

PRE-DEPARTURE MANUAL

USA



INSPIRUS EDUCATION

2022

INTRODUCTION

Admit? Done. Visa? Done. You're in. The long-awaited journey is about to begin. As you start preparing for it, we've collated some information that will help you through this period of change.

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MAINTAINING STATUS

After you arrive in the US, you need to be aware of the obligations of an F-1 visa holder. Unless you **maintain your status**, you will not be allowed to re-enter the US, work on campus, and work on a CPT/OPT. To maintain your status:

UPON ARRIVAL

- Make sure you arrive in the US no more than 30 days before the start of the program.
- On arrival, get in touch with your Designated School Officer (DSO) as soon as possible.
- If you're planning to visit some relatives in other parts of the US, call the DSO after you land. If your port of entry is close to your school, please check in with the DSO on a priority basis. The DSO needs to confirm that you've checked in with him/her after landing.

DURING YOUR PROGRAM

- Generally, full-time enrollment means 9 credits per semester. However, some schools follow a different scheme, so confirm with the DSO before dropping any courses. Make sure you're aware of the short-term and long-term implications of adding/dropping any courses.
- **Be a student there.** Go to class regularly and maintain passing grades. That generally means maintaining a 3.0 average. For example, for an MS program, the school will put you on academic probation if you do not get a 3.0 average in semester 1. If you do not get your average to 3.0 or above in the 2nd semester, you will be chucked out of the program, and lose your status as a student.
- Your I-20 mentions the maximum amount of time to complete your program. If you're in danger of overshooting it, please get in touch with your DSO as soon as possible.

WORKING

- **F-1 students are not allowed to work off-campus.** However, you're allowed to work on-campus in most programs for a maximum of 20 hours a week while school is in session and a maximum of 40 hours a week in semester breaks. Please check with your DSO about your eligibility to work while studying. Working illegally will lead to deportation - do not run the risk of that.
- Check with your program and DSO for CPT options. Some programs do not allow CPT options. However, OPT is surely available for 1 year after the program, with an additional 2-year extension for STEM degree holders.

UPON PROGRAM COMPLETION

Once you finish your program of study and any authorized period of practical training, you have 60 days after the completion of the program end-date mentioned on the I-20 to leave the United States. If you wish to extend your stay, you can explore the following methods:

- Transfer to another school
- Change your education level (e.g. UG to Masters)
- Apply to change your visa status (e.g. H-1B)

Remember: if in doubt, ask your DSO.

PACKING

As you must be aware, every airline has different baggage allowances. Typically, airlines based in the Gulf countries have the most baggage allowance, followed by American and European ones. A lot of airlines recognize the months of July, August, and September as peak student season, and increase baggage allowance for people traveling on a student visa. Please speak to your agent as soon as our destination is fixed, as tickets are a little expensive compared to other times of the year.

DOCUMENTS TO CARRY

These documents will be essential for a smooth entry into the USA **and should be carried in your hand-baggage - not checked-in luggage.**

1. Passport (with your F-1 visa)
2. I-20 signed by your DSO
3. Admit/Offer Letter
4. SEVIS I-901 Fee Receipt
5. Proof of Financial Support
6. Certificates of Immunization and Vaccination, as required by your university
7. Transcripts and Degree Certificates
8. Birth Certificate (in English)

Apart from these documents, you will also need to carry the following:

1. **Prescriptions for Medication:** Please carry official, original prescriptions in English for any medication you decide to carry with you. If you are on any sort of long-term medication, please carry a sufficient supply with you. Medicines can be sent to you by courier, but it is a terribly expensive affair. Plan in advance.
2. **Prescriptions for Eye-glasses:** Please carry official, original prescriptions in English and a back-up pair of glasses.
3. **Medical and Dental Records:** Please bring a copy of these records so that when needed, doctors in the US can refer to them to understand your history. These records may even help you avoid repeating these tests (at astronomical rates).

4. **Contact Information of your DSO:** Please save the number and address of your DSO and University on your phones. If you have relatives in the States, please have their details handy as well.

WHAT TO BRING WITH YOU

This is largely dependent on personal choices. Keep in mind that you will have to carry whatever you decide to pack, so keep it light and compact. If you have found a spot in an apartment with seniors, best ask them what they already have, or need. That way, you can take relevant stuff. If you and your roommates are all entering together, divide utensils and food amongst you to avoid duplicity. If you fall in neither of these categories, optimize as per your requirements.

