

# INTERNATIONAL GRADUATE STUDENT HANDBOOK



University of Missouri - Columbia  
Columbia MO 65211 USA

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# 1 Introduction

Welcome to the University of Missouri - Columbia! As an incoming graduate student, we understand that embarking on this academic journey can be both exhilarating and overwhelming. We have prepared this guide to assist you in navigating through essential information and resources to ensure a smooth transition into graduate school.

In this handbook, you will find basic information about housing, finances, health insurance, etc., and a sneak peek into life in Columbia.

As you embark on this exciting chapter of your academic career, we hope this guide serves as a helpful companion. We wish that your academic journey will be successful and a rewarding experience!

**M-I-Z!**

(You're supposed to reply with '**Z-O-U!**'; that's the Mizzou chant. :))

## 2 Housing in Columbia

### 2.1 On-campus housing

Mizzou offers a variety of units with varying rents at Tara Apartments located on campus (<https://housing.missouri.edu/tara-apartments>). These apartments are within walking distance of the campus. The website has a link to the application form. You can contact the Department of Residential Life by either email: [housing@missouri.edu](mailto:housing@missouri.edu) or phone at 573-882-7275.

### 2.2 Off-campus housing

There are many affordable off-campus housing options in and around Columbia. You can find rental listings at <https://offcampus.missouri.edu/listing>. One should note that some of these options are far from the campus, and not all of them offer shuttle services to and from the campus.

You can also browse the following Facebook groups for finding rental or sublease listings:

1. [Mizzou Apartment and Roommate Finder](#)
2. [University of Missouri Housing, Rooms, Apartments, Sublets](#)
3. [COLUMBIA, MO RENTALS \(Mizzou\), Apartments, Roommates, Housing, Sublets](#)

Here are some suggested apartment complexes:

- [University Place Apartments.](#)
- [Ashwood Apartments.](#)
- [Campus Lodge.](#)
- [Ashland Manor Apartments & Townhouses.](#)
- [The Landing At CoMo.](#)
- [The Quarters at Columbia.](#)

## 3 Packing list

### 3.1 Clothing

Item	Quantity	Notes	Check
T-Shirts	8-10	Crew neck and polos.	
Jeans	3-4		
Formal shirts	4		
Formal trousers	2		
Undergarments	10		
Shorts	3-5		
Track pants	2-3		
Traditional wear	1 set		

### 3.2 Personal items

Item	Quantity	Notes	Check
Bath towels	2		
Hand towels	2		
Socks	10 pairs		
Handkerchief	6		
Formal leather belt	1		
Formal leather shoe	1		
All-weather shoe	1		
Sports shoe	1		
Flip-flops	1		
Sunglasses	1		
Sweater	1		
Light jacket	1		
Backpack	1	Try to get one of good quality.	

### 3.3 Toiletries

Item	Quantity	Notes	Check
Toothpaste	1	Get a small one.	
Tooth Brushes	2-3		
Tongue Cleaner	1		
Soap	1-2	You can buy them here.	
Shampoo + Conditioner	1	You can buy them here.	
Trimmer/Razor	1		
Face Wash	1 bottle		
Deodorant	1 can	You can buy them here.	
Perfume	1 bottle		
Nail Clipper	1-2		
Lip Balm	2		
Q-Tips (Earbuds)	1 small packet		

### 3.4 Medication

Item	Quantity	Notes	Check
Paracetamol/Acetaminophen	1 strip	For fever and ache.	
Ibuprofen (+ paracetamol)	1 strip	For body ache.	
Antacid/Milk of Magnesia	1 strip	For constipation, upset stomach, and heartburn.	
Phenylephrine	1 strip	For nasal discomfort caused by colds and allergies.	
Loperamide	1 strip	For diarrhea.	
Diclofenac Gel	1 tube	For pain-relief.	
Diphenhydramine (Benadryl)	1 strip	For allergies.	
Dimenhydrinate (Dramamine)	1 strip	For motion-sickness.	

