



Helpful Information

Critical Items

Medical/Dental Insurance

Even if you are a healthy person with a healthy lifestyle, sickness and accidents are unavoidable. This is especially true if you have come to the United States with a family. Medical treatment is very expensive in the United States; it is very important that every international student possesses insurance to help cover unexpected costs.

Guidestone Financial Resources has been a partner in serving Southern Baptist ministers and students at Southwestern Baptist Theological Seminary for a number of years. Representatives from Guidestone are usually on campus at the beginning of each semester to answer any question you may have and to help students enroll for insurance plans. Since students are not required to purchase insurance plans through Guidestone, they also have the option of choosing other insurance companies available in the United States.

Immunizations

Immunizations are very important for disease prevention, and school-age children (if you have children) in Texas are required to have records of certain immunizations to be able to attend school. The Texas Department of State Health Services website can provide you with a great deal of helpful information regarding the key vaccinations and where they can be obtained: <http://www.dshs.state.tx.us/immunize/>

For Fort Worth school immunization requirements for children, helpful information can be found at the Fort Worth ISD website by clicking on the “Parents” tab and then going to the “General School Information” menu and clicking on “Immunization.”

Hospitals/Doctors

The seminary has the Campus Medical Clinic that is located at 4501 Stanley Ave (across the street from the Roberts Library); Cost: \$25/visit

For more information, please contact (817) 921-8880. They are open:

Monday: 8:30-11:30am; 1:00-4:30pm

Tuesday-Thursday: 8:30-10:00am; 1:00-4:30pm

Friday: 8:30-11:30am; 1:00-4:30pm

The CareNow Medical Center is a family urgent care clinic that provides medical services after 5:00 pm (or when the seminary medical clinic is not open) to all seminary students and their family members who pay the Campus fee at the time of registration. Students who do not enroll in summer classes but desire to use CareNow or the Campus Medical Clinic during the summer must pay the summer campus fee. CareNow is much less expensive than doctors' fees at other off-campus clinics. The CareNow clinic is open 7 days a week:

Phone: (817) 294-1651



Web Check-In is available at www.carenow.com

Sunday: 8:00am-5:00pm
Monday-Friday: 8:00am-9:00pm
Saturday: 8:00am-8:00pm

The cost is \$25/visit + cost of any test (30% discount on tests). This discount is only available when our campus clinic is closed. No appointment is necessary. It is located on 7400 McCart Avenue (McCart & Sycamore School Road).

There are several quality major hospitals in the Fort Worth area, including, for example, Texas Health Harris Methodist Southwest Fort Worth. It is located at 6100 Harris Parkway, Fort Worth, TX 76132.

The best way to choose a doctor is to ask friends for a recommendation.

Children's Education

Information concerning what school your child must attend (if your children will be in public school) may be obtained by calling 817-814-3250. This is the "information" number for the Fort Worth Public School System. There is also an online school locator at: <http://apps.schoolsitelocator.com/?districtcode=72947>

More detailed information can be found on the Fort Worth Independent School District (FWISD) website. On this website, if you click on "Parents" and then go to the "General School Information" menu on the left, you will find a great deal of helpful information, such as a supply list, dress code information, or transportation information.

To register your children you will need their birth certificates, immunization records, and proof of residence (for example, a copy of your lease agreement). If your child has a Social Security Card, you will need to have that for registration as well.

Please contact our office if you have questions or would like information on non-public educational options.

Utilities

In Texas, choosing an electricity plan can be a confusing and daunting task. To assist you, we provide a downloadable PowerPoint presentation called "Power to Choose" in our Forms and Downloads page. It will be very helpful for you in selecting an electricity provider plan.

A word of caution: Avoid plans with sneaky fees, such as a penalty for not using enough electricity (for example, a plan that makes you pay a fee of \$20 for not using a minimum of 1000 kilowatts of electricity).



Phones

Having access to a cell phone, as you know, is very helpful, and we have provided some tips below on selecting your cell phone company.