Please understand that we are in the 2020s, not the 1990s. Lots of utensils and foodstuff will be available, albeit at slightly higher prices, at regular and ethnic grocery stores in the US. Everything from garam masala, biscuits, ready-to-eat food packets from well-known Indian brands will be available at Indian grocery stores. So if you're overshooting your baggage limit, that can be a good option to consider. Also, your family can ship you most of your requirements once you're settled into an apartment there, and thereafter as and when you need it.

It can be worthwhile to carry a set of traditional clothes as the Indian Student Associations at most universities are extremely active in organizing festive events. **Most importantly, your phone will most probably work in the US, along with your existing charger.** You will only need the round-to-square pin converters.

If you're traveling to colder states, you can pack light jackets and thermals. We strongly suggest you buy overcoats locally once you land as they will be more suited to the weather there.

WHAT NOT TO CARRY

Apart from obvious items like **narcotics, fire-arms, fire-crackers, food, seeds, plants, and live animals**, please also skip the following items:

1. Things you can easily buy in the USA, including but not limited to, notebooks, pens, papers (they follow the letter size as opposed to our A-4), spare toiletries, towels, bedsheets, blankets, and pillows.

2. Books that can be borrowed from your university's library. Most libraries nowadays have online catalogs, so please check first before buying and packing books available there.
3. Expensive jewelry, family heirlooms, treasured possessions might get damaged, lost, or stolen in transit and while in the States, so use your discretion.

Please be extremely cautious about your luggage while packing and traveling. If you do not have an address in the US yet, put tags/labels/stickers with your name and the address and phone number of the International Students' Office of your university. This will ensure that in case your luggage is delayed, the airline can send it to you. We recommend you buy travel insurance for your journey.

FLYING TO THE STATES

Once you've figured out the airport closest to your university and have your visa in hand, please book your flight tickets. Quite a few schools are located in 'college-towns' so it is ideal to figure out the optimum way to travel in terms of time and money. **It is advisable to carry \$100 - \$200 in small denominations to pay for minor expenses incurred on the way.**

Please try and land in the US on a weekday that is also not a public holiday. You might need to contact your DSO from the airport in case of any issues. Typical US holidays are:

New Year's Day	January 1
Martin Luther King Day	3rd Monday in January
President's Day	3rd Monday in February
Memorial Day	4th Monday in May
Independence Day	July 4
Labor Day	1st Monday in September
Columbus Day	2nd Monday in October
Veteran's Day	November 11
Thanksgiving	4th Thursday of November
Christmas	December 25

PORT OF ENTRY:

The airport you arrive at first in the US is called your Port of Entry (PoE). For example, if your university is in Buffalo, NY, your flight route might look something like Mumbai - New York - Buffalo. In that case, your PoE will be New York. Customs checking takes place at the PoE, so you will have to retrieve your luggage at New York, get it checked by Customs, carry it all to another terminal possibly, and then check it in again to your

domestic flight. A tip: always book your flight until your final destination. Do not book Mumbai to New York, and New York to Buffalo separately, because in this case, US domestic luggage restrictions will apply - and they are terrible.

As another example, if your university is in Atlanta, GA, you might be better off using the Mumbai - Europe/Middle-East - Atlanta option, as your PoE will be Atlanta. That will ensure that you will get your luggage checked by Atlanta directly and then can leave the airport after completing immigration formalities.

WHAT HAPPENS AT THE PORT OF ENTRY:

You will meet a US Customs and Border Protection official, who will verify your documentation. He/she will most likely ask you the following questions:

- The purpose of your visit
- The length of the trip
- Where will you be staying
- If you have the means to support yourself financially

The documents mentioned on page 4 and/or 5 will be needed at this stage. The primary inspection is routine - please know answers to these basic questions. If your PoE is New York but your university is in San Francisco, for example, you might also be asked why you didn't go to your school first. You can say that you will be visiting relatives in the area before traveling to your university. In extremely rare cases, a secondary inspection will be done to verify the information you've provided.

At the port of entry, an electronic I-94 form will be auto-generated. Usually, your university will ask you to download proof of that from <https://i94.cbp.dhs.gov/I94/#/recent-search> and upload it to your university account. This article by MIT has a nice list of Q&As if you need <https://iso.mit.edu/visas-and-travel/entering-the-u-s/obtaining-the-form-i-94/>.