### 3.5 Utensils

Item	Quantity	Notes	Check
Dinner plates	1-2		
Bowls	1-2		
Spoons	2-3		
Forks	2-3		
Cutlery knives	2-3		
Small saucepan	1		
Skillet	1		
Serving spoons	2-3	Various sizes	
Knives	2-3	Various sizes	
Cutting board	1		

### 3.6 Electronics

Item	Quantity	Notes	Check
Smartphone	1	Make sure it is compatible with US networks.	
Smartphone charger	1-2		
Power bank	1	Very important.	
Laptop	1	You may be able to find good offers here.	
Travel adapter	2		
Earphones with mic	1		
External hard drive	1	Cheaper in the US.	
Scientific calculator	1	Very important, expensive in the US.	
USB flash drives	1-2	Preferably of higher capacity.	

### 3.7 Stationery

Item	Quantity	Notes	Check
Notebooks	2-3		
Pens	4-5		
Pencils	3-4		
Erasers	2		
Pencil sharpeners	1		
Small ruler	1		
Glue stick	1		
Stapler	1		
Stapler pins	1 box		
Transparent cellophane tape	1		

### 3.8 Documents

Item	Quantity	Notes	Check
Passport	Original + 4 copies		
Visa	Original + 4 copies		
I-20	Original + 4 copies		
SEVIS receipt	Original + 2 copies		
Letters from the University	Originals + 2 copies		
GRE/TOEFL scores	Originals + 2 copies		
College transcripts	Originals + 2 copies		
National IDs	Originals + 2 copies		
Immunization forms	Original + 2 copies		
Air tickets	Originals + 2 copies		
Eyeglass/medication prescriptions	Originals + 2 copies		

### 3.9 Miscellaneous

Item	Quantity	Notes	Check
Umbrella	1		
Bed sheets	1-2		
Pillow covers	2		
Wallet	1		
Passport wallet	1	Recommended.	



## 4 Finances

As graduate students receiving either a teaching or research assistantship, you have several banking options to manage your finances effectively during your studies. It is advised to open a free checking account to receive and manage your funds. Here are some common banking options available to you:

1. **On-Campus Banking Services:** There is a [U.S. Bank](#) branch conveniently located inside the Students Center on campus. This bank offers services convenient for receiving your assistantship payments.
2. **Local Brick-and-Mortar Banks:** You can choose to open an account with a local brick-and-mortar banks such as the [Bank of America](#) and [Central Bank of Boone County](#). They have specific offers or accounts designed for students with attractive benefits such as no or low fees.
3. **Online Banks:** Another increasingly popular option is using online banks that provide flexible and digital banking solutions. Online banks often have fewer fees and offer competitive interest rates.
4. **Credit Unions:** Credit unions typically offer lower fees and more personalized service compared to larger banks.

When choosing a banking option, consider factors such as account fees, ease of access, online banking capabilities, and the availability of ATMs near your campus and residence. Additionally, make sure to review the bank's policies regarding international transactions, foreign currency exchange rates, and any restrictions or requirements related to non-resident accounts. Doing your research and comparing options will help you find the banking solution that best suits your needs.

## 5 Health Insurance at MU

As an incoming international student, you might be confused and overwhelmed by the many details of health insurance in the United States. This is an understandable confusion as you are probably not familiar with the particulars of health insurance in the US. Health insurance is an agreement between you and the insurance company. For some fee (called a premium), the insurance company will help you pay for your medical bills. Since health care in the US is a private system and costs are quite high, it is imperative that you have health insurance.

MU requires all international students to enroll in the health insurance plan provided through the university (currently called - Anthem Student Advantage). Depending on your full-time equivalent (FTE) status, the costs for the insurance could be fully covered by the university.

For up-to-date info regarding the particulars of health insurance as an International Student at Mizzou, please check the MU International Student and Scholar Services Health Insurance page: <https://international.missouri.edu/iss/current-students/health-insurance/>

### 5.1 Important Considerations

1. Dental and vision insurance is not included in your plan. They can be purchased through Anthem at an additional cost.
2. The current insurance company uses the app “Sydney Health”. It is highly recommended to get the app as it contains details such as your ID cards, policy info, plan usage, claims, and much more.
3. Contact the Student Health Center if you have any questions at <https://wellbeing.missouri.edu/>
4. **Go to the Student Health Center if you get sick.**

### 5.2 Health Insurance Terms

1. **Network** - The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services. Using the providers in your network will make your costs lower. Insurers use approved providers who agree to cost controls, in their networks to keep costs down.
2. **Out-of-Network** - This refers to care that you receive that is not provided by a doctor or health care facility in the network your insurance is part of. Out-of-network care will cost you more, as your co-insurance, deductible, and maximum out-of-pocket costs will all be higher.

