International Faculty Resource Guide

A Guide to Working at Rowan University and Living in South Jersey



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This International Faculty Resource Guide provides a quick overview of the major topics you might find of interest when relocating to South Jersey. For additional information related to Rowan University's policies and different departments, please review the Digital Faculty Handbook: https://sites.rowan.edu/academic-affairs/facultycenter/handbook/

Disclaimer: The information provided on this website is intended for general informational purposes only. While we strive to offer helpful guidance for international faculty, including topics related to immigration and visa sponsorship, none of the content should be interpreted as official policy of Rowan University or any governmental agency. We strongly encourage you to consult appropriate university offices and qualified legal professionals for authoritative advice regarding immigration matters or other legal concerns.

PART I

1. IMMIGRATION INFORMATION

Visa Information
USA visas are divided into nonimmigrant visas (temporary visits, tourism, work, study) and immigrant visas (permanent residence).

- ✔ J-1 (Exchange Visitors): used for visiting scholars, professors, and short-term researchers.
  - https://travel.state.gov/content/travel/en/us-visas/study/exchange.html
- ✔ O-1 (Extraordinary Ability): for individuals with sustained national or international acclaim in their field.
  - https://www.uscis.gov/working-in-the-united-states/temporary-workers/o-1-visa-individuals-with-extraordinary-ability-or-achievement
- ✔ H-1B (Specialty Occupations): often used for faculty, researchers, and professional staff.
  - https://www.uscis.gov/working-in-the-united-states/h-1b-specialty-occupations
- ✔ TN USMCA Professionals.
  - https://www.uscis.gov/working-in-the-united-states/temporary-workers/tn-usmca-professionals
- ✔ Permanent Workers (Green Card).
  - https://www.uscis.gov/working-in-the-united-states/permanent-workers

Visa Extension/Change of Status

- ✔ General rules for staying beyond the initial period (Form I-539 and Form I-129).
  - https://www.uscis.gov/visit-the-united-states/extend-your-stay

Travel & Re-Entry Guidance (e.g., travel signatures, documents)

- ✔ General Re-Entry Documents:
  - https://www.uscis.gov/green-card/green-card-processes-and-procedures/travel-documents
- ✔ I-94 (To check current admission status and travel history):
  - https://www.cbp.gov/travel/international-visitors/i-94
- ✔ Social media identifiers:
  - https://travel.state.gov/content/dam/visas/Enhanced%20Vetting/CA%20-%20FAQs%20on%20Social%20Media%20Collection%20-%206-4-2019%20(v.2).pdf

Visa Policy & FAQs

- ✔ https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/frequently-asked-questions.html

Social Security Card

A Social Security Number (SSN) is a unique identification number that allows the USA government to monitor your taxable wages. Newly arrived international students and scholars in F-1 or J-1 visa status being paid by the university are advised to apply for an SSN after 10 days of arrival to the USA. The processing takes 3-4 weeks, but you should only need to do it once. An SSN is not required for you to open a U.S. bank account, buy a cell phone, or rent an apartment. The SSN is requested for these and many other financial transactions because it is commonly used to check U.S. financial credit history.

<u>How to apply for SSN</u>

1. Talk to your department administrative office regarding SSN application. Some departments compile a document file you need for the SSN application. If not, follow the instructions shown below.
2. Request a "support letter" or "SSN endorsement letter" from your Designated School Official (DSO) at Rowan international office.
3. Complete Form SS-5 (Application for the Social Security Card)
4. Visit SSA Office: Visit a local Social Security Administration office (Glassboro Social Security Office 830 Delsea Dr North, Glassboro, New Jersey 08028) in person to submit your application and original documents, including completed form SS-5, passport, I-20 (for F-1) or DS-2019 (for J-1), I-94 arrival/departure record (can be printed from https://i94.cbp.dhs.gov/home website), Employment offer letter (signed by supervisor), DSO endorsement/support letter).
5. If you are approved, the Social Security Administration will mail you your Social Security Card with your Social Security Number (SSN).
6. Once you receive your new SSN:
    a. Report this number in person to their corresponding department administration office.
    b. Do not write your SSN in the body of an email or text message or send a copy of your SSN card.

You may submit an application to the Social Security Administration. There is an office in Glassboro (address below), as well as in Mount Laurel and Cherry Hill.

Glassboro Social Security Office
830 Delsea Dr.
Glassboro, NJ 08028
Phone: 866-883-5305

You must present **all** of the following documentation: (1) A completed Application for a Social Security Card; (2) Unexpired foreign passport with U.S. visa stamped inside; (3) Original Form

I-94 Departure card, if applicable, or printout of I-94 from your most recent entry; (4) Additional documents depending on your immigration status to show U.S. employment authorization.

You can find general information about Social Security cards by reading this online publication, "https://www.ssa.gov/pubs/EN-05-10096.pdf." You should keep your Social Security Card in a safe place with your other important papers and avoid giving it out unnecessarily.

2. NEW ARRIVALS & ONBOARDING

Pre-Arrival Checklist (e.g., travel signatures, campus ID/IT setup)

- ✔ Faculty Tech To-Do List: https://irt.rowan.edu/starting/employees/faculty.html
- ✔ RowanCard: https://sites.rowan.edu/rowancard/
- ✔ Campus Parking: Rowan University offers free parking to all employees; however, parking permits still need to be requested. To request a parking permit, simply follow the instructions here: https://sites.rowan.edu/publicsafety/parking/permits.html

Arrival Reporting and Orientation

- ✔ Mandatory check-in: J1 visa holders must check in with International Office within 10 days of their arrival to prevent legal termination of their record
- ✔ Documentation: Prepare to submit copies of your passport, visa, I-94 record, and DS-2019/I-20 to the university's international office
- ✔ New faculty orientation hosted each year by the Faculty Center: https://sites.rowan.edu/academic-affairs/facultycenter/facultygroups/newfaculty/
- ✔ New employee orientation (HR): https://sites.rowan.edu/hr/training/neo.html
- ✔ New faculty resources: https://sites.rowan.edu/academic-affairs/facultycenter/facultygroups/
- ✔ Spouses on J2 visa can work after obtaining Employment Authorization Document (EAD) from USCIS (apply after arriving to the US): https://sites.rowan.edu/international/j1scholarsandstudents/j1regulationsandinfo.html

3. HEALTH CARE & BENEFITS

Heath Insurance

Generally, people in the USA pay for their own medical care, either directly or through insurance. **As a full-time Rowan employee, you are eligible for health and dental coverage**.

If you choose to sign up for employee health benefits, you will have some options for insurance providers and plans. Every month a portion of your paycheck is deducted to cover insurance costs, this is called a "premium". Rowan also allows you to buy insurance for family members by adding them to your health benefits plan – this will likely result in an increase in your premium. Visit the Rowan Human Resources website for more information regarding employee health benefits.

Your chosen health insurance plan (medical and dental) will have a "**provider network**" associated with it. This is a list of the doctors and other health care providers that a plan contracts with to provide medical care to its members. These providers are called "network providers" or "in-network providers." A provider that isn't contracted with your plan is called an "out-of-network provider." If possible, try to see providers in your network, as they will require fewer out of pocket costs. Additional details are provided on the next page.

