE UTILITIES INCLUDED?

13. Electricity  [ ] Y  [ ] N  [ ] Amount $________/month
14. Internet  [ ] Y  [ ] N  [ ] Amount $________/month
15. Cable  [ ] Y  [ ] N  [ ] Amount $________/month
16. Water  [ ] Y  [ ] N  [ ] Amount $________/month
17. Gas  [ ] Y  [ ] N  [ ] Amount $________/month
18. Garbage Removal  [ ] Y  [ ] N  [ ] Amount $________/month

### ARE APPLIANCES INCLUDED?

| Refrigerator | Y | N |
| Stove/Oven | Y | N |
| Microwave | Y | N |
| Dishwasher | Y | N |
| Washer/Dryer | Y | N |
| Rental $________/month |
| Laundry Facility | Y | N |

### WHAT WILL IT BE LIKE TO LIVE HERE?

| Gated community? | Y | N |
| Well-lit at night? | Y | N |
| Enough natural light in room[s]? | Y | N |
| Balcony/Patio? | Y | N |
| Fireplace? | Y | N |
| Apartment is inside building? | Y | N |
| Elevator? | Y | N |
| Wheelchair accessible? | Y | N |
| Business Center? | Y | N |
| Clubhouse? | Y | N |
| Pool? | Y | N |
| Gym? | Y | N |
| Pet-Friendly? | Y | N |
| Bark Park? | Y | N |
| Quiet hours________________________to_________________________ |
| Nearby entertainment | Y | N |
| ISP & Cable service providers | Y | N |

### ADDITIONAL COMMENTS

____________________________________________________________________________________________________________________________________________________

____________________________________________________________________________________________________________________________________________________

Don’t forget to tell them ForRent.com brought you!
## LEASE CHECKLIST

Before you sign your lease, make sure you have reviewed all of the important terms and that you understand your obligations. Discuss any questions with your landlord, and include all changes in writing on the lease agreement. You might also want to consider taking photos and/or videos of the rental premises.

### RENT

- **Amount**: ________________________________
- **Due**: ________________________________
- **When First Installment Due**: ________________________________
- **Penalty for Late Payment**: ________________________________
- **Can Rent be Raised**: ________________________________
- **Amount of First Payment**: ________________________________
  (Will it be pro-rated?)

### TIME OF OCCUPANCY

- **Dates**:
  - **Move-In**: ________________________________
  - **Move-Out**: ________________________________
- **Time Required for Notice of Renewal**: ________________________________
- **Time Required for Notice of Moving Out**: ________________________________
- **Maximum Number of Occupants**: ________________________________

### SECURITY DEPOSIT

- **Amount**: ________________________________
- **Conditions for Return**: ________________________________
- **Date for Return**: ________________________________

### DAMAGES

- **Who is Responsible for Damages**: ________________________________
- **How/When will They be Assessed**: ________________________________
- **Who is Responsible for Repairs**: ________________________________
- **Note Damage Incurred before Occupancy**: ________________________________

### ADDITIONAL COSTS

- **Utilities**: ________________________________
- **Deposit for Pets**: ________________________________
- **Parking**: ________________________________
- **Laundry**: ________________________________
- **Cleaning**: ________________________________
- **Other**: ________________________________
LAUNDRY

Machines Provided_________________________________________________
May Tenants Install_________________________________________________
Limitations_________________________________________________________
Location___________________________________________________________

INSPECTION

How Much Notice___________________________________________________
Who Else may Enter_________________________________________________

PARKING

Where_____________________________________________________________
How Many Spaces___________________________________________________
Limitations_________________________________________________________
Decal/Permits Required_____________________________________________

TERMINATION

Can the Unit be Subleased____________________________________________
Can the Unit be Assigned____________________________________________
If so, under what Conditions________________________________________

CHANGES IN THE AGREEMENT

Can the Agreement be Changed_______________________________________
How________________________________________________________________
By Whom___________________________________________________________

CLEANING

Who is Responsible_________________________________________________
How________________________________________________________________
Equipment Provided_________________________________________________

RESTRICTIONS

Smoking_____________________________________________________________
Noise Level_________________________________________________________
Property Storage_____________________________________________________
Pets______________________________________________________________
Alterations__________________________________________________________
Conduct/House Rules_________________________________________________
INVENTORY CHECKLIST

This inventory form is for your protection. It helps establish the condition of your apartment at the time of your arrival, and should be completed and returned to your landlord within the first three days of occupancy.