3. **Co-payment/Co-pay** - You pay this flat fee every time you receive medical care (For example, \$20 every time you visit a doctor).
4. **Out-of-Pocket** - A term used to refer to the amount that you may have to pay on your own for health care or prescription drug costs. U.S. health care almost always has some out-of-pocket cost to the person seeking care.
5. **Covered Expenses** - Covered health care services are those medical procedures the health insurer agrees to pay for. They are listed in the health insurance policy.
6. **Deductible** - The amount of money you must pay during the policy enrollment term to cover your medical care expenses before your health insurance policy starts paying.

You can check how much In-Network Deductible you've paid so far through the Sydney app.

7. **Coinsurance** - The amount you are required to pay for medical care after you have met your deductible. The coinsurance rate is usually expressed as a percentage. For example, after you've reached the deductible limit, the health insurance company might pay 80 percent of the health care costs while you are required to pay the remaining 20 percent.
8. **Maximum Out-of-Pocket Expenses** - The most money you will be required to pay a year? for deductibles and coinsurance. It is a stated dollar amount set by the health insurance company, in addition to regular premiums. This might not apply to services received at an out-of-network provider.

You can check how much Out-of-Pocket you've paid so far through the Sydney app as well.

9. **Emergency services** - A medical emergency is an illness, injury, symptom, or condition so serious that a reasonable person would seek care right away to avoid severe harm. Emergencies require immediate care, and the emergency room at the hospital is for those kinds of situations only. Emergency room treatment is extremely expensive, and therefore should only be used for true emergencies. Some examples are heart attack or stroke, excessive bleeding, poisoning, allergic reaction, or any other life-threatening medical condition.

## 6 Important apps and websites

1. [MyZou](#) - The one-stop shop for managing classes and finances.
2. [Canvas](#) - Access courses, submit assignments, and check grades.
3. [MU Engage](#) - Events, organizations and more.
4. [Tiger Line](#) - Information about campus shuttles.
5. [myHR](#) - Access training and payroll information.

## 7 Transportation in Columbia

Columbia is a mid-sized city in central Missouri, and its transportation infrastructure is fairly developed. Here are some transportation options in Columbia:

1. **Public transit:** Columbia offers a public transit system called "Go COMO" operated by the city. Buses run on multiple routes throughout the city, providing free transportation options for those without private vehicles. The routes cover various neighborhoods, shopping areas, and important locations like the University of Missouri campus. However, the frequency and coverage of buses may not be as extensive as in larger cities, so it's essential to check the schedules and plan your trips accordingly. For details, visit [www.gocomotransit.com/](http://www.gocomotransit.com/).
2. **Bicycling:** Columbia is considered a bike-friendly city with numerous bike lanes and trails. Many residents and students at the University of Missouri use bicycles as a popular means of transportation. [Walt's Bike shop](#) and [Cyclex](#) offer new and refurbished bicycles. [CoMo Bike Co-op](#) offers refurbished bikes. At the beginning of spring and fall semesters, [University of Missouri Surplus Property](#) offers bikes in 'as-is' condition.
3. **Driving:** Like many American cities, driving is the most common mode of transportation in Columbia. The road network is generally well-maintained, and traffic congestion is usually not a significant issue compared to larger urban centers.
4. **Ride-Sharing Services:** Ride-sharing services like Uber and Lyft operate in Columbia, providing an additional transportation option for residents and visitors who prefer not to drive or take public transit.
5. **Columbia Regional Airport:** Columbia has a regional airport (COU) that offers flights to major cities like Chicago and Dallas. However, travelers often choose to fly through larger airports in nearby cities such as Kansas City (MCI) or St. Louis (STL) for more extensive flight options. For details, visit [www.flycou.com/](http://www.flycou.com/).