The most important consideration is coverage area. If cell service is weak in your area, then it won't matter how cheap the plan is; you will be paying for a phone that you can't always use. The best way to find out how good coverage is for each service provider is to ask people that you know; they can usually tell you if they have cell service problems here in the DFW area. In our experience, AT&T is a good option with solid coverage in Texas.

Next, consider the service plans. Look at plan type, pricing, and data speeds, and make choices based on your priorities. Are you concerned with finances, as most seminary students are? Aim for a plan that fits your budget. Are you looking for good, high-speed service, and are less worried about the cost? Prioritize data speeds. Look out for special family deals, if you have a family. Do internet searches that compare service plans and their pros and cons. Research the differences between contract and no-contract plans.

Finally, if you want a particular phone model, some phones are limited to specific carriers, and so your service plan options will be more limited.

Generally, with cell phones and service plans, asking friends and acquaintances for advice is a very good idea.

Taxes

The Internal Revenue Service (IRS) is the taxing agency of the United States Government. As an international student, you are required to pay taxes if you receive any amount of salary for any type of service/employment or if you earn any interest on a checking or savings account, all of which counts as "taxable income."

Remember that you must file the Form 8843 each year, even if you do not work, as this form is not related to your employment or earned income. All F-2 dependents must also file Form 8843 each year, even if they do not go to school. You must also file a 1040NR or 1040NR-EZ every year if you earn money through employment.

If you work on campus, you must complete the W-4 form in the Office of Human Resources. Unfortunately, you are not permitted to claim tax exempt status. Please contact the Human Resources Office if you need more information.

By the end of each January, you will receive a W-2 statement from your employer showing how much you earned in wages during the previous calendar year. Keep this form and other essential forms you will use to prepare your income tax forms. In February, depending on availability, the International Office may be able to provide a Tax Seminar to assist our international students in preparing for their tax forms.

Income tax forms must be completed and mailed by April 15 of each year. The Income tax forms 1040NR/1040NR-EZ and 8843, used by students on F-1 visas, are available for downloading at the IRS website.

We have included a helpful Tax Information document on our Forms and Downloads page. We highly recommend that you take a look at that document.



Important Items

Driver's License

You must live in Texas for 30 days before you can apply for a Texas Driver's License. To obtain a Texas Driver's License, there is a process that international students must follow.

1. Fill out the application DL-14A, which is downloadable at <http://www.txdps.state.tx.us/internetforms/Forms/DL-14A.pdf>, or can be filled out in person at the local Texas Department of Public Safety (DPS) office, located at 6413 Woodway Drive, near the intersection of Alta Mesa and Woodway. The office phone number is (817) 294-1075.
2. Go to the local DPS office (address is above) in person, bringing:
 - a. The completed DL-14A application;
 - b. Either (1) proof of Texas vehicle registration and evidence of financial responsibility for each vehicle owned by the student, or (2) a statement affirming that the student does not own a motor vehicle;
 - c. The \$25 new driver's license fee;
 - d. Your "Continued Attendance" I-20, generally issued to you the week after New International Student Orientation and Registration;
 - e. A notarized letter from ISS;
 - f. Your unexpired foreign passport;
 - g. A copy of your I-94; and
 - h. Two documents indicating your Texas Residency (go to <http://www.dps.texas.gov/DriverLicense/residencyReqNonCDL.htm> and click on "Residency Documents" in the middle of the page to see a list of acceptable documents).
3. At the office, if you do not have a Social Security Number (SSN), the office will have an affidavit that you must complete that attests to the fact that you do not have a SSN.
4. At the office, you must pass a vision exam.
5. You must also pass a knowledge test and a driving skills test. The DPS office will have more information for you about these tests.

There is no charge to take the driving test to obtain your Texas Driver's License. If you pass the test, the driver's license is generally valid for the duration of the student's I-20. Some licenses are only valid for one year. All international student drivers must renew their licenses prior to the expiration dates listed on their licenses.