At least one week before moving out, arrange a time to complete the final inspection.

Be specific and check carefully when completing this form. Look for dust, grease, stains, burns, damages, and wear and tear. Cross out items that do not apply, and attach additional paper if more space is needed.

NOTE: Copies of the entire inventory, including any attachments, should be provided to you and your landlord.

Address: ________________________________ Date Occupied: ____________________

<table>
<thead>
<tr>
<th>KITCHEN</th>
<th>Quantity (if applicable)</th>
<th>Condition on Arrival</th>
<th>Condition Upon Departure</th>
</tr>
</thead>
<tbody>
<tr>
<td>EXAMPLE: SINK</td>
<td>1</td>
<td>Rust stains on bottom</td>
<td></td>
</tr>
<tr>
<td>Floor Covering</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walls/Paint/Ceiling</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Fixtures</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cupboards</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counter surfaces (scratches, stains)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cutting board</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Refrigerator (egg trays, ice trays, drawers, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stove &amp; Oven, Range Hood (broiler pans, grills, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sink &amp; Garbage Disposal</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dishwasher</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Microwave</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Table &amp; chairs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doors &amp; hardware</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windows (including window coverings, screens, etc.)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| LIVING ROOM | | | |
| Floor Covering | | | |
| Walls/Paint/Ceiling | | | |
| Light Fixtures | | | |
| End Tables | | | |
| Coffee Table | | | |
| Sofa | | | |
| Chairs | | | |
| Lamp(s) | | | |
| Doors & Hardware | | | |
| Windows (including window coverings, screens, etc.) | | | |
| Other (specify) | | | |

<table>
<thead>
<tr>
<th>BEDROOM</th>
<th>Bedroom 1</th>
<th>Bedroom 2</th>
<th>Bedroom 3</th>
<th>Bedroom 1</th>
<th>Bedroom 2</th>
<th>Bedroom 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor Covering</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walls/Paint/Ceiling</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closet (including doors &amp; tracks)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Desk(s) and Chair(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dresser(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Continued on back)
**BEDROOM (continued)**

<table>
<thead>
<tr>
<th>Item</th>
<th>Bedroom 1</th>
<th>Bedroom 2</th>
<th>Bedroom 3</th>
<th>Bedroom 1</th>
<th>Bedroom 2</th>
<th>Bedroom 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bed(s), (frame, pads, box springs, mattress-check both sides)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windows (including window coverings, screens, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doors &amp; Hardware</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Night Stand(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Fixtures</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lamp(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bookshelves</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**BATHROOM**

<table>
<thead>
<tr>
<th>Item</th>
<th>Bathroom 1</th>
<th>Bathroom 2</th>
<th>Bathroom 1</th>
<th>Bathroom 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor Covering</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walls/Paint/Ceiling</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shower and Tub (walls, door tracks, shower curtain rings)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toilet</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Toilet Paper Holder</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plumbing Fixtures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cabinets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Towel Racks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fan</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirror</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Windows (including window coverings, screens, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doors &amp; Hardware</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sink</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Fixtures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**HALLWAYS OR OTHER AREAS**

<table>
<thead>
<tr>
<th>Item</th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Floor Covering</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Walls/Paint/Ceiling</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Light Fixtures</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Closet including doors &amp; tracks</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Air Conditioner(s) Filter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Heater Filter</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Doorbell/Knocker</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Screen Door(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outside Light(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Patio, Deck, Yard (planted areas, ground covering, fencing, etc.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Smoke Detectors</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Keys (apartment, mailbox)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Date of Arrival Inspection**

**Date of Departure Inspection**

**Tenant Signature**

**Tenant Signature**

**Landlord Signature**

**Landlord Signature**
Roommate Agreement

This agreement is made by and among the roommates named herein who have signed a lease for a shared dwelling unit that makes the roommates jointly and severally liable for all terms of the contract.

