Where do I go to…

...get a Social Security Number?
If you do not already have one, and are eligible, the Social Security Office is located at 2045 Allston Way, Berkeley, CA 94704. Please contact the International Admissions Representative for more information and what forms you will need.

...get a CA ID or Driver License?
To obtain a driver license or CA ID, you will need a Social Security number.

Please visit the DMV Driver License website for procedures to obtaining a license: http://www.dmv.ca.gov/dl/dl.htm.

From the CA Driver’s Handbook:

“New Residents”

When you make your home here or take a job and you want to drive in California, you must apply for a California driver license within 10 days.

Residency is established by: voting in California elections; paying resident tuition at a California college or university; filing for a home owner’s property tax exemption; obtaining a license; or receiving any other privilege or benefit not ordinarily extended to nonresidents.”

Department of Motor Vehicles Offices
Appointments can also be made online. Important forms are also available online or at each office. Please visit www.dmv.ca.gov for more information.

Oakland DMV
5300 Claremont Ave.
Oakland, CA 94618
1-800-777-0733
Hours: Monday, Tuesday, Thursday, Friday
8am to 5pm
Wednesday 9am to 5pm

El Cerrito DMV
6400 Manila Ave.
El Cerrito, CA 94530
Hours: Monday, Tuesday, Thursday, Friday
8 am to 5pm
Wednesday 9am to 5pm

Oakland Coliseum
501 85th Ave.,
Oakland, CA 94621
Hours: Monday, Tuesday, Thursday, Friday
8am to 5pm
Wednesday 9am to 5pm
...buy Car Insurance?

In California, it is illegal to drive without an insurance policy. In order to register your vehicle with the DMV, you must purchase insurance. The insurance company will also notify the DMV that your car has an insurance policy.

Get quotes and buy online:
Progressive - [www.progressive.com](http://www.progressive.com)
Geico - [www.geico.com](http://www.geico.com)
Esurance - [www.esurance.com](http://www.esurance.com)
State Farm Insurance - [www.statefarm.com](http://www.statefarm.com)
Allstate - [www.allstate.com](http://www.allstate.com)

American Automobile Association – [www.csaa.com](http://www.csaa.com)
AAA offers car insurance and/or Roadside Assistance. Insurance does NOT include roadside assistance. Anyone can purchase Roadside Assistance regardless of insurance company. Roadside Assistance is in case you are having trouble with your car, or need a tow truck.

To use DMV services at an AAA office, you must be an AAA member. Cash or checks only.

**Berkeley**
1775 University Ave., Berkeley, CA 94703
Monday – Friday 8:30am to 6pm
Services: Insurance, Travel, Auto Travel, AAA Membership, DMV

**Oakland – Rockridge**
1982 Pleasant Valley Ave., Oakland, CA 94611
Monday – Friday 9am to 6pm
Services: Insurance, Travel, Auto Travel, AAA Membership, DMV

**El Cerrito (In Lucky Supermarket)**
(Accessible by BART, El Cerrito Plaza)
1000 El Cerrito Plaza, El Cerrito, CA 94530
Monday – Saturday 10am to 7pm, Sunday 11am to 4pm (no DMV)
Services: Insurance, Auto Travel, AAA Membership, DMV
...open a checking and/or savings account?
You do not need a Social Security Number to open an account, but you will need some form of photo ID. Your passport or driver’s license will be needed.

Ask if there is a student checking and savings account. Ask if there will be any monthly fees.

To open an account, you will need money to deposit to get started. You may ask a bank representative how much is required. If you are carrying around a lot of cash, it is best to deposit it into a bank. It is not safe to walk around with a lot of cash.

A checking account means you have instant access to your money. You will be issued checks and either an ATM or Debit Card. You can also deposit money into your account through direct deposit or going into a bank.