Doctors may send their bills to your health insurance company. The health insurance company may pay some or all of these bills. Often you still must pay an amount to the doctor or service provider each time you use their services. This is sometimes called a "**co-payment**."

It is a good idea to establish **contact with a physician and dentist when you arrive here**, especially if you have children. You may wish to ask friends or co-workers to recommend doctors.

It is important to be on time for doctor's appointments, as many doctors will cancel your appointment or charge you a fee if you are late. However, you may experience a long wait to see the doctor – perhaps 45 minutes to an hour. If you go to a "clinic" the wait may be considerably longer. Always take your health insurance card or papers with you to the doctor's office.

Schools require a **physical examination and vaccinations before a child enters the school system**. You will receive proper forms for this when you register your child for school. It is important for healthy children to have regular physical check-ups and immunizations against illnesses. Whenever your child is sick, telephone your doctor's office for advice or to make an appointment. The doctor or nurse can answer many of your questions over the telephone.

The **emergency number throughout the USA is 911**. Operators on the 911 line can assist you with medical, fire, or police related emergencies and also have the ability to get interpretation for any non-English speaking family members.

If you cannot contact your doctor, call the **Emergency Room** of a local hospital. After normal business hours you can normally call your doctor's telephone number, and his/her answering service will be able to give him or her a message.

Hospitals with 24-hour Emergency Rooms

- ✔ Inspira Medical Center Mullica Hill (2 miles from Rowan)
- ✔ Jefferson Washington Township Hospital (5 miles)

- ✔ Inspira Medical Center Elmer (10 miles)
- ✔ Cooper University Hospital (20 miles)
- ✔ List of urgent care facilities (near Rowan)
- ✔ List of local specialists (near Rowan)

When choosing a **health insurance plan**, pay attention to the following key pieces:

Deductible: This is what you have to pay out of pocket in medical costs before your insurance starts to chip in. Note, though, that it does not apply to standard preventive care, which is always paid for by insurance. Also, note that even if the cost goes toward your deductible, it is worthwhile to have your provider submit the claim to your insurance company (and to use a provider in the insurance company's network). Insurance companies negotiate prices with providers that are frequently much, much less than what the providers charge uninsured patients.

In-Network vs Out-of-Network Care: "In Network" means the provider has negotiated prices with your insurance company. Since this means your insurance company saves money, there are strong incentives built into using in-network doctors and facilities. *Some insurance plans do not cover out-of-network care at all!* (There are some exceptions for true emergencies, but even then it is often a battle to get the insurance company to apply the right rates.)

When choosing a health care provider, ask up front whether they are in the network for your insurance company. If you know your providers already, then choose an insurance plan from the company in whose network they participate. You can look the network membership up online, but sometimes that database can be out of date.

If you travel frequently, make sure that you choose a plan that has a network and coverage outside of New Jersey and its immediate region.

HMO vs PPO: "HMO" stands for "Health Management Organization". These plans require that you choose a primary care provider (PCP), who will always be your first contact for anything that isn't a true emergency. If you want to see a specialist, you will need to get a referral from your PCP. The idea is that this encourages coordination of care across your different providers and that you have one PCP who retains an overview of what any other health care providers are doing for you. On the other hand, this system sometimes creates bottlenecks, as you need to see your PCP first even if you know you need a specialist.

"PPO" stands for "Preferred Provider Organization". These plans are generally more flexible than HMOs and do not require coordination through a PCP. The "preferred provider" part of the name refers to the "network" described above, which allows you to access cheaper care. Most PPO plans, however, cover care outside the network at a reduced rate. Be careful: This generally means that the base price charged by the care provider is higher *and* the percentage of that price that you pay out of pocket is also higher.

Co-pay and co-insurance: These are related but different concepts. Your insurance may require that you pay a flat fee every time you see a doctor (except for preventive care). This is considered a *co-pay* and is sometimes collected up front and sometimes billed directly to you by the provider. Alternatively, your insurance may require you to pay a percentage of the charge for the visit and/or services. This is considered *co-insurance* and is typically billed after your provider has submitted the claim to your insurance company.

Out-of-pocket maximum: All these costs – deductible, co-pays, and co-insurance – are things you pay for your health care in addition to your health insurance premiums. And they can add up quickly if you have a serious illness. Fortunately, our insurance plans come with a lid on how much we can be asked to spend. Once these extra expenses reach that maximum, the insurance company will pay all future expenses at 100% (if you follow all the rules that always apply to make it a covered expense).

Health Savings Account (HSA): If you are enrolled in a "high deductible plan", you may want to open an HSA. A "high-deductible plan" is a plan with a deductible that is "higher than a traditional plan's". The premiums are generally lower (*although not always! Be sure to check!*) in exchange for requiring you to pay more if you actually use a lot of care. These are great plans for people who are generally healthy and use only preventive care. The HSA is an account where you can save money to cover those high out-of-pocket costs, and you do not have to pay federal income tax on that money. You may only contribute to an HSA while enrolled in a high-deductible plan, but if you leave that plan, your HSA stays with you; you do not lose the funds. You can use HSA funds for you as well as for your dependents' health care expenses, whether or not they are enrolled in the high-deductible plan. They can also be used for expenses that are not covered by your health insurance at all, like glasses or contacts.

Flexible Spending Account (FSA): Not to be confused with HSAs, these are also tax-advantaged savings accounts for medical expenses. However, there are a few key differences: (1) Anyone at Rowan can open an FSA, regardless of health insurance plan. (2) Money you put into the FSA has to be spent that year. There is a grace period until the end of March, but whatever is left in your FSA after that point is lost. (It goes to the FSA administrator.) So make sure not to contribute too much!

Most health plans in New Jersey also cover **prescription drugs**. Be careful that this is not always the case with American health insurance plans. Sometimes you need to get a separate insurance. Also, neither dental nor regular optometrist services are covered. There is separate dental insurance, and Rowan offers a vision reimbursement plan to help with vision-related expenses.

Retirement

Another main component of your benefits is the **retirement plan**. The main part of this is the "Alternative Benefits Program" through the state, where you are required to pay a percentage of your salary into an investment account. ABP states that you must save 5% of our annual income and Rowan will match this money with 8%. This means that you are saving the equivalent to 13% of your salary into ABP. You can choose the investment company from a group of approved

vendors, and you can choose the investments that your money goes to. You do not pay federal income taxes on any of these contributions.

But there are two caveats: 1) The 8% was delayed-vested for the first year; 2) that money (the 13%) is deposited in a tax-deferred account. This has several implications. For now, let's just say that you are not paying taxes for that money, but you will in the future, once you start extracting funds from such account. Those funds will be available once you reach 59.5 years old (there is an option to withdraw this money at 55 under
certain conditions).

The money of your ABP (the 13%) is managed by one of the authorized providers (AIG, TIAA, Prudential, VOYA, etc.). These providers manage your money, and they give you the opportunity to decide where to invest it. Two things you need to consider when choosing a provider and deciding on your investment plan:

- ✔ The expense ratio (ER). ER is the charge the provider can take from you in a given year. It varies from fund to fund (ranges from 0.12% to 1.79%, see this document for a comparison).
- ✔ Where your money is invested. That 13% of your money could go to a money market (kind of like a savings account, so minimum risk, but low return), stocks (the life and soul of the market, so high risk high return), bonds (the money that you borrow to a corporation or the government for a minimal interest rate) or a combination of them.