Certain restrictions are applicable to F-1 visa students. If a student driver's license needs to be renewed, and there is less than 6 months left on his or her status (program end date on your I-20), DPS has the right to refuse a student's license renewal. You may renew your license early in order to keep your license valid for your last 6 months at the Seminary.

All students who drive must become familiar with Texas driving laws since the laws have slight differences from state to state. A Texas Drivers Manual may be obtained online or from DPS.



Special Rules for Students from Canada, France, Germany, South Korea, or Taiwan:

Certain new international students can legally drive with a valid, unexpired driver license from another U.S. state, U.S. territory, Canadian province, or qualifying country for up to 90 days after moving to Texas. Qualifying countries include: France, Germany, South Korea, and Taiwan. Prior to the end of the 90 day grace period, the student must apply for a Texas license in person at any driver license office to continue to drive legally. When applying for the new Texas license the individual must surrender any unexpired driver license in their possession from another U.S. state, U.S. territory, Canadian province, or qualifying foreign country. For instructions on how to apply, see the section above.

An applicant who has a valid, unexpired driver's license from another U.S. state or U.S. territory, or from Canada, France, South Korea, Germany or Taiwan (Texas has license reciprocity with these countries) and surrenders that out-of-country license is not required to take the knowledge or driving skills tests. However, if these applicants do not wish to surrender their out of country driver license, they must take and pass all required tests. (Paraphrasing www.dps.texas.gov)

Buying a Car

In Texas, buying a car is an important purchase; Texas is big and spread out (Fort Worth is no exception), and there is very limited public transportation. It is hard to get around without a car!

There are many car dealerships in the Fort Worth area. Ask friends or acquaintances here at the Seminary for advice about which ones to visit. Another option is to go to rental car companies, such as Enterprise, and ask if they have any used cars for sale. Finally, you can usually get good deals by buying cars from other students that might be looking to sell.

When buying, try not to get too far into debt with a payment plan. It is always better to pay for the vehicle in full instead of going into debt. If this means you need to save up some money, well, that is usually the wise thing to do. However, we understand that new international students may need a car very quickly and may not have money saved up for one; in that case, paying some money down and buying on a payment plan will have to be your choice, most likely.

Try not to buy a car online unless you get the chance to test drive it in person first.

Tip: Be very careful when you purchase or lease a car. In many cases the monthly payments may appear very inexpensive, but you must ask questions to find out if there will be a final "balloon" payment. An example is purchasing a car for no down payment with monthly payments of \$216.00; but then, in 24 months you may have to make a final payment of \$10,000!! BE VERY CAREFUL!

Auto Insurance

If you own a car, you need liability insurance, and you need to keep proof of that insurance in your car!



Many major insurance companies provide auto liability insurance. Choosing the right provider and plan for you will depend on your specific situation. As we did with cell phone plans, our office recommends that you talk to friends and acquaintances to see what providers and plans they may recommend.

While there are more types of auto insurance than just liability insurance, every person who owns a car is required by law to purchase at least liability insurance. Liability insurance pays for your damage to another person's car if you are involved in an accident and are at fault. Liability insurance does not pay for any damage to your own car under any circumstance. Failure to maintain liability insurance can result in fines of up to \$1,000, suspension of your driver's license and motor vehicle registration, and impoundment of your vehicle for up to 180 days (at the cost of \$15 a day). The owner of the car is required to carry a card in the car that shows proof of current liability insurance.

Social Security Numbers

A Social Security Number (SSN) is required before a paycheck can be issued for on-campus work. You must have a written job offer before you can apply for a Social Security Number. For information about employment please see the Employment section on our Rules and Regulations page. A Social Security Number may be obtained by applying at the local office listed below:

Social Security Administration: 2901 Alta Mesa Blvd. (at Westcreek)

Phone: (817) 346-6373.

Hours: 9:00 a.m. to 3:00 p.m., Monday-Friday.

Hours: 9:00 a.m. to 12:00 p.m., Wednesday.