TRAVEL TO THE UNIVERSITY:

Contact your university's Indian Student Association to ask for the best ways to reach your university from the PoE. Having been through the uncertainty themselves, they are generally very helpful. The DSO also can be a valuable source of information for any services that the university provides in terms of transfers.

HOUSING

One of the most important things you will have to take care of before you start your studies in the United States is finding a place to live. This is an important decision since it will be one of your biggest expenses and will affect your personal and academic adjustment. Everyone is happiest and most productive in surroundings that are comfortable for them.

There are 2 chief types of housing available for international students - on-campus and off-campus housing, with the chief characteristics stated below. Undergraduate students in the first year usually have to choose the on-campus option. There is no such requirement for graduate students. **On-campus housing options will most probably be more expensive compared to off-campus options.**

ON-CAMPUS HOUSING: (ALSO CALLED DORMS)

- Usually for single students, not with ones having their families accompanying them
- Furnished, private/twin-sharing bedrooms with common kitchens, halls, and bathrooms (totally private apartments called University Apartments might be available too, but are expensive and overbooked always)
- Option to choose room-mate rarely available, although you will be paired with someone from the same sex
- In most cases, you will also have to buy meal plans that allow you access to on-campus cafeterias, but this rarely works out as a good deal for international students not used to American versions of cuisines
- Hardly any traveling expenses will be incurred
- Utilities like water, electricity, gas, and internet will be included in the price
- Information about on-campus options is always available on the university's website
- **Usually, turns out to be expensive, hence is the less-preferred option for international students**

OFF-CAMPUS HOUSING:

- The most preferred option by international students
- Located out of campus, so please understand any potential traveling costs. Generally, universities include a small fee as a part of the Fees you pay to them that allows you to travel for free/at a highly subsidized rate on transit options
- **Usually, turns out to be cheaper as most expenses like rent, groceries, utensils, and utilities will be shared amongst roommates**
- Your roommates and you will interact before you decide to room together, which will mean that you will end up with like-minded individuals.
- You will sign a fresh **lease** agreement, or be added to an existing one. **Make sure your name is on the lease**, irrespective of what anyone says.
- Information about such options will be available with the DSO. Other ways to get familiar with them are:
 - Become a part of the Indian Students' Association's Facebook community.
 - Some universities also add students to country-specific WhatsApp groups
 - Interactions with students already there.
 - Your counselor at Inspirus can also connect you with students already at your university, or others flying to the same location as you.

The following issues should be discussed with potential roommates:

- Smoking and alcohol consumption
- Study habits
- Division of household chores like cleaning and cooking
- Parties and overnight guests
- Grocery shopping
- Rent payment

If off-campus housing is your preferred option, you should consider the following:

- Be aware of the rules and regulations mentioned in your lease agreement. Generally, in areas with a lot of international students and college towns, lease rules and regulations are pretty transparent. In major cities, however, please be a little more careful. Feel free to consult with your property manager, friends, seniors, and even your DSO to clarify any doubts in the lease agreement.
- Understand carefully what utilities are included in your monthly rent.
- You will have to pay a certain deposit amount that will be refunded to you when

you move out if you do not do any damage to the apartment. Basic cleaning will be done by the property manager before you move in. Before moving out, it is your responsibility to give it back in the condition it was given to you.

- As a regulation, you will be given a tour of the apartment for inspection before moving in. Check for any holes in the walls, malfunctioning appliances, chipped tiles, carpet stains, and damaged woodwork. The property manager will either get them repaired or note them down and file it with your lease so you do not need to reimburse them for any damages that were not caused by you.
- Notify the property manager immediately if there are any issues with your apartment that you would like to be addressed. **As a rule, talk about such issues via email too so there is always some written proof.**
- Consider renter's insurance, which can protect you from financial loss in cases of theft or property damage. Some housing complexes need renter's insurance as a necessity, some do not. Discuss with your roommates and seniors about the need for insurance.

Once you sign a lease agreement, your property manager will guide you through the process of setting up your utility accounts.

HEALTH

The US healthcare system is complicated to understand- even for Americans. However, high-quality healthcare is very accessible. The key lies in knowing where to go for specific kinds of care.

ON-CAMPUS HEALTH CENTRE:

Services available at on-campus healthcare centers will usually include basic first-aid and treatment of minor ailments. Sometimes, x-rays, laboratory tests, prescription drugs, and access to specialists are also available at subsidized rates. A description of available services will be given during your student orientation.