You also have the option of making additional savings toward retirement (also not taxed federally). This is through a separate **403(b)** plan. While it's a separate plan, it is administered by the same companies with the same investment choices. You can opt to have accounts with multiple banks, but this is generally not advised, because it becomes a hassle to keep track of all the different accounts. You can swap banks, though, at any time.

There is also a program to subsidize buying a house in Glassboro. **For all of your benefits questions, be sure to get up-to-date information from HR!** This is just intended as a general guide.

Leaves of Absence
In order to comply with federal and state laws, Administrative Code, Board Policy, and contractual obligations, the University offers the following leave programs to eligible employees. If you are considering a leave of absence, please contact the Office of Human Resources at 856-256-4304 to discuss the options available to you.

Maternity Leave
Full-time Rowan employees are entitled to unpaid maternity (and paternity) leave. This falls under the state and federal "Family Leave" (FMLA) program. You can take up to 12 weeks of leave, during which time the state of New Jersey will pay 85% of your salary up to a maximum benefit rate of $993 per week.

If you plan to take FMLA, the first step is to contact Rowan HR: Krystall Sheariss (sheariss@rowan.edu). This office will keep your information confidential and guide through the application process. After gathering all of the pertinent information you can speak with your department chair and colleague dean.

Rowan FMLA: https://sites.rowan.edu/hr/benefits/leaves.html
NJ FMLA: https://www.myleavebenefits.nj.gov/worker/fli/
US FMLA: https://www.dol.gov/agencies/whd/fmla

Lactation Center and Nursing Room
The Women's Center in the Office of Social Justice, Inclusion, and Conflict Resolution (SJICR) in Hawthorn Hall, Room 208 provides space for nursing & lactating parents. This space is meant to provide faculty, staff, and students with privacy as well as a comfortable place to pump/nurse. In addition to the Women's Center in Hawthorn Hall, the following Lactation Centers/rooms are available for use: Student Center 210, James Hall 3021, and Rowan Hall 321. Women's Center Info Card For more information please contact Jo Murphy at murphyjr@rowan.edu, 856-256-5862 (from on-campus Rowan phone 6-5862).

Location: Student Center 201; James Hall 3021; Rowan Hall 321

Campus Parking
Rowan University offers free parking to all employees; however, parking permits still need to be requested. To request a parking permit, simply follow the instructions here: https://sites.rowan.edu/publicsafety/parking/permits.html

There are designated parking lots for employees and faculty members that sometimes require a Rowan ID for access. For a comprehensive list of the parking lots, refer to the Rowan Glassboro campus map below.

- ✔ Car Sharing (Uber; Lyft)
- ✔ Taxi (Cabs)
- ✔ Local Public Transportation

Campus Shuttle
Rowan University runs 3 shuttle routes: internal express, internal/ shopping, and campus-to-campus. The shuttle is free to Rowan students, faculty, and staff with valid Rowan ID. Unfortunately, it does not run during summer, winter, and spring breaks.

The internal express runs around campus and has 8 stops. You can find the map and schedule here:
https://sites.rowan.edu/shuttle-services/_docs/internal_schedule_spring22.pdf

The internal/shopping information can be found here:
https://sites.rowan.edu/shuttle-services/_docs/shopping_shuttle_schedule_spring22.pdf

The campus to campus runs between Robinson/James Hall and the Camden Academic building. This shuttle runs Monday through Thursday from 7:00 a.m. to 11:00 p.m. and on Friday from 7:15 a.m. to 5:00 p.m. (except for Glassboro outbound, which runs until 6:00 p.m.). The schedule of the campus to campus shuttle can be found here:
https://sites.rowan.edu/shuttle-services/_docs/campus-to-campus_schedule_spring22.pdf

All shuttle information can be found here:
https://sites.rowan.edu/shuttle-services/information.html

4. RESEARCH AT ROWAN

The Office of Research Compliance is responsible for monitoring all research and academic activities to ensure that both the institution and individual researchers adhere to federal regulations and internal policies. Their oversight ensures safety, legality, and ethics across several key areas:

- Safety and Biological Protocols: Managing the use of hazardous materials, animal subjects, and recombinant or synthetic nucleic acids (rDNA).
- Ethical Standards: Protecting human research participants and upholding research integrity and ethical conduct.
- Legal and Regulatory Oversight: Handling matters related to conflicts of interest and federal export control laws.

In short, the office acts as a regulatory safeguard to ensure all scholarly work is conducted responsibly and in full compliance with the law.

https://research.rowan.edu/officeofresearch/compliance/exportcontrols/

Under the Office of Research Compliance, **Export Controls** is fully committed to complying with applicable export control laws.

Two checklists might particularly pertain to your travel:

Export Control Checklist
Checklist to be completed by the Investigator when the grant/contract contains Export Control items. CITI Export Control Training is mandatory when form is used.

International Travel Checklist
Checklist to be completed for any faculty, staff, and graduate students planning international travel where Rowan University or a funding agency is paying for any part of the trip or if anyone is taking University-owned equipment. Must be completed within 5 business days of book air travel. Also, submit this checklist along with your Concur request.

Please contact Priscilla Lyons in the Office of Research Compliance regarding ORC/DUR export controls review, approval and signature on international travel checklists.

5. INTERNATIONAL FACULTY COMMUNITY & RESOURCES

International Faculty Group

This is a Professional Learning Community (PLC) set up to bring international faculty and staff together. Our PLC offers a place where international faculty and staff can discuss issues that they are facing. We work together to understand Rowan University's communication and policies, how they do or do not apply to international faculty and staff members, so that feelings of isolation and stress can be reduced, especially if international faculty and staff had to leave most of their social system in their home country.

If you identify as international faculty or staff, you are encouraged to join us. Also, all faculty and staff who value cultural exchange, mutual support and collegial connection are welcome to join us as well.

Key Contacts

1. Mikkel Dack, Associate Professor, History (dack@rowan.edu)
2. Shuang Wu, Associate Professor, Marketing and Business Information Systems (wus@rowan.edu)

International Education Week

International Education Week is a nationwide celebration in which colleges and universities across the USA participate to promote international understanding, build support for educational exchange, encourage the development of globally minded programs and attract future leaders from abroad to study in the USA. This event is held in November and includes panels, film screenings, performances, cultural festivities and many more to celebrate and expand Rowan's global community.

For more information, please contact the International Center at rowanic@rowan.edu or Call +1 (856)-256-4292.

6. ROWAN UNIVERSITY SYSTEMS

Faculty Center for Excellence in Teaching and Learning

The Faculty Center for Excellence in Teaching and Learning at Rowan University cultivates meaningful, cross-university connections that support individual growth, strengthen community engagement, and advance excellence in teaching, scholarship, and creative practice. It serves faculty, librarians, and the institution through programming and services in three key areas: (1) Faculty Induction and Ongoing Support: Orientation and mentoring for new faculty and librarians, alongside sustained development throughout their careers. (2) Professional Learning for Reflective and Research-Informed Teaching: Programming focused on evidence-based pedagogy, inclusive teaching strategies, and the design of learning environments that are accessible, relevant, and engaging for all students. (3) Institutional Change through Teaching, Scholarship, and Creative Work: Programs and partnerships that support faculty in applying inclusive approaches, reimagining curriculum

and practice, and fostering innovation across teaching, scholarship, and creative work. Location: James Hall, 3092

Email: facultycenter@rowan.edu
Website: https://sites.rowan.edu/academic-affairs/facultycenter/

Office of General Council
The Office of General Counsel (OGC) provides legal services to Rowan University. The office is responsible for all legal matters that affect the University, its faculty, and administrators. Contact their office for assistance with any matters affecting the University, including your immigrant work visa or permanent resident application. Note that the OGC does not provide personal legal services for members of the Rowan community.