Identification Required:

- A valid Passport, I-20, and I-94 Information;
- A letter from Human Resources providing the job description/offer; and
- A verification letter from ISS.
- Cost: None
- Time: Two to four weeks

We highly recommend that you make an appointment for your visit to the Social Security office. It is usually very crowded, and if you do not have an appointment, you may have to wait a very long time.

Please note that having a SSN does not give you permission to work off-campus. Only the USCIS can grant specific permission for students to work off-campus.



Bank Accounts/Check Writing

The seminary does not recommend any particular bank. Listed below are some of the banks close to the Seminary. Select a bank that meets your specific needs. Call the New Accounts or Customer Services division of the bank to ask about specific banking procedures at a bank.

- Chase Bank
- Frost Bank
- Bank of America

Common questions to ask when opening a new account:

- (1) Is there a minimum balance required to open an account?
- (2) What is the monthly service charge?
- (3) Is there a charge for processing individual checks each month?
- (4) How much does it cost to order checks?
- (5) What sort of identification is required to open an account?

Some banks require a Social Security Number as identification to open an account. We can provide you with a letter to explain that you are not issued a Social Security Number as an international student unless you have been offered on-campus employment in the United States.

*For check writing tips, see our helpful Check Writing document in our Forms and Downloads page.

Special Seminary Student Package

Frost Bank provides a special banking package to all Seminary students. The package includes a checking account with unlimited check writing, a low \$4.00 monthly service charge, and no minimum balance requirement. In addition, you will receive your first order of 200 bank stock checks free and will have the option of a Frost Bank ATM card. A Frost Bank ATM is located in the Student Center adjacent to the Seminary Post Office and mailboxes. There will be no charge for use of the ATM for those with a Frost ATM card. As you open your account, you need to show your Seminary ID in addition to your travel documents. The bank may also need to make a photocopy of your driver's license, if available.



Generally Helpful Items

Campus Information



1. George E. Cowden Hall

The School of Church Music and Worship occupies Cowden Hall, which is located on the northeast corner of the campus. Studios, offices, classrooms, rehearsal rooms, and practice rooms are housed in this impressive building. Instruments available for instruction and practice include a four-manual Casavant organ, a three-manual Moeller organ, and newly purchased Steinway grand pianos. Performance spaces include the 497-seat Reynolds Auditorium.

2. Fort Worth Hall

Fort Worth Hall was the first building to be constructed on the Fort Worth campus in 1910 and was named for the city of Fort Worth. Today it is used as a residence hall for men. Fort Worth Hall also contains commuter rooms available by reservation through the Riley Center.



3. B.H. Carroll Memorial Building

Located in the heart of the campus, a beautiful domed building with stately Ionic columns, the Memorial Building has become the hallmark of the seminary. Its three wings are connected with a central rotunda. The rotunda, under the dome, displays oil paintings of seminary presidents. B. H. Carroll was the founder and first president of the seminary.

Scarborough Hall houses administrative offices and the School of Theology classrooms and faculty offices. It also contains the Tom and Evelyn Linebery Preaching Center, which houses the Scott L. Tatum Preaching Chapel, the Herman Jared and Patsy Ruth Smith Preaching Chapel, and the Billy E. and Juanita Harrell Classroom. The wing is named for L. R. Scarborough, the second president of the seminary.

Truett Auditorium and Rotunda is named for George W. Truett who served for many years as chairman of the board of trustees and as pastor of the First Baptist Church, Dallas, Texas, from 1897 to 1944. It is located in the south wing of the Memorial Building and seats 1,098 people.

Fleming Hall houses the Provost, faculty offices, Registrar, Housing, Communications, and classrooms. It is named for the late William Fleming of Fort Worth, a longtime seminary benefactor.

4. A. Webb Roberts Library

The A. Webb Roberts Library is located to the east of the Memorial Building, it houses the library collection of almost 500,000 volumes, an audio-visual and computer learning center and classroom, special collections and archives, the Tandy Archaeological Museum, and other research facilities. The staff provides a full range of services including personal and group library instruction, a writing lab, research assistance, interlibrary loan service, and help with access to major computer-based information services including the Internet. A. Webb Roberts (1898-1984) was a Dallas layman and a Distinguished Life Member of the President's Club at Southwestern. See below for detailed information on Southwestern's libraries.