ATM: Automated Teller Machine. ATM machines are located outside or inside a bank and in grocery stores, movie theaters, near restaurants, or in shopping malls. An ATM will only let you take out money from the machine. If you go to an ATM that is not your bank, you will be charged a “Transaction Fee” of $2 or $3 dollars. (You can also withdraw money from a teller person during regular banking hours, usually 9am to 5pm).

A Debit card will usually have a Visa or Mastercard logo. You can use this at stores and restaurants. When you pay for things, you will be asked to enter in your PIN (Personal Identification Number) or sign the receipt.

If you go into a bank, the teller may ask you for your ATM or Debit card for identification purposes. You may be asked to enter your PIN.

If you are paying rent, it will be a good idea to start a checking account. It is a good idea to have at least two month’s rent available at all times.

You cannot write checks with a savings account. You may withdraw or transfer money from that savings account to a checking account.

If possible, it is best to open an account in person. You can manage your accounts online afterwards (monitor spending, check balances).

Local banks:
Chase
5747 Christie Ave.
Emeryville, CA 94608 (in Powell Street Plaza)
www.chase.com

Wells Fargo
5801 Christie Ave.
Emeryville, CA 94608 (next to FedEx and 76 Gas station)
www.wellsfargo.com
In order to get a US credit card, you will need a Social Security Number. Most places will take international credit cards if they have a Visa, Mastercard, or American Express logo. It is always best to ask before making a purchase, or have another currency available.

If you are approved for a credit card, you have a fixed amount of “credit” available. Each month, you are expected to pay back the credit you used. A credit card is not linked to your checking or savings account. No money will be deducted from your accounts until you need to pay the bill.

If you are worried about your budget, a check card is better. Credit cards are trouble for some people. You can use it all month and not see your bank account drop. But at the end of the month, you get a huge bill. You have the option of paying the minimum (either fixed or a percentage of your balance due). This can be a problem if you only pay the minimum month to month, which can lead to an even bigger bill the next month.

With a check card, you know money is instantly subtracted from your account. So if you know you only have $700 left, and your new clothes costs $200, and your rent is $500, you know you won’t have any money left for the rest of the month.

You can apply for a credit card (if possible) through a bank, like Chase Mastercard, or WellsFargo Visa. You can also research different creditors such as Visa, Mastercard, American Express, or Discover.

For more information about credit card management, you can visit the Federal Trade Commission’s Facts for Consumers: Choosing and Using Credit Cards: [http://www.ftc.gov/bcp/menus/consumer/credit/loans.shtm](http://www.ftc.gov/bcp/menus/consumer/credit/loans.shtm), or the “Getting Credit” at [http://www.ftc.gov/gettingcredit/](http://www.ftc.gov/gettingcredit/).
...buy Health Insurance?

One thing to check is whether your health insurance in your home country or state will transfer to California. You can check your provider website or call the customer service number on your membership card. Ex’pression College does not offer student health insurance.

Having insurance is a good idea, in case of emergency or accidents.

For minor injuries, you can go to a local clinic. They will charge an office visit fee, or have a sliding scale. A sliding scale is different levels of payment according to what you can afford. If you need a prescription and do not have insurance, you have to pay for it yourself (sometimes up to $100!).

Insurance costs depend on what company and type of coverage.

Common insurance companies are: Kaiser Permanente (HMO network)

Anthem Blue Cross
(Tonik – low cost student oriented insurance) HealthNet (PPO and HMO available)

Please look in your Orientation packet for information on more insurance providers.
...buy a car?

Car dealerships (new or used)
There are several kinds of car dealerships in the area. There are also auto malls, where many dealerships are right next to each other on one street. You can go directly to the brand website (Honda.com, ford.com, etc) and look for dealerships. You can also search websites like www.edmunds.com or www.autoscoop.com for new and used cars. Certified used cars at a dealership means the car has gone through an inspection and is certified ready for sale.