Location: Bunce Hall, Suite 308
Phone: 856-256-5110
Email: legalreview@rowan.edu
Website: https://sites.rowan.edu/generalcounsel/

Principal Contact:
Melissa Wheatcroft
General Counsel
https://sites.rowan.edu/generalcounsel/staff.html

Scholar Portal: ic.rowan.edu
Rowan University SEVIS Program Number: P-1-10199

Mariano Savelski (Senior Vice Provost)
savelski@rowan.edu
(856) 256-4052
Bole Hall, Suite 100

Human Resources
"Recognizing that employees, students, and the community are valuable resources, Human Resources at Rowan aspires to create a dynamic and comprehensive department. We are committed to: Supporting the University's vision and mission; Encouraging the personal and professional enrichments of employees; Providing services appropriate to their needs; Promoting awareness, learning, and collaboration; A workplace environment that promotes cultural, academic, and clinical excellence."

Location: Oak Hall (North & South)
Phone: (856) 256-4134
Email: hr@rowan.edu
Website: https://sites.rowan.edu/hr/

AFT (employee union)

The American Federation of Teachers is the union that represents Rowan faculty and staff. In addition to bread-and-butter gains, AFT contracts address such issues as tenure and governance, technology and distance education, and intellectual property rights. Specifically, some benefits of being a Full Member include: Occupational Liability Insurance Plan, which provides coverage for most claims involving employment activities, including litigations from students, College Education Loans and Services, Student Loan Consolidation Program, Mortgage and Real Estate Program, Free and Discounted Legal Service, Health Club Discount, and more. Upon hire, employees must elect Full Membership by completing the Membership Registration card effecting 100% dues deduction. By becoming a Full Member, your dues will increase only a few dollars per pay period.

Location: James Hall, 3013
Phone: (856) 256-4511
Email (President, Joe Basso): basso@rowan.edu
Website: https://rowanaft.org/

International Center
The International Center (IC) supports the internationalization and globalization of Rowan University by offering comprehensive services in the following areas:

- ✔ Creation and cultivation of strategic partnerships with overseas institutions
- ✔ International enrollment management
- ✔ English Language Program
- ✔ Study Abroad programs
- ✔ Immigration advising for international students and scholars
- ✔ Cultural adjustment of international students and scholars
- ✔ International Travel Policy

Location: Hawthorn Hall, 3rd Floor, 201 Mullica Hill Road, Glassboro, NJ 08028
Email: rowanic@rowan.edu
Website: https://sites.rowan.edu/international/index.html

Principal Contact:
Gokhan Alkanat
Associate Provost for International Education
https://sites.rowan.edu/international/aboutus/bios/gokhan-alkanat.html

PART II

7. HOUSING

Finding a Home

Glassboro is a college town: most houses around campus are rented to students. There are also several apartment complexes such as “Crossings at Glassboro” or “Campus Terrace” which are a walking distance from campus and budget friendly (starting at $1000/month). However, if you want to avoid noise, partying, and students coming and going at all hours of the day and night, avoid renting close to campus. There are some quieter neighborhoods in Glassboro, further away from campus, but you may want to consider the nearby areas such as Pitman, Sewell, or Washington Township, which are more pleasant and family-oriented. Although a little further away, Collingswood, Haddonfield, Cherry Hill, and Voorhees are also nice communities and very popular.

There are many websites that can help you find an apartment or a house to rent in Glassboro or nearby:

- ✔ https://www.apartments.com
- ✔ https://www.realtor.com
- ✔ https://www.zillow.com
- ✔ https://www.trulia.com

Renting

Usually, you will have to sign a one-year lease when renting a house, apartment, or condo. Most landlords will require proof of income or employment, especially if you rent from private individuals. Keep in mind that you will have to pay a deposit to secure a place, which usually consists of one to two months’ rent. Once you move out, you will get your deposit back if no damages have been caused while you rented the place. Check your rent agreement to identify if you lose your deposit in case you break your lease, i.e. move out early.

Renter’s Insurance

If you rent a property in New Jersey, it is mandatory to acquire renter’s insurance. Often, this insurance is required at the time of signing the contract. Most of the common car insurance companies offer renter’s insurance; if you bundle two insurances, you will receive a better rate. You can search for insurances online or by using a comparison company such as QuoteWizard.

Renter’s Rights & Responsibilities

The NJ Department of Community Affairs has published a useful guide for residential tenants and landlords. Your rights and responsibilities as a tenant (renter) are clearly stated in the document: https://www.state.nj.us/dca/divisions/codes/publications/pdf_lti/t_i_r.pdf

Owning

It is best to seek assistance from a real estate and home loan (mortgage) professional for information regarding purchasing a home. You will need to consider a down payment, closing costs, and other related expenses when trying to purchase a home. In general, property taxes are very high in South Jersey compared to other states and even Philadelphia. Rowan University offers an employee housing incentive program to encourage purchasing a home in Glassboro. More information on the program can be found here: https://sites.rowan.edu/hr/_docs/benefits/employee_housing_incentive.pdf

Utilities

If you rent or purchase, you will need to set up accounts with utility providers for services including electricity, natural gas, and water. Please check which utilities are included in your rent with your landlord first. Here is a list of the expected monthly utilities in NJ:

- ✔ Electricity
- ✔ Gas
- ✔ Water
- ✔ Heating/AC
- ✔ Trash
- ✔ Sewage
- ✔ Internet/Cable/Phone

When trying to create these various accounts, you will need to have some type of U.S. identification. The length of the time it has been in your possession will determine whether you can sign up for these accounts over the phone, online, or in person. In general, you will need the following documents when signing up for utility accounts: lease agreement, landlord contact info, photo ID, social security card, credit card, and deposit.

Internet/Cable/Phone

Depending on the area you live in, different providers are available who offer packages that include internet, cable, and a landline phone. You can also only choose for internet and cable or ditch the cable altogether. Some providers in Glassboro are:

- ✔ Xfinity https://www.xfinity.com/overview
- ✔ Verizon https://www.verizon.com

Laundry

If you rent an apartment or a house in the USA, it is common for it not to include washing machines and dryers. Note that most include in their contract that having your own washing machine and /dryer is not allowed. Most properties have a laundry service room on site which

works with quarters ($0.25 coins) or a prepaid laundry card. There are also laundromats in most towns. Here is a list of laundromats in Glassboro:

- ✔ First Class Laundry
  804 Delsea Dr, Glassboro, NJ 08028
  http://www.1stclasslaundry.org/

- ✔ Holly Bush Laundromat
  135 High St E, Glassboro, NJ 08028
  http://clothesandcarcares.com/

If you do not wish to use public laundry facilities, make sure to prioritize in-unit washer and dryer when you rent.