5. Campus Medical Clinic

Southwestern provides health services through our on Campus Medical Clinic, located at 4501 Stanley Ave. The clinic is staffed by one physician and two registered nurses who provide general family practice and minor urgent care. The clinic serves faculty, staff, students, and dependents at reduced fees.

6. Fellers-Terry Welcome Center

The Welcome Center houses offices for the Institutional Advancement and Student Services Divisions. It is located on the edge of the campus where donors and prospective students can more easily begin connecting to the campus. The Welcome Center houses Admissions, Financial Aid, Institutional Advancement, and Student Services.

7. Floy Barnard Hall

Barnard Hall was named for Floy Barnard, a former dean of women. Barnard Hall is the residence hall for women. It was constructed in 1915, with an addition in 1920.



8. Robert E. Naylor Student Center

The Naylor Student Center houses the Dining Services offices, Residential Dining Room, The Café (a refreshment area), and banquet rooms. Parlors, lounges, reception areas, post office, Student Life, and conference rooms are also located in this building. It has become the center for seminary community life. The center is named for the fifth president of the seminary.

9. J.M. Price Hall

Home to the Jack D. Terry School of Educational Ministries, Price Hall is located on the west side of the campus and is named for the first dean of the School of Educational Ministries. It was designed to function as a model for teaching all phases of Christian education, both academic and practical. This building also includes faculty offices and the Curriculum Center.

10. Goldia and Robert E. Naylor Children's Center

The Children's Center is dedicated to serving the families at Southwestern Seminary and the community. We provide preschool and childcare for ages 8 weeks through 6th grade for SWBTS faculty, staff and student families. It is a pleasure to be given the opportunity to serve while caring for the blessings God has given each family here.

11. Walsh Counseling Center

This facility is named for the F. Howard Walsh family of Fort Worth. Walsh served as a seminary trustee from 1963-1976. The Walsh Counseling Center houses the Department of Biblical Counseling for the School of Educational Ministries. Counseling expertise is available to the students of Southwestern Seminary and their families, the Fort Worth community, and the Metroplex.

12. Myra K. and Foy Slover Recreation/Aerobics Center (RAC)

The Recreation and Aerobics Center (RAC) exists to serve Southwestern by promoting physical and spiritual wellness while increasing community all for the glory of God.

The center is comprised of a gymnasium with an indoor track, four racquetball courts, snack area, locker rooms, a state-of-the-art cardio-vascular activity room, a strength training room, a classroom, and a multipurpose aquatics facility. Adjacent to the center are lighted tennis courts, an outdoor track, a sand volleyball court, and playing fields. The center is named for the Slovers, seminary benefactors from Liberty, Texas.

The Recreation Aerobics Center program offerings include physical fitness and personal training, aquatics (swimming lessons), intramural sports, a variety of aerobic classes, outdoor recreation, and various family oriented special events.

13. Mathena Hall

Opened in 2017, Mathena Hall is home to the Roy Fish School of Evangelism and Missions and the L.R. Scarborough College. As stated on its cornerstone, the building was "constructed to facilitate the preparation of evangelists to carry the Gospel to the nations."



Mathena Hall also contains smart classroom facilities and a memorial to Lottie Moon, a Southern Baptist missionary who spent nearly 40 years teaching and evangelizing in China. The memorial contains some of Moon's belongings as well as her Chinese home.

14. Horner House

The Horner House serves as an educational and administrative building for the Southwestern Seminary Women's Center and the offices of the Dean of Women. Given by Andy and Joan Horner, it is named for Andy's mother, Sarah Horner. Created to mirror a home setting, the Horner House serves as a place for women to gather for community, mentoring, learning, and leadership development.