## 8 Specialty markets in Columbia

Columbia has a diverse array of international grocery markets catering to the city's multicultural community. These markets offer an extensive selection of imported products, including spices, specialty foods, and ingredients from various countries:

- African Market, 1004 Old 63 N.
- A&Y Global Market (Middle-eastern and Halal grocery store), 400 Business Loop 70 W.
- Hong Kong Market (East-Asian grocery store), 2006 E Broadway.
- Iyumva International Market (African grocery store), 705 Vandiver Dr #K.
- Kabul Market (Halal grocery store), 420 E Broadway, Columbia, MO 65201.
- Lee's Market (East-Asian grocery store), 700 Cherry St Suite L.
- Los Cuates (Mexican grocery store), 2908 Paris Rd.
- Sai Market (Indian grocery store), 2101 W Broadway.
- Shwe Market International Foods (Asian grocery store), 800 Vandiver Dr.

## 9 International dining in Columbia

Although Columbia is a small college town, it offers a wide variety of international dining experiences. Whether you crave the tantalizing spices of Asia, the hearty comfort foods of Europe, the fiery tastes of Latin America, or the bold creations of North America, you're sure to find a delightful array of options to satisfy your taste buds. Here are some international dining spots:

- [Szechuan House](#) (Chinese)
- [House of Chow](#) (Chinese)
- [Taste Place](#) (Chinese)
- [India's House](#) (Indian)
- [Taj Mahal Indian Cuisine](#) (Indian)
- [Jamaican Jerk Hut](#) (Jamaican)
- [Sake Japanese Bistro and Bar](#) (Japanese)
- [Kampai](#) (Japanese)
- [Geisha Sushi Bar](#) (Japanese)
- [El Oso Mexican Grill](#) (Mexican)
- [Las Margaritas](#) (Mexican)
- [Carlito's Cabo](#) (Mexican & Peruvian)
- [The Syrian Kitchen](#) (Middle-Eastern)
- [Beet Box](#) (Middle-Eastern)
- [Coffee Zone](#) (Middle-Eastern)
- [Cafe Poland](#) (Polish)
- [Tiger Chef](#) (Thai & Burmese)
- [Bangkok Gardens](#) (Thai)
- [Chims Thai Kitchen on Broadway](#) (Thai)
- [Pho Quan Viet Cuisine](#) (Vietnamese)

Bon appétit!

## 10 Things to do in Columbia

Columbia MO, has many attractions that students of varying interests can enjoy, however, the major attraction of Columbia and the Mid-Missouri area is the natural outdoors.

1. **Parks and trails** - Columbia has plenty of outdoor nature areas to enjoy the city's natural beauty. The city maintains 75 parks and over 60 miles of trail. Outdoor parks and other recreation activities happening in Columbia can be found at <https://www.como.gov/parks-and-recreation/>
2. **Stroll around the campus** - Did you know the Mizzou campus is a Botanic Garden? Walk around Francis Quadrangle, Lowry Mall, or the Memorial Student Union and enjoy the beauty of numerous flowers, plants, and much more that constitute the botanic garden. See here for more details. <https://garden.missouri.edu/>
3. **Dine at local restaurants** - Downtown Columbia, and the surrounding area have excellent options when it comes to dining. Many of these restaurants serve cuisine from around the world. There are also many restaurants and bars that serve high-quality classic American food. Make sure to try out some of these restaurants, they might end up being one of your favorite places to eat at! Some Columbia classics include:
  - [Pizza Tree](#)
  - [Sparky's Homemade Ice Cream](#)
  - [Glenn's Cafe](#)
  - [Shakespeare's Pizza](#)
  - [Ernie's Cafe & Steakhouse](#)
  - [Broadway Diner](#)
  - [Jazz A Louisiana Kitchen](#)
4. **Hike at the surrounding state parks** - The city of Columbia does have lots of trails and parks, but just outside city limits, there is more nature to enjoy. There are some state parks and conservation areas about 20-30 minutes of drive outside of the city which
5. **Cinemas** - Columbia has two major movie theaters: Regal Columbia, and GQT Forum 8. There's also Ragtag Cinema, an independent non-profit movie theater close to the campus.