OFF-CAMPUS OPTIONS:

Private doctors treat non-emergency patients by appointment during office hours. Minor emergency clinics do not require appointments and are usually open on weekdays and weekends.

In case of serious injury, call 911 if necessary and rush to the nearest hospital emergency room. They are equipped to deal with life-threatening conditions and are typically the most expensive places to receive care.

HEALTH INSURANCE:

Your university will need you to have either insurance offered by them or an external equivalent meeting their coverage requirements. Please confirm with your university if they accept insurance from external providers before buying it. **University insurance is always expensive but is also usually accepted by a vast majority of local healthcare providers.** The quality of external insurance varies, so please speak with seniors or local friends who have had any experience with them. The following basic terms will help you understand and compare insurance providers:

- **Premium:** This is the amount you pay to purchase insurance coverage. You will have the option to choose from monthly, quarterly, or annual payments, and the annual option will be priced the lowest.
- **Deductible:** This is the amount that the insured person must pay before the insurance company starts paying.
- **Co-insurance:** This is the percentage that the insured person pays after the deductible is paid. For example, if the deductible is 10%, the insured person pays 10% while the insurer pays 90%.

Understanding your insurance plan is essential to avoid any large payouts when healthcare is needed. Also, try and maintain a healthy lifestyle to minimize any chances of illness or injury that may require medical intervention. Dental treatment and pre-existing medical conditions are very rarely covered in insurance plans, so please check your policy in detail before you sign up.

If it is a clear emergency, immediately call 911. If not, call your university health center first for guidance.

MEDICINES AND PRESCRIPTIONS:

Please familiarize yourself with any medicines and their drugs that don't suit you before you travel. It can be a good idea to get in touch with your family physician to get them in writing. You can then show that note to your treatment provider in the US.

Medication for regular issues like the common cold, headaches, cough, acidity, body aches, etc. are always available Over The Counter (OTC) at grocery stores, big-box stores, and pharmacies. In case you have any medical allergies, please consult with the in-house pharmacist at these places, or better still, consult your university doctor first. In case you have been prescribed any medicines by a healthcare provider, you will have to go to a pharmacy to get them filled. The prescription is electronically transmitted to a centralized system, and the doctor's note contains a unique prescription code that will help the pharmacist identify your prescription and fill them in for you.

ADMINISTRATIVE FORMALITIES

OPENING A BANK ACCOUNT:

After checking in with your DSO and arranging for your housing, this should be at the top of your to-do list. America runs on plastic money, so you will need to obtain a debit card for you as soon as possible. Bank of America and Wells Fargo have the most number of branches and ATMs available across the country, followed by Chase and Citibank, so it is a good idea to have an account with them. It can also be a good idea to check what banks are the most accessible for you around your university. Seniors can also help you choose the most practical option. Other options can be regional banks and a host of other online-only banks. Use your discretion in choosing your bank. **Be aware of the minimum balance requirements of your account - the moment your balance falls below the minimum, you will be charged a monthly fee.** Student checking accounts with a zero minimum balance option are usually available and can be a good account to start with. Generally, you will need the following to open your bank account:

- Passport
- I-20
- Address proof (lease agreement with your name on it/electricity bill/internet bill)
- Secondary identification (student id card)
- Minimum account opening deposit (will vary across banks)

There are two types of bank accounts:

- **Checking:** A checking account allows you unlimited transactions. When you open a checking account, you usually get a checkbook and a debit card. You will need this type of account for all expenses you incur there.
- **Savings:** As evident from the name, you earn interest on the money you keep in your savings account. The number of transactions allowed per month is limited. If you write a cheque/swipe your card for an amount greater than your checking account balance, the bank will automatically dip into your savings account. Interest rates are minimal, so you can skip opening a savings account.

Quite a few banks allow you to have a secured credit card with a low spending limit. This option allows you to build your *credit* over time - which will be explained later in this chapter.

STATE ID CARDS AND DRIVER'S LICENSE:

These are the two most accepted forms of identification across the US, and both are issued by the state where you'll be studying. This issuing office is usually the Department of Motor Vehicles (DMV). Carrying valid id proofs like these will ensure that you do not have to carry your passport everywhere as identification, so you should try and get at least one of these as soon as possible. These id cards can be used as identification for multiple things - from domestic air travel to age-proof to enter pubs/bars.

In the US, the rules for obtaining both these cards are set at the state level and vary from state to state. Your DSO is the best source of relevant information.