The Southwestern Women's Center exists to enhance the campus climate for and service to Southwestern women as they prepare for service and ministry. Under the leadership of the Dean of Women and housed in the Horner House, the Southwestern Women's Center is a dedicated space for women's academic success, leadership development, and ministry preparation. Along with being a place where women can voice concerns and connect with resources, the Southwestern Women's Center is a hub for all Southwestern women, with opportunities for focused study, mentoring, and spiritual growth.

15. Carroll House

Named in honor of Southwestern Seminary's founder and first president, the Carroll House is home to the B.H. Carroll Center for Baptist Heritage and Mission.

16. The President's Home

17. J.W. "Jack" MacGorman Chapel and Performing Arts Center

Opened in 2011, the J. W. MacGorman Chapel and Performing Arts Center houses campus chapel services, commencement ceremonies, and conferences. The 106,000 square-foot Spanish-style building also has multi-purpose rooms and space to welcome the seminary's many friends and special guests.

18. Ray I. Riley Center

The Riley Center houses guest rooms and conference space. There are 55 guest rooms for campus visitors and conference attendees. The W.P. Collier Conference Center provides a fully operational conference facility as well as additional office space for the campus.

Free Items

Brother's Keeper

The "Brother's Keeper" Ministry is a small house located at 4844 Stanley Avenue, about three blocks south of the women's dormitory (Barnard Hall), on the corner of Stanley Avenue and Martin-Lydon. Used clothing and small household items are donated to Southwestern Seminary and are stored here for international students, as well as for other SWBTS students. There are some babies' and children's clothes as well as clothes for adults. In addition, there are some dishes and household items. Please watch the automated announcement screens and The Scroll for dates when the "Brother's Keeper" will be open. Students may visit the house and take a limited number of items they



need free of charge. The purpose of the “Brother’s Keeper” is to provide a place where students in our Seminary community can go and find clothing and small household items at no cost. Donated items found at “Brother’s Keeper” are either new or gently used items in good condition.

The following types of items are available throughout the year at “Brother’s Keeper”: clothing, shoes, accessories, baby items, bedding, kitchen/ cooking supplies, etc. Generally, the house is open on the second and fourth Saturdays of every month from 10:00 am to 12:00 pm and every Tuesday from 12:30 – 1:30 pm. Bring your student ID and spouse’s ID every time you come. Please only take what you will use!

Daily Bread

The Daily Bread Ministry distributes free food, such as bread and canned goods, every Tuesday at the RAC starting at noon.

Tips on American Culture

Never tip any public official, especially police officers. This could be perceived as an illegal bribe. Always be respectful to any public official, especially police officers. Always obey police officers.

When you eat in a restaurant where you are served by someone, you should tip (15-20%) of the total cost of the food and service. (You also give a tip to people who cut your hair, etc.)

When eating, do not chew your food with your mouth open, or smack your lips while you eat. These things are considered rude.

Americans are very time-conscious (punctual). It is particularly important to them to adhere to a prearranged time schedule. It is very important to arrive at a business, doctor’s office, class, and social engagements at the designated time or shortly before.

Americans may appear to be hurried and abrupt because of their task-oriented nature. They may be perceived as rude, even though they do not intend to be impolite.

The following questions are not polite/appropriate under any circumstance:

- How much do you weigh? (Don’t say anything about someone’s weight.)
- How much money do you earn each year?
- How old are you?
- Why are you not married? Why are you still single?
- Why do you not have any children?



Conversation starters:

- Hello
- Hi
- Good to see you
- How are you?
- Nice to meet you

Conversation continuers:

- Where are you from?
- How long have you been here?
- What are you studying?
- How many courses are you taking?
- Where do you live on campus?
- Are you married? (If he or she is married, then ask, “Do you have any children?”)

Conversation enders:

- Bye
- Goodbye
- It was nice to meet you.
- It was good to see you.
- It was good to see you again.
- See ya

In America, when a police car, ambulance, fire engine, or any other emergency vehicle is coming, move out of the way (to the right if possible) until the emergency vehicle has passed. Then when it is clear, safely return to a driving lane.