8. FINANCES

Bank Accounts
There are two basic types of bank accounts: checking accounts and savings accounts. With a checking account you can deposit your money in the account and access those funds using your Automated Teller Machine (ATM) card or by writing personal checks. Most likely you will pay your rent and bills with your checks, but most stores do not accept personal checks for purchases anymore. The bank will provide you with a checkbook and checks (there may be a fee depending on how you want to personalize your order). The ATM card is provided for free, but there are often fees for using your ATM card at banks other than the one where you hold an account. Additionally, most checking accounts have a minimum balance requirement. If you go below the minimum, you will be charged a fee. But there are other accounts that charge no fees. For further guidance, you can read the following two articles (linked below), which recommend the best no-fee checking accounts (note: most of these options will only be ready once you have your SSN):

https://www.forbes.com/advisor/banking/checking/best-no-fee-checking-accounts/

https://www.nerdwallet.com/best/banking/free-checking-accounts

If you have money that you do not need to use immediately, you may want to open a savings account. The advantage of a savings account is that money in the account earns interest. You can usually deposit and withdraw money from a savings account as you wish. As with checking accounts, there is normally a minimum account balance requirement. However, there are savings accounts with no fees or minimum amount, please check the options on this list:

https://www.investopedia.com/best-free-savings-accounts-5191103

When you go to open your account, take your passport and immigration documents along with any and all U.S. identification that you possess. It is very helpful to get your bank account set up soon after you arrive so you can have your paychecks from Rowan directly deposited into your accounts. There are many banks in Glassboro to choose from:

National banks near the Glassboro campus:

- ✔ Wells Fargo: 733 N Main St, Glassboro, NJ 08028
- ✔ Chase: 787 Delsea Dr N, Glassboro, NJ 08028
- ✔ TD Bank: 700 Delsea Dr. N, Glassboro, NJ 08028
- ✔ Truist: 600 Delsea Dr. N, Glassboro, NJ 08028

Regional banks / credit unions near the Glassboro campus

- ✔ Fulton Bank: 100 William Dalton Dr, Glassboro, NJ 08028
- ✔ Citizens: 680 Delsea Dr, Glassboro, NJ 08028
- ✔ EdiFi Credit Union: 870 N. Delsea Drive (Doubletree Center), Glassboro, NJ 08028

Building Credit

As a resident you will need to establish credit. The USA measures credit risk through what is called a credit score (a number from 300 to 850). The better the score, the lower the rates for financial products and the more chances to access money. The problem with this system is that it only takes into account the U.S. credit history, regardless of your credit lines or credit experience in your home country.

Why do you need to build your credit score?

- ✔ Some landlords will not rent to you if you have poor credit or no credit history,
- ✔ You need a good credit score to get approved for financial products such as mortgages at the best rates.
- ✔ You will have access to better credit cards with more perks such as 3% cash back or miles.
- ✔ A larger credit score shows that you can responsibly handle credit, hence lenders are more likely to offer you credit at a competitive rate

How do you increase the credit score?

The credit score is a number from 300 (basically bankruptcy, meaning that you are an extremely risky debtor) to 850 (financial institutions will beg for you to open line of credits with them). A 750 score or higher is considered excellent.

At the moment of writing this handbook, the credit score is calculated with the <u>following criteria</u>:

1. 35% - History of on time payments (usually a non-payment or 30 days late payments are reported, affecting your credit score).
   - ✔ *Tip*: Automatize payments, or set up your alarms. A late payment significantly affects your score. Use your credit cards and pay the entire balance monthly and you will quickly reach the 700 level.

2. 30% - Credit utilization. This is the percentage of your credit lines that is owed (e.g., you have a credit card with $1000 of credit and you owe $100, this means you have a 10% utilization rate). The lower the percentage, the better the score.
    - ✔ *Tip:* As soon as possible, apply for an increase in your credit lines, or request new cards with 0 fees. Your goal is to use less than 20% of your available credit.

3. 15% - Length of credit history. This is a hard one for us, it only starts when you received your first loan, or credit card in the US. It is an average of the length of time you have the credit lines.
    - ✔ *Tip:* Apply for a credit card now, even if it is a secured credit card (a card where you deposit an amount of money and they "lend" you that money. It is the best way to build credit from scratch). It might take some months to be able to access unsecured credit cards.
    - ✔ *Tip:* Keep you old credit cards active and automatize its payments (i.e., with some consumption, even if it's $1! Maybe create an automatic payment for that streaming service)

4. 10% - Mix of accounts. The total number and diversity of credit accounts you have. The more variety, the better the score (e.g., credit cards, personal loans, mortgage)

5. 10% - Recent credit activities. The Number of hard inquiries to your credit. A hard inquiry occurs when you open a line of credit (i.e., credit card or loan). The more recent credit lines you ask, the lesser the score.
    - ✔ *Tip:* Only apply for credits that you are certain to obtain.

The New York Times offers some tips in the following article: *The Best Ways for Immigrants to Build Credit*

Note: TD Bank offers a cash card with a current account. The cash card is contingent upon putting a certain amount ($2,000) in a savings account. The use of this cash card depends upon having enough in the savings account to cover the outlay. Use it for groceries, meals out and various other transactions, pay the full amount each month and, after a year, they convert this to a credit card. In addition, you receive cash 'rewards' for each dollar spent.

Taxes

When working in the USA, you will need to pay taxes and file your taxes once a year, even if you did not earn any income from U.S. sources. Here are some key points to understand:

- ✔ The U.S. tax system operates on a "pay-as-you-go" basis, meaning taxes are typically withheld automatically from wages, stipends, or financial support.
- ✔ The government agency responsible for tax collection is the Internal Revenue Service (IRS).
- ✔ You need to have an SSN or an ITIN (for your spouse and dependent children) to file your taxes.
- ✔ Each year, you must file a tax return, usually by 15 April, to report income from the previous calendar year. Tax software is commonly used to determine your total tax

liability based on your income and personal situation. This calculated amount is then compared with what has already been paid through withholdings. Depending on the outcome, you may either receive a refund or be required to pay additional taxes.

- ✔ One of the most important distinctions to make is whether you are a resident for tax purposes or not. Usually that means that you have lived around 5 years or more in the USA Taxations (including State) are different depending on this status.
- ✔ In addition to a federal tax return, you will need to file state taxes.
- ✔ Failing to meet tax filing requirements can lead to issues, including potential difficulties when applying for future U.S. visas.

If you decide to live in Philadelphia, residents pay a city tax (3.93%) in addition to federal and state taxes.

Tipping

In general, tipping is expected for many services since most service personnel depend on tips for the majority of their income. However, do not offer a tip to public officials including police officers as it is a crime.

- ✔ Restaurant: 15-20% of the bill
- ✔ Bars (Bartenders): $1-$2
- ✔ Barbers / hairdressers: 10-15% of the bill
- ✔ Valets: $2-$5

9. TRANSPORTATION

Driver's License

If you wish to obtain a driver's license in the USA, you must do so in the state in which you are a permanent resident. The authority responsible for issuing the driver's license is the respective Department of Motor Vehicles (DMV) in each state. If you are driving with an American driver's license outside your state of residence, all other states will recognize your document. However, if you relocate within the U.S. to another state, you will need to obtain a new driver's license in the new state.

The driver's license in the USA is not only the permission to drive a vehicle, it fulfills a number of other purposes and above all, it also serves as an ID document.