The State ID card is the ideal id card for beginners. You will only need documents similar to the ones needed to open a bank account. Book an appointment at the DMV most convenient for you to apply for the state id card. It is a good idea to verify specific document requirements before you travel to the DMV.

DRIVING IN THE UNITED STATES:

The RTOs in India issue International Driving Permits (IDP) that allow you to drive internationally for up to a year. However, the validity of the IDP varies per state. The general rule is, that **you can only drive on your IDP until you're classified as a state resident**. Once you have your name on a lease/utility account, you are considered a state resident, after your IDP might only work for a short period given to you to get a state driver's license.

The process to get a driver's license also varies per state. However, generally, it is a two-stage process. First, you need to give an examination based on a booklet of traffic rules and regulations set by the state. There is hardly any room for error in such exams, and only if you clear the set cut-offs will you be eligible for the next step - an on-road driving test.

Some states allow you to rent a car from agencies like Hertz, Enterprise or Avis (using your IDP) that you can take your test on. Most states, however, allow only private vehicles - so you might have to ask your seniors or relatives for a favor, and ask them to

drive you to the test in their vehicle. The examiner will sit next to you and have you take a very specific route on open roads and on a circuit designed at the DMV itself, where you will have to follow a very specific set of instructions given to you as you're driving. You will be given points out of 100, with cut-offs carrying per state. You'll be informed immediately about the result of the driving test, and your mistakes (if any) will also be pointed out to you. If you pass, you will be mailed your driver's license. If not, you will be eligible to take the test as early as the next day. **The car that you will be driving on the test should have valid registration and insurance papers.** The instructor will also check the headlights, indicators, and the horn before you get on the road for the test.

SOCIAL SECURITY NUMBER:

The Social Security Number (SSN) is a 9-digit number that can be considered as the American equivalent of the Aadhar card. It is linked to your bank accounts, your driver's license, your mobile phone connection, your lease, your insurance, your university account, and is indirectly linked to your I-20, too. **Getting an SSN is not necessary until you have any kind of employment opportunities, including part-time on-campus jobs, internships, assistantships, OPT/CPT (will be discussed later), and full-time employment.**

To apply for your SSN, you will need a job offer letter, authorization from your DSO, your passport, and I-20. You need to apply for one at the local Social Security Administration office. Usually, officials from the local SSN offices also come on campus a few times a year to help new students apply for their SSNs on the campus itself. Your DSO/employer can give you information about these camps. Once your application is approved, you will be mailed your Social Security Card. **Do not carry the original Social Security Card with you, and keep it safely with other important documents. Do not give out your SSNs to anyone unless necessary.** Remember the whole SSN if possible, and the last 4 digits for sure as they might be used as a cross-reference to verify your identity in certain critical calls like online banking.

Once you get your SSN, you will just need to update them online/offline with various service providers mentioned above. As mentioned earlier, your SSN is linked with pretty much everything and is used by insurance/loan providers to check your **credit score** (similar to the Indian CIBIL score). Your credit score will determine how risky an entity you are, and hence determine your interest rates. As an international student, you will start with a low credit score. Your score improves once you do the following over some time:

- Make all your payments (linked to your SSN) regularly, before payment deadlines. Falling back on any payment will have an instant effect on your credit score, which takes time to repair.
- Apply for a secured credit card from your bank. These cards will have relatively lower credit limits but are good to start building your credit score. Be very vigilant and never fall back on payments.
- Similarly, if you apply for any sort of loan, you need to be up-to-date in your payments.

Also note that if you do not have an SSN, and have a relative or a friend as a guarantor for a loan in the US, falling behind in your payments will affect their credit scores. Repairing credit scores is a slow process, which is why you need to be ultra-careful.

ACADEMIC LIFE

You will be assigned an academic advisor, mostly along with your acceptance letter. That advisor, who is usually a professor in your department, will guide you until you graduate in terms of explaining what courses you need to take each semester, how to sign a professor up to be your project or research mentor, meeting the requirements to graduate as per departmental and university norms, etc. Please be clear about your plans before you go, and communicate them with your advisor so that an effective plan can be drawn up for you.

Unlike in India, you need to select and register for classes in a predefined window around the beginning of the semester. You can even audit or drop classes. Auditing a class means attending just for the sake of learning. That class will not be counted towards your final grade. If you enroll in a class but find it too difficult or simply do not wish to continue with that class, you can even drop a class before a predefined date without letting it affect your final grade or it showing up in your transcripts. As international students, however, you need to maintain full-time status as defined by your university. Please consult with your academic advisor before making any such decisions.