Execution of this roommate agreement does not alter the joint and several liability of the tenants under the rental contract with the landlord. However, it may be used if a dispute among the roommates arises.

Address of Rental Unit ____________________________________________

Term of Lease ___________________ to ___________________

<table>
<thead>
<tr>
<th>Name</th>
<th>Rent per Month</th>
<th>Security Deposit</th>
<th>Bedroom to be Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>$</td>
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<td></td>
<td>$</td>
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<td></td>
</tr>
</tbody>
</table>

If roommates will switch bedrooms or pay different amounts of rent at any point, those changes should be noted above. Any roommate who does not pay any or all of the amount of rent listed above shall be liable to the landlord or to any roommates who pay any amount due for the defaulting roommate.

Security Deposit
A security deposit has been paid by each roommate in the amount listed above. The roommates will divide the refund of the security deposit according to the amount each tenant originally paid as listed in this agreement. When a specific roommate is clearly responsible for fees and damages to the premises—including late fees, repairs and cleaning costs—that roommate will pay full fees and damages. The roommates agree to share equally in the cost of all other fees and damages charged.

Utility Bills
The utility bill will be in ____________________________’s name.

The bill will be divided (strike one) evenly/as follows (for example, because one roommate has an air conditioner or a personal refrigerator):

__________________________________________________________

Utility late charges will be paid by ____________________________________________

Phone Bills
The phone bill will be in ____________________________’s name.

The local phone bill will be divided (strike one) evenly/as follows:

__________________________________________________________

The long distance bill will be divided (strike one) evenly/according to who made the calls.

Phone late charges will be paid by ____________________________________________
Cable
The apartment (strike one) will/will not have cable.

If there will be cable, the bill will be in ___________________________'s name.

If there will be cable, the bill will be divided (strike one) evenly/as follows:

___________________________________________________________________________________________

Cable late charges will be paid by ______________________________________________________________

High Speed Internet Access
The apartment (strike one) will/will not have high speed internet.

If there will be high speed internet, the bill will be in ___________________________'s name.

If there will be high speed internet, the bill will be divided (strike one) evenly/as follows:

___________________________________________________________________________________________

Internet late charges will be paid by ____________________________________________________________

Subletting
Subletting is (strike two) not allowed/allowed/allowed only with permission of all roommates.
(Sublet agreements are available at the Tenant Resource Center.)

Guests. (Strike any part not applicable.)
Each roommate is responsible for the behavior of his or her guests. Guests shall not unreasonably disturb other roommates. Guests must stay in the bedroom of the roommate who invited them, unless all other roommates agree that the guest may stay in a shared area. No guest may stay for more than seven consecutive days without the permission of all other roommates. New roommates may move in only with the written permission of all other roommates and the landlord.

Quiet Hours
All roommates agree to observe quiet hours for sleep, study and other purposes on the days and times listed here. (If none, write “None.”) __________________________

Pets
The following pets are permitted: __________________________

The person responsible for the pets will be __________________________

Smoking
Smoking in the apartment will be (strike one) allowed/not allowed.

Household Duties. Household duties (take out trash, clean bathroom, etc.) will be divided as follows:

___________________________________________________________________________________________

___________________________________________________________________________________________

Other Terms
______________________________________________________________________________________

______________________________________________________________________________________

______________________________________________________________________________________

Signatures Date Signatures Date
____________________________________________ ___________________________________________
____________________________________________ ___________________________________________
____________________________________________ ___________________________________________