A standard driver's license is available to residents who have an ITIN or are willing to obtain the Social Security Administration (SSA) ineligibility letter.

Note: Each State has different time limits on how long you are allowed to drive on your country's license. In New Jersey, residents have to get a license within one month of becoming a resident; however, international licenses are good for one year. It is extremely important to apply for a New Jersey license as quickly as possible as you may have to wait for an appointment. If you have an international license, you only need to take the theory part of the exam. There are various websites and apps that contain practice exams.

Here is a link to the New Jersey Motor Vehicle Commission's FAQ for immigrants webpage.

Car Insurance
In New Jersey, minimum car insurance laws exist and driving without insurance is illegal. If you cause an accident while driving without a car insurance policy in place, you may be responsible for all the damage you caused, from repairing the other driver's car to covering any resulting medical expenses, out of pocket. Once you have your license, the process for getting car insurance should be just like any other driver:

1. **Decide how much coverage you need**: The minimum requirement in NJ will represent the lowest level of coverage you can purchase. However, most insurance experts agree that buying higher liability limits is a prudent measure, as higher limits provide more financial protection.
2. **Collect at least three quotes**: Most insurance professionals recommend reaching out to at least three insurance companies for quotes. Getting more than one quote, as long as the quotes are for the same coverage types and limits, allows you to compare prices and other company features, like customer service ratings.
3. **Apply for coverage**: Once you determine which insurance provider can offer you the best policy for your needs, you can apply for coverage. Usually, this means filling out and submitting an application and a payment.
4. **Pay your premiums**: Once you get approved for your car insurance, make sure you pay your premiums. If you miss a payment, your policy can lapse, leaving you without coverage. Usually, your auto insurance premiums will be due on a monthly, quarterly, semi-annually or yearly basis. You may be able to save money by paying your entire premium at once.

Seat Belts and Car Seats
Please note that seat belts must be worn by all drivers and passengers in the vehicle even if airbags are available. It is the responsibility of the driver to make sure that all passengers obey this law. Child safety seats are also mandatory for children under a certain age and height. You can be fined or get a ticket if you do not wear a seat belt or use a child seat.

NJ Transit
South Jersey offers public transportation services including bus and train services. You can either pay per ride or purchase a monthly pass. One of the most popular offerings is the NJ Transit Northeast Corridor connection that allows you to take the train straight into Manhattan, NY, from Hamilton, NJ. You can park your car in Hamilton for the day or overnight.

Bus services: https://www.njtransit.com/bus-to
Train services: https://www.njtransit.com/train-to

10. EDUCATION & CARE OF CHILDREN

K-12 Schools

You can look up school ratings on home buying websites such as Zillow (zillow.com). This will help you inform your decision about where to purchase a house based on the school rating.

- ✔ Glassboro Public School District https://www.gpsd.us/
- ✔ Cherry Hill School District https://www.chclc.org/

Daycares and Preschools. When you call them, request a tour. Below are a list of local daycares and preschools. Each one is hyperlinked and will take you to the main webpage:

Bright Horizons
Calvary Hill Preschool
Cornerstone Montessori School
Glassboro Child Development Centers
Goddard School
KidAcademy
KinderCare
Malvern School

11. SHOPPING

Grocery Shopping

- ✔ On Glassboro Campus
  - The SHOP: https://sites.rowan.edu/theshop/index.html
- ✔ General Stores
  - ACME Markets: https://www.acmemarkets.com/
  - Aldi: https://www.aldi.us/
  - Lidl: https://www.lidl.com
  - Giant: https://giantfoodstores.com/
  - ShopRite: https://shop.shoprite.com/
- ✔ Natural / Organic Stores
  - Sprouts Farmers Market: https://www.sprouts.com/
  - Trader Joe's: https://www.traderjoes.com/home
  - Wegmans: https://www.wegmans.com/
  - Whole Foods: https://www.wholefoodsmarket.com/
  - Mom's Organic Market: https://momsorganicmarket.com/cherry-hill/
- ✔ One-Stop Shopping (groceries, cleaning, etc.)
  - Target: https://www.target.com/
  - Walmart: https://www.walmart.com/
- ✔ Bulk Shopping
  - Costco: https://www.costco.com/
  - Sam's Club: https://www.samsclub.com/
- ✔ Asian Grocery Stores
  - H-Mart (Cherry Hill and Philadelphia): https://www.hmart.com/
  - Hung Vuong Food Market (Cherry Hill and Philadelphia): https://hungvuongmarkets.com/

- ✔ Indian Grocery Stores
    - Patel Brothers: https://www.patelbros.com/
    - Subzi Mandi
    - India Bazaar: https://www.indiabazaarusa.com/shop/home
- ✔ Amish Market (Mullica Hill): https://amishmarketmullicahill.com/
- ✔ Grocery Delivery Service
    - Instacart
    - Amazon Fresh
    - Aldi
- ✔ Grocery Stores that offer "curbside pickup"
    - Wegmans, Shoprite, Aldi, Acme

Pharmacy

- ✔ CVS: https://www.cvs.com/
- ✔ Rite Aid: https://www.riteaid.com/
- ✔ Walgreens: https://www.walgreens.com/

Department Stores

- ✔ Macy's: https://www.macys.com/
- ✔ Nordstrom: https://www.nordstrom.com/
- ✔ JCPenney: https://www.jcpenney.com/
- ✔ Kohl's: https://www.kohls.com/
- ✔ Marshalls: https://www.marshalls.com/us/store/index.jsp

Clothing

There are a variety of clothing stores in the Deptford Mall and Cherry Hill Mall areas. There are numerous high-end stores in Philadelphia, especially in the King of Prussia Mall.

- ✔ Gloucester Premium Outlets is about a 15-20 minutes drive from Glassboro.
- ✔ Most brands and department stores offer online shopping.

Electronics and Appliance

- ✔ Best Buy: https://www.bestbuy.com/
- ✔ Office Depot: https://www.officedepot.com/
- ✔ Target: https://www.walmart.com/
- ✔ Staples: https://www.staples.com/
- ✔ Walmart: https://www.walmart.com/
- ✔ Home Depot: https://www.homedepot.com/
- ✔ Lowe's: https://www.lowes.com/

Furniture

- ✔ Ashley: https://www.ashleyfurniture.com/
- ✔ Ikea: https://www.ikea.com/us/en/
- ✔ Habitat for Humanity: https://www.habitat.org
- ✔ Home Goods: https://www.homegoods.com/us/store/index.jsp

12. CULTURE & RECREATION

There are a variety of activities offered throughout the year in South Jersey and Philadelphia. Please visit the websites below for more information regarding many opportunities for culture and recreation in the area:

- South Jersey: https://visitsouthjersey.com/
- Philadelphia: https://www.visitphilly.com/; https://www.phillymag.com/
- Arts: https://www.philamuseum.org/
- Zoo: https://philadelphiazoo.org/
- Sports: Football (https://www.philadelphiaeagles.com/); Hockey (https://www.nhl.com/flyers/); Basketball (https://www.nba.com/sixers/); Baseball (https://www.mlb.com/); Soccer (https://www.philadelphiaunion.com/)

Recreational activities
Badminton and Table Tennis

- ✔ South Jersey Indoor Sports Center, West Berlin: http://southjerseyisc.com/
- ✔ Smashville Mainline, Philly: https://www.facebook.com/smashvillemainline/
- ✔ Club28 Badminton, Philly: https://www.club28badminton.com/

We have two recreational facilities on the Glassboro campus:

1. The Rec Center features a gymnasium, indoor track, 25-yard pool, racquetball courts, a cycling room, a group fitness studio, fitness and free weight room areas. It is located next to Robinson Hall and James Hall.