The American classroom is an extremely different setting compared to Indian ones. Nothing against our professors in India, who try their best, but the academic setup will seem like an extremely well-oiled machine. Generally, on the first day of class, you will be given a course guide that will give details about the syllabus, grading system, test dates, and projects. You are usually graded based on your performance across the semester. Attendance may not even be part of the grade - the expectation is that since you have paid money for classes, it is your responsibility to come and attend them.

You might see professors coming to class wearing shorts, asking you to address them using their first names instead of sir/professor, be fine with you eating or drinking in class or even leave as per your wish - as long as you do not disturb the class. Discussions are encouraged, and sometimes class participation may even be a part of your final grade. Professors hold regular office hours, where you can meet them with prior appointments, to discuss matters about that particular course.

Textbooks are extremely, extremely expensive in the US. They sometimes cost as much as

\$200 at your university bookstore and Amazon.com. However, university libraries are usually well-stocked and allow you to borrow books for varying durations. Another option can be to have someone ship you the Indian version of these textbooks. There might be some differences between the two, though.

Facilities like the library and departmental/university study centers are good places to study on campus between or after classes. There will be quiet and non-quiet sections marked very clearly, so depending on whether it is a group or individual study session, you can choose the location. Off-campus cafes near your school also allow students to sit for longer periods, however, there may be a lot of disturbance there.

Cheating is a big NO. Universities follow an honor code, which can mean, based on the seriousness of their offense, you might be docked points off your final grade, get a straight F, or in the worst case, even be expelled from the university. Having someone else complete your assignments, copying in assignments or tests, plagiarism in research papers and similar offenses constitute honor-code violations. A formal hearing can take place, and you will be punished appropriately. These rules and regulations will be explained to you during your university orientation, so please understand and follow those carefully. It is okay to discuss strategies for problem-solving, however, you should not solve individual assignments in groups.

UTILITIES AND OTHER EXPENSES

Water, heating/air conditioning, and garbage disposal expenses are usually included in your monthly rent (check with your property manager, though). Apart from these, you will incur the following expenses regularly throughout your stay:

- **Electricity:** As mentioned earlier, your property manager will guide you through the process of setting up your electricity connection with the local provider. Generally, your cooking stove runs on electricity, not on gas like in India.
- **Groceries:** Multiple national and regional grocery stores are conveniently located near universities. The most common ones are Publix, Kroger, Walmart, Trader Joe's, Safeway, Target, Aldi, and Whole Foods. There will most definitely be an Indian grocery store wherever you are, where, apart from Indian vegetables, you will also find student essentials like Maggi noodles, Indian biscuits, masalas, snacks, and frozen rotis, parathas, and snacks.
- **Home internet:** Comcast, Google, and Charter are the most popular home internet service providers. Setting up connections generally is very quick, however, troubleshooting can sometimes take time. However, you will be mighty impressed with internet speeds!
- **Cell phones:** AT&T, Verizon, and Sprint are the big mobile service providers in the US. Your roommates and you can pool the get on a family plan, or you can also buy your own pay-as-you-go (similar to prepaid) connection.
- **Laundry and dry-cleaning:** Generally, housing complexes will have a common central laundry room with multiple washers and dryers. Individual buildings in the complex can also have their laundry facilities, so you will typically not need to buy a washer and dryer. All you will need are 25-cent coins (called quarters, you can get them from your bank) and your detergent. For dry-cleaning, however, you will need to approach external vendors.

LIFE AS A STUDENT IN AMERICA

This is what an average school week-day will look like:

7 am - wake up, make your own tea/coffee, have breakfast (cereal with milk, toast, ready-to-cook-breakfast), pack your lunch, get ready for classes

9 am to 6 pm - spending time on campus attending classes, lunch (packed/from the cafe), self-studying at the library, labwork

7 pm onwards - cooking, eating, chatting with friends and family, studying if need be

Weekends are generally used up for relaxing, socializing, grocery shopping, sports, traveling, and studying. Generally, you should join a formal or informal club focused on an activity of your choice for some much-required downtime.

FINANCIAL MATTERS:

Your I-20 gives a rough estimate of the expenses you should incur over the first year of your program. While tuition will be easy to determine, your living expenses will depend on whether you have an assistantship or a part-time job, and the kind of lifestyle you live. Most of your expenses will fall under the following headings:

Tuition: The amount you have to pay will depend on the number of credits you sign up for in that particular semester.