10 Steps to Finding the Right Car for You
http://www.edmunds.com/car-buying/10-steps-to-finding-the-right-car-for-you.html

Newspaper Ads and Craigslist
You can search the “for sale” ads under “cars+trucks” for autos. As always, be wary of ads that are “too good to be true.” Always test drive the car, ask about where the car has been, when its last tune up was, what has been replaced since it was purchased. If you don’t know much about cars, bring along a friend who does or you can ask to take it to a mechanic. Be sure to get the right contact information for the seller. Do not pay anything until you know for sure the car is safe and the one you want. Ask the seller what paperwork he/she will complete and what you will need to complete.

10 Steps to Buying a Used Car
http://www.edmunds.com/car-buying/10-steps-to-buying-a-used-car.html

DMV Buying or Selling procedures
http://dmv.ca.gov/vr/topbuysell.htm

Federal Trade Commission Info on Buying New and Used Automobiles
http://www.ftc.gov/bcp/menus/consumer/autos/buy.shtm
…buy a Computer?

Apple Store
Bay Street Emeryville
5664 Bay St.
Emeryville, CA 94608
* offers student discount.

Best Buy www.bestbuy.com
Office Max www.officemax.com
CompUSA www.compusa.com
Office Depot www.officdepot.com

Above located in the East Bay Bridge Shopping Center. Located at Horton and 40th or Hollis and 40th.

…buy a Cell phone?

Some popular cellular services are Cingular (ATT), Verizon, T-Mobile, and Sprint. Some have “Pay as You Go” plans. This means you pay for how much you talk (like $0.10 a minute, with $1 daily service fee). This is good if it is a short term (3-6 months). If you are here longer, plans are available for 1 or 2 year contracts. You can visit each website or location for plan price and deals.

AT&T Wireless
www.wireless.att.com
Bay Street Emeryville
5691 Bay Street
Emeryville, CA 94608

T-Mobile
www.t-mobile.com
Inside CompUsa
3839 Emery St.
Emeryville, CA 94608

Sprint
www.sprint.com
Powell Street Plaza
5739 Christie Ave.
Emeryville, CA 94608

Verizon Wireless
www.verizonwireless.com
3990 Hollis St.
Emeryville, CA 94608
...buy a bicycle?

Sports Authority
www.sportsauthority.com
Located at East Bay Bridge Shopping Center
3847 Emery Street,
Emeryville, CA 94608

...buy stamps or money orders?

United States Postal Service Office
www.usps.com
1585 62nd Street,
Emeryville, CA 94608
Hours: Monday – Friday: 8:30am to 5pm
Saturday 8:30am to 1:30pm

...buy furniture and household items?

Ross
- bedding, dishes, utensils, pots/pans
www.ross.com
5733 Christie Ave., Emeryville, CA 94608

Ikea
- major furniture pieces (bed, sofa, desk, chair, etc.)
www.ikea.com
4400 Shellmound St., Emeryville, CA 94608

Target
- desk, dressers, microwave, dishes, utensils, pots/pans bedding, pillows
www.target.com
1555 40th St. Emeryville, CA 94608
1057 Eastshore Hwy, Albany, CA 94710

Craigslist
www.craigslist.org
includes Buy/Sell – furniture, home, etc; Free stuff; and listings of local garage sales
...buy groceries?

**Trader Joe's** – fresh produce, organic foods, dairy, meats, wines.  
[www.traderjoes.com](http://www.traderjoes.com)
Powell Street Plaza, 5700 Christie Ave., Emeryville, CA 94608

**Target**  
- cereal, pasta, snacks, soda, produce, frozen foods  
[www.target.com](http://www.target.com)
1555 40th St. Emeryville, CA 94608
1057 Eastshore Hwy, Albany, CA 94710

**Berkeley Farmers Markets**  
- fresh produce  
Various locations and hours

**Berkeley Bowl**  
- grocery store, large selection of fresh produce, bulk section, vegan/gluten free products.  
[www.berkeleybowl.com](http://www.berkeleybowl.com)
920 Heinz Ave., Berkeley, CA 94710 (on the EmeryGo Round Hollis North line)
2020 Oregon St., Berkeley, CA