2. The Fitness Center is much smaller. It only contains cardio equipment and strength equipment. It is located on Rowan Boulevard across from the Barnes and Noble at 232 Victoria St.

Faculty and staff need to pay a membership fee in order to use these facilities.

There are a variety of gyms in the area. Most of them have reasonable prices. Also, some of them offer daycare while you are working out. Here is a list of some of the popular gyms in south New Jersey, along with websites:

Esporta: https://www.esportafitness.com/Pages/Default.aspx
The Edge: https://www.theedgefitnessclubs.com/?hsLang=en
Giant Fitness: https://giantfitnessclubs.com/
Planet Fitness: https://www.planetfitness.com/
True Fitness: https://www.wearetruefitness.com/
Life Time: https://www.lifetime.life/

13. WEATHER

Temperature
South Jersey has higher temperatures compared to northern parts. The average temperature of Gloucester County (where Rowan University is located) ranges from a low of 26 °F (−3 °C) in January to a high of 87 °F (31 °C) in July.

Seasons

- ✔ Spring (March through May) can be a mix of cool and warm temperatures.
- ✔ Summer (June through August) can be very hot and humid. August is the busiest tourism season for the Jersey Shore.
- ✔ Fall (September through November) is cool with a small to moderate amount of rain.
- ✔ Winter (December through February) has a moderate amount of rain and snow. Heating in homes is usually required from late November through early March.

Emergency and Severe Weather Information

- ✔ For an Emergency (Police, Fire, Medical) Call 9-1-1
- ✔ Rowan Emergency Preparedness Information:
  https://sites.rowan.edu/publicsafety/emergencyservices/officeofemergency/index.html
  - Sign up for Rowan Alert System and Mass Notification System: visit Rowan Alert System and Mass Notification System
    - Rowan Alert for University emergencies
    - Timely Warnings for incidents that represent a serious or continuing threat
    - Rowan Advisory for non-emergencies, i.e., including school closures, building closures, power outages, etc.
  - Register for the Gloucester and Camden Counties alert systems. Be the first to get word about county-wide weather alerts, and emergency information in Gloucester and Camden County that will affect you.
    - To register for Gloucester County, visit Gloucester County Alert System website.
    - To register for Camden County, visit Camden County Alert System website.

Time Zones Glassboro, NJ: Eastern Standard Time (EST) is five hours earlier than Greenwich Mean Time (GMT). Daylight Saving Time starts on the second Sunday in March and ends on the first Sunday in November for most states in the USA. Clocks are advanced one hour on a given date in March and restored to standard time in November.

14. COMMUNICATION & INFORMATION

Newspapers
Most newspapers are available online although you can also order a subscription to the paper and have it delivered to your home.

- *The New York Times* is running a digital only offer for $1 per week.
- *The Atlantic* is also running a special digital only offer of $59.99 per year.
- *The Philadelphia Chronicle* is online and free of charge
- *The Philadelphia Inquirer* offers $1 for 2 months then $3.99 per week thereafter
- *Patch.com* is a free service offering news, weather alerts etc for New Jersey. Well worth signing up for.
- *The Guardian* is (as a Brit) the best source of news. They also have *The Guardian* US version. Annual subscription is around $60 for digital subscription.

Radio
There are several AM and FM radio stations which broadcast a wide variety of news, music, and other entertainment. One of the most popular stations is WHYY Public Broadcasting Service.

Television
A number of local television stations exist that broadcast different programs shown nationally. Generally, national and international news is broadcasted daily at 6:30pm. Local news is broadcasted daily at 6:00pm and at 11:00pm.

Cable and satellite television is also available for purchase giving you access to more local, national, and international stations. Charges associated with these type of services include an installation fee and monthly service fee.

Tips:

- ✔ It is possible to sign up for various special deals, especially as a new customer. It is worth looking for the best broadband service and then work around that. There are so many channels with the best news channels being PBS, CNN, and MSNBC.
- ✔ There are also various subscription sites to Amazon, Netflix, HBO, Hulu, Disney +, Apple TV+, Showtime, etc.
- ✔ Many people do not have network TV deals and just subscribe to streaming services. Here is a useful site to find the best (fastest) internet provider https://www.highspeedinternet.com/ Xfinity and Verizon have the fastest speeds.
- ✔ With an Amazon Prime membership, you also get access to Amazon Channels subscriptions, where you can pick and choose the networks you want, and not pay for anything you do not watch. Subscriptions include HBO, Starz, Showtime, PSS Masterpiece, Magnolia Selects, Britbox and Acorn TV.
- ✔ It is often worth subscribing to a streaming service for a **7-day free** trial just to watch one particular series and get used to cord-cutting, i.e. subscribe for a month only.
- ✔ **Streaming channels** offer various levels of streaming service - for example, Hulu can be as little as $69.99 per year but that has ads.
- ✔ **Peacock** has a free (ad supported) service, but you need Peacock Premium ($4.99 per month) to watch movies and live sports (with ads). Peacock Premium Plus is $9.99 per month without ads.

Mail
Mail is delivered to your home mailbox once a day Monday through Saturday. Letters can be dropped off either at the post office or at one of the dark blue mailboxes. Packages must be taken to the post office. If you change your local address, you need to notify the post office.

Overall, the American mail service can be overpriced and slow. The main service used in the USA is USPS. However, if you are planning on sending international mail or packages, alternative providers such as FedEx, UPS, and DHL might be cheaper. Just allow enough time to send anything.

Public Libraries

- ✔ Haddonfield Public Library is small and very friendly and, if you use Kindle for reading, you can borrow books and magazines virtually.
- ✔ Glassboro Public Library https://www.gcls.org/locations/glassboro-branch is part of the Gloucester Library County System. The public library is totally free and now open to the public. There are also different types of apps that you can access with your library card and have access to free ebooks, audiobooks, magazines, and other journals. The library also organizes free events for adults and children every day. Check the calendar for more information: https://www.gcls.org/calendar
- ✔ Once you get a library membership you can use the app *Libby* to borrow digital media (books, audiobook, etc.) for free