College Fees: These generally include administrative charges, international student fees, transportation fees (if your university has a tie-up with a local transit company), and such.

Living Expenses: Rent, utilities, and groceries will constitute your living expenses. These will vary as per your location.

Books and Supplies: Most programs will need students to have their own laptops. Apart from that, textbooks and other related materials will also need to be considered.

Transportation: Depending on your location and university, you might have to pay for any bus or train rides between your residence and college.

Personal Expenses: Expenditures for clothing, toiletries, basic medicines, stationery, movies, etc. will vary as per your lifestyle.

Taxes: If you have an assistantship or scholarship or you work part-time, your income might be taxed by the state and federal governments.

Insurance: Apart from the mandatory health insurance, you might be required to buy renter's insurance too.

Apart from the above regular expenses, you will incur travel and settling-in expenses that will include your flight tickets, transportation to your university, and lodging expenses until you get an apartment.

CLOTHES:

You are going to the consumer capital of the world - most big-name stores will have outlets in mid-tier to large cities. If you are going to a college town, your options *might* be a little limited. Generally, Americans do not care about what sort of clothes you wear. Most students generally wear a t-shirt, jeans, and sneakers and carry a light jacket. Formal shirts and trousers are called dress shirts and dress pants/slacks, respectively. The most common clothing stores within students' budgets are Aeropostale, American Eagle, Abercrombie and Fitch, Hollister, H&M, and Macy's.

EATING OUT:

The most popular fast-food joints are McDonald's, Domino's, KFC, Papa John's, Subway, Burger King, Wendy's, Taco Bell, Chipotle, and Panda Express. Apart from Starbucks, Dunkin' Donuts, Caribou, and Seattle's Best are popular coffee shops. Sit-down restaurants include, apart from local joints, Olive Garden, Moe's, Chili's, Applebee's, P. F. Chang's China Bistro, Red Lobster, Buffalo Wild Wings, and The Cheesecake Factory. Indian restaurants in the US are usually hit-and-miss. However, bigger cities will usually have a couple of Indian restaurants that will make you miss home a little less.

Tipping is normal and expected in sit-down i.e. full-service restaurants. Generally, tips are in the 10-15% range. Some restaurants have a policy of charging a fixed percentage

gratuity (i.e. tip) if you are going with a big group.

For the vegetarians, just make sure you specify that you want food with *no meat, no eggs*. With the vegan wave, you guys will find a little less trouble eating out than people who went a decade ago. You'll easily get veggie options at Italian and Mexican restaurants.

Remember, a *cheeseburger* is a misnomer - they'll always have beef patties. If you're craving a burger, the best option is to pick up veggie burger patties, buns, dressing, and other ingredients from your local supermarket.

FURNITURE:

Typically, students live a very ascetic lifestyle when it comes to furniture. A bedroom will have a bed and not much else - maybe a study table and chair. Cheap, new furniture can be found online on Amazon, Walmart, and Ikea. However, most students rely on furniture hand-downs from departing seniors, garage sales, and local churches. Since you'll be living in a rented apartment, it makes sense not to hoard a lot of furniture, as it may so happen that you might have to move to another location for a job.

Cheap furniture can also be bought (and sold!) on craigslist.com. Most listings there are genuine, but there are quite a few payment scams that you should be aware of before you make a deal with the seller. Use your discretion and common sense!

TRAVELING IN AMERICA:

While cars are the most common and easy mode of transport for Americans, international students might not have access to cars, especially early on in your program. Depending on your location, you will have to rely on local transit options like buses and subway trains for transport. If you want to travel further away, you will have to use bus options (like Greyhound, Megabus, BoltBus, among others) and maybe rail options like Amtrak. Even tier 2 and 3 cities have airports with good connectivity across the country. While aggregators like Uber and Lyft are very widely available in the cities, you will have to rely on on-call taxicabs if you're going to a small town.

The highway system is extremely well-developed in the United States and is actually what helped the country become an economic powerhouse. Well-planned interstate highways or freeways connect the contiguous 48 states. They are dotted with gas stations, convenience stores, rest areas, and motels/hotels. Interstates running north-south are

denoted by odd numbers (I-95, I-81, etc.), and those going east-west are denoted by even numbers (I-80, I-40, etc.).