**Pac N Save** – supermarket (owned by Safeway)  
3889 San Pablo Ave., Emeryville, CA 94608

**Smart & Final**  
- smaller warehouse store, bulk size fresh produce, frozen foods, restaurant supplies,  
- no membership required
901-933 Broadway, Oakland, CA 94607

**Costco**  
- membership required  
- warehouse store, bulk size produce, meats, household (toilet paper, paper towels, etc) cereal, snacks, and baked goods;  
[www.costco.com](http://www.costco.com)
4801 Central Avenue, Richmond, CA 94804
...find public transportation information?

**511**
[www.511.org](http://www.511.org)

511.org has a trip planner that uses the public transportation systems in the Bay Area. Also available are public transportation news items, traffic reports, bicycle maps, and rideshare info. You can also call 511 for traffic updates.

**Emery Go Round**
[www.emerygoround.com](http://www.emerygoround.com)

Emery Go-Round serves the Emeryville area. Shuttles start and stop at MacArthur BART station. There are several lines. The line that stops closest to Ex’pression is at 65th and Shellmound on the Shellmound/Powell line. The next closest line is Hollis, with a stop at 65th and Hollis (at Cocina Poblana).

Fare is free. Maps and schedules are available on the shuttles and online at [www.emerygoround.com](http://www.emerygoround.com).

**NextBus**
[www.nextbus.com](http://www.nextbus.com)

(510)740-0469

You can also call Next Bus and enter in the bus stop code for estimated arrival times. You may also check arrival times with live maps on the website.

**AC Transit**
[www.actransit.org](http://www.actransit.org)

AC Transit has bus lines serving Alameda County and Contra Costa County, from Richmond to Fremont. There are also lines going from one BART station to another, to schools, and across the Bay. Buses start running around 5am and end around midnight.

For schedules and maps, visit [www.actransit.org](http://www.actransit.org). Also includes a trip planner and updates.
Bay Area Rapid Transit (BART)
www.bart.gov
BART services the Bay Area from San Francisco to the East Bay. Weekday BART trains start running at 4am and end at midnight; Saturday, 6am to midnight; Sunday 8am to midnight.

BART tickets are available at all stations. The ticket is like a debit card; for every one-way trip, the fare is deducted until you run out and have to reload.

For schedules and fare calculators, please visit www.bart.gov.

BART Tips
Ticket machines take debit and credit cards. You can also subtract amounts from your ticket to get exact fare.

Trains themselves are not marked by color or destination. Their destinations are shown on the platform screens and will say “Dublin/Pleasanton 5 car train” or “Richmond 10 car train.”

The colors for the lines are meant to distinguish them on the map. There is no “red line” or “green line.” There are maps at all the stations and online.

Parking is available at most stations. Some stations charge, some don’t. There are also bike racks and spots for motorcycles.

Be aware of transferring. There are times when you may have to transfer trains to get to a destination. Consult the map and try to listen for station announcements.
What are the Federal U.S. Holidays, and what businesses usually close on these days?

New Year’s Day (January 1)
MLK JR (third Monday in January)
Washington’s Birthday (third Monday in February)
Memorial Day (last Monday in May)
July 4th (If this day falls on a Saturday, the Friday before is the holiday. If it falls on a Sunday, the Monday after is the holiday)
Labor Day (first Monday in September)
Columbus Day (second Monday in October)
Veteran’s Day (November 11, if this day falls on a Saturday, the Friday before is the holiday. If it falls on a Sunday, the Monday after is the holiday)
Thanksgiving (fourth Thursday in November)
Christmas (December 25)

Federal offices such as social security and immigration offices will be closed. Banks, post offices, and libraries are often closed. Business will post whether they are open or not.

For a calendar of dates Ex’pression is closed, log on to Portal and look at “My Calendar.”