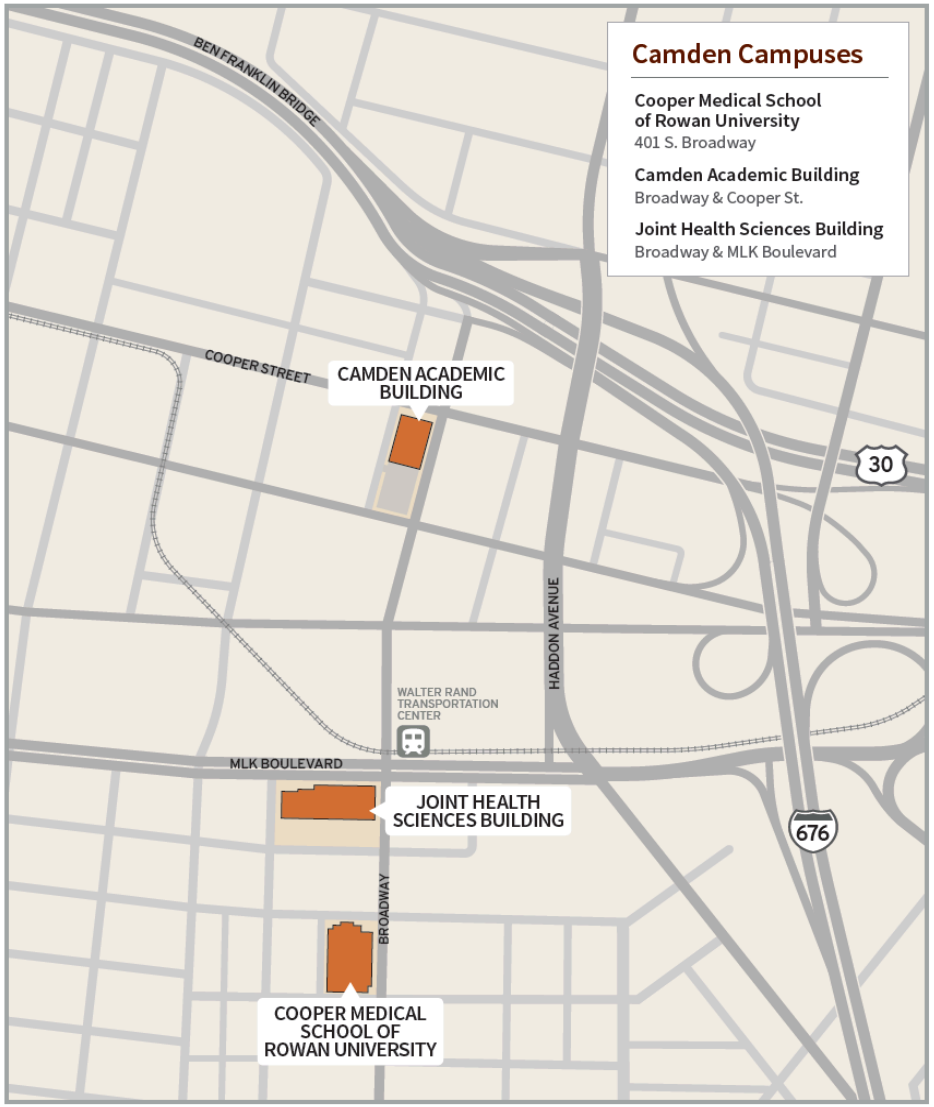
15. CAMPUS MAPS

Rowan University, Glassboro Campus (https://www.rowan.edu/about/visiting/main.pdf)



Rowan University, Camden Campus (https://www.rowan.edu/about/visiting/camden.html)

RowanUniversity



Rowan University, Stratford Campus (https://www.rowan.edu/about/visiting/stratford.html)



One Medical Center Dr.
Stratford, NJ 08084

856-566-6000
856-566-7000

BUILDINGS

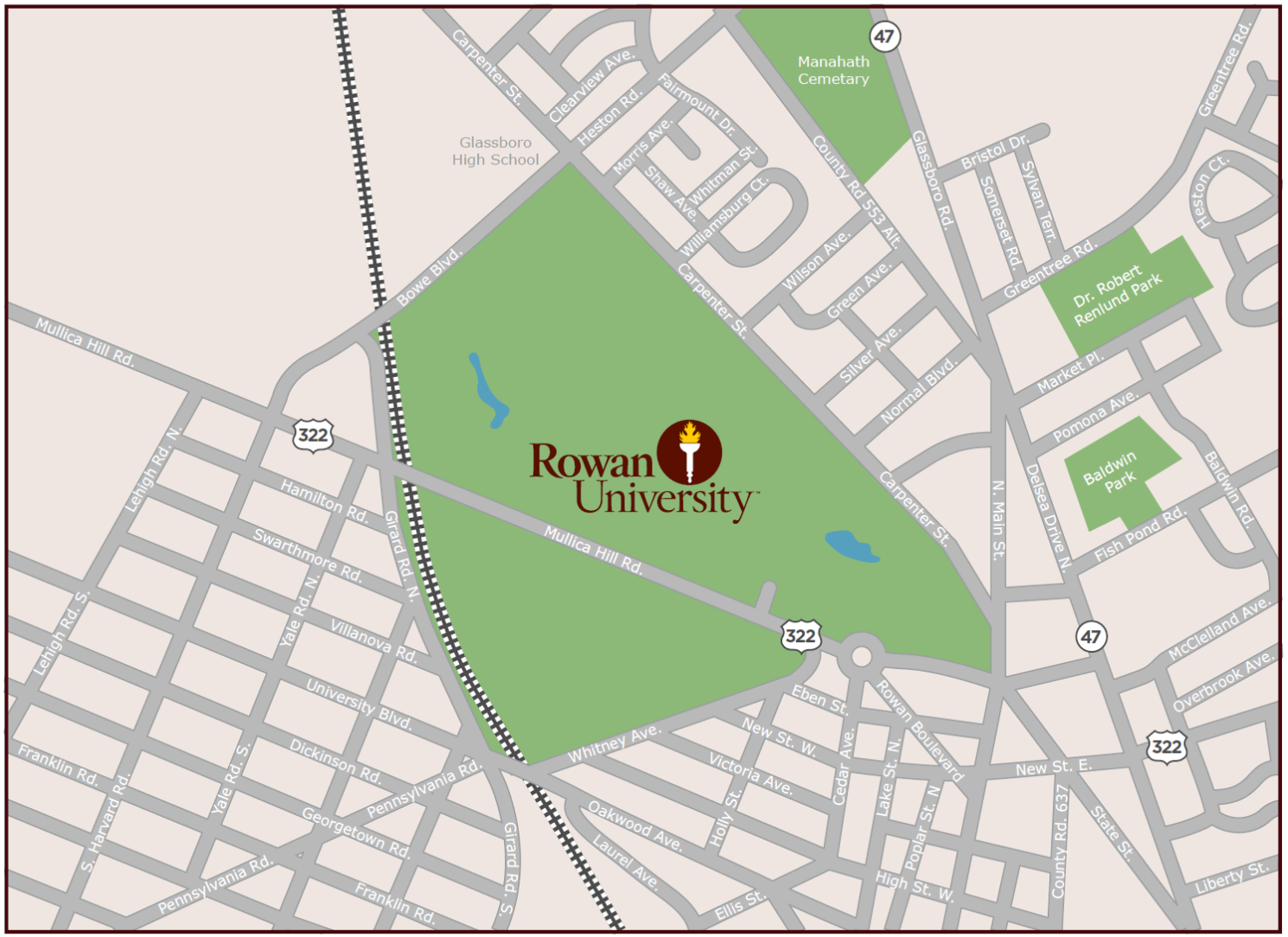
1 - 113 Laurel Rd.
2 - University Educational Center
3 - Academic Center
4 - Science Center
5 - Rowan Medicine

PARKING

A - Patient Parking
B - Staff Parking
D - Student and Staff Parking
E - Permitted Staff Parking

Rowan University, Glassboro Neighborhood (https://www.rowan.edu/about/visiting/surrounding_neigh.html)

Rowan University Neighborhood *www.rowan.edu/map*



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Rowan University