TIME ZONES AND DAYLIGHT SAVINGS TIME:

There are 4 time zones in the US:

1. **Eastern Time (ET/EST):** Connecticut, Delaware, District of Columbia, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, and West Virginia follow ET entirely. Parts of Florida, Indiana, Kentucky, Michigan, and Tennessee also follow ET, which is GMT - 4 hours.
2. **Central Time (CT/CST):** Alabama, Arkansas, Illinois, Iowa, Louisiana, Minnesota, Mississippi, Missouri, Oklahoma, and Wisconsin follow CT completely. Parts of Florida, Indiana, Kansas, Kentucky, Michigan, Nebraska, North Dakota, South Dakota, Tennessee, and Texas also follow CT, which is GMT - 5 hours.
3. **Mountain Time (MT/MST):** Arizona, Colorado, Montana, New Mexico, Utah, and Wyoming follow MT completely. Parts of Idaho, Kansas, Nebraska, North Dakota, Oregon, South Dakota, and Texas also follow MT, which is GMT - 6 hours.
4. **Pacific Time (PT/MST):** California, Nevada, and Washington (state) follow PT. Parts of Idaho and Oregon also follow PT, which is GMT - 7 hours.

The US also follows the practice of Daylight Savings Time i.e. advancing clocks during the warmer months so that darkness falls later each day according to the clock. Typically, clocks are set 1 hour forward in the spring and set back by 1 hour in the autumn. All states except Arizona follow the practice of DST. Daylight savings is on for 34 weeks of the year, during which the time zones are called EDT, CDT, MDT, and PDT.

ONWARDS AND UPWARDS

It is difficult for everyone to step out of their comfort zones. In no uncertain terms, the whole study-abroad experience is going to be out of your comfort zone. In India, we are typically used to things happening for us - there are maids to make our beds, wash our clothes, and clean our homes; cooks to make us our favorite meals on-demand; drivers to chauffeur us around; parents to ensure our well-being and safety (among other things), and the support system of friends and family.

However, as soon as you set foot on that airplane, know that you are on your own. Your roommates and classmates will be your family and friends, and your university's location is your new home. The education system will be completely new - you will be responsible and accountable for your own progress. Copying others' assignments, or even taking help from others will be considered plagiarism. Make no mistake - things will be completely different from your college experience in India.

Please take this as a challenge. Consider Graduate school as your stepping stone into the real world. This is how the rest of your life will be. You will be responsible for your own breakfast, lunch, and dinner; your own academic success; making your own schedules; applying for part-time jobs, internships, and full-time positions. Of course, there will be people to help you out - but you will have to seek their help. That in itself is a challenge sometimes.

For people with good grades in college, Graduate school is a chance to continue your academic excellence. For people with less-than-satisfactory grades, consider this as your chance at academic redemption. Based on the feedback from our alumni, we have some suggestions that may be crucial in helping you succeed in your program and beyond.

1. Interact with faculty

The faculty at your university will be people at the forefront of their fields. They are typically researchers who teach part-time. It is natural for students to be sort of awed by them. However, once approached, they are very friendly and helpful. There have been many cases where interacting with and impressing faculty has led the students to get assistantships and internships!

2. Make friends from different cultures

While it is natural that we will feel comfortable with other Indians, making friends from different cultures is the best way to expand your viewpoint. The more you interact with and understand other cultures, the more confidence you will feel in general. Interviews will then seem less intimidating.

3. Reach out to career services.

Every university has a career services department, where you will be provided services like resume editing, interview preparation tips, and even job openings across campus and beyond. Since we are used to companies coming to campus for placements, reaching out to career services might feel very alien to us. Please overcome that feeling and attend whatever sessions they might be holding.

4. Explore the country as much as possible.

Quite a few students do not explore their city/region, the food, new experiences, and in general, the culture of their city and the USA. Doing these things will actually strengthen your bond with your new environment, and help you adapt in no time. Typically, the Graduate Students' Association will hold a lot of events before the start of the semester. Make sure you go to as many as your budget and time permits. Mingle with people from different parts of the world - that will really enable you to earn a global perspective.

Make no mistake - the decisions you take in Graduate School and their outcomes will stick with you for your short-term future at least. Reach out to seniors, classmates, and professors - networking is crucial. No pressure!

It has been a pleasure mentoring you through the entire process. On behalf of the entire team at Inspirus Education, I wish you all the best in your future endeavors. If there is anything else we can help you with, please do not hesitate to contact your counselor.