



**The MBA**

**International Student**

**Handbook**

**2024–2025 Edition**

Presented by:  
**The International Orientation Committee**  
**2024**  
Robert H. Smith School of Business  
University of Maryland

## **Welcome note from the International Orientation Committee!**

Congratulations and Welcome to Smith!

We are delighted to welcome you to the Smith School of Business! Your journey to get here has been one of dedication, resilience, and hard work. We commend you on successfully navigating the rigorous admissions process, and we are thrilled to have you join our vibrant community. Starting an MBA program in a new country is an exciting adventure filled with opportunities for growth and learning. At Smith, you will find a supportive environment that encourages collaboration, innovation, and personal development. Our faculty, staff, and fellow students are here to help you succeed and make the most of your time here.

The International Orientation Committee is here to support you throughout your journey. We have created resources, including this handbook, to help you navigate your new environment and make a smooth transition. As you embark on this exciting journey, remember that your contributions are valuable. Share your insights, experiences, and ideas with the community. Your active participation will not only enhance your own experience but also benefit your classmates and future students.

We look forward to seeing all you will achieve. Here's to a transformative and successful MBA journey!

Warm regards,

The International Orientation Committee 2024

## The International Orientation Committee 2024



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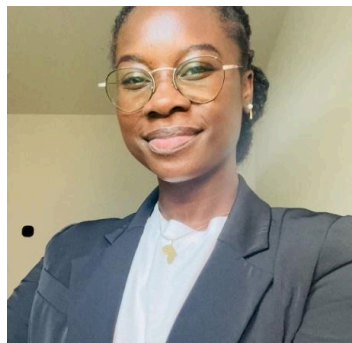
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## DISCLAIMER

This handbook was created by past and current international students and aims to provide information they wish they knew when they became Smith MBA students. **This handbook is meant to be used only as a reference.** Although we have tried our best to fact-check data and add the most up-to-date information, please use our information as a starting point for your individual research. Some processes and procedures might be different post-COVID. This handbook is not endorsed or approved by the Smith School of Business or MPO.

This document is designed to acclimate you to the culture and life in the United States and at Smith and should not be relied on as the “holy grail” of handbooks.

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## Before You Arrive

### Smith Admitted Student Partner Program

We understand the challenges students face when preparing for a journey around the world to an entirely unfamiliar environment unlike any they've experienced before. The Smith Admitted Student Partner Program connects the incoming Class of 2026 with students in the Class of 2025 to foster relationships and build community within the Smith MBA Program. The sole purpose of this program is to assist incoming students with their queries, concerns, etc. We encourage you to make your questions as informal as possible. You should have received an email from your Smith partner once you have made your deposit to the Smith School.

*“If in doubt, please ask! It’s better than finding out too late”.*

We also have a LinkedIn group for the incoming Class of 2026, so make sure to be part of this! Many of your classmates have the same questions as you, so this space will allow everyone to share experiences and thoughts.

LinkedIn Group: [UMD Smith Full-Time MBA Class of 2026](#)

### Pre-Departure Checklist

To assist with your transition into the United States and the Smith Community, the following checklist has been created to outline the items that students have found most necessary.

**\*It is important to store your original documents in a secure location and make copies for your record. We cannot stress this enough!**

#### Booking Tickets:

Several airline carriers offer discounts or additional baggage for international students traveling to the U.S. In the past, for instance, Etihad, Emirates, and Qatar Airlines have allowed students to carry an additional bag weighing up to 50lbs (approx. 23kgs) without any additional charges. We recommend students scout for such offers and check with the airline customer care representative prior to booking your tickets.



## Important Documents to Bring

- Passport
- Identification Card
- Driver's License
- I-20
- DS-2019 (if applicable)
- I – 94 (this will be generated when you arrive in the U.S. It can be retrieved online on the [Dept. of Homeland Security Website](#))
- Visa Documents
  - SEVIS
  - Affidavit for financial documents
  - Proof of funding
- Admissions Letter
- Original and duplicate copies of university transcripts and degrees. (Although not immediately required, one may carry his original degree certificates or at least a copy of the same.)
- GMAT and TOEFL Score Reports
- Job descriptions/evaluations of previous work experience.
  - These will be helpful when you are crafting your resumes and cover letters.
- Immunization / Health Records
  - When you settle in the U.S., you will undergo several medical tests and examinations. Having these documents with you could expedite the process. You must undergo some tests here at the UMD Health Center as well. Please refer to the section below for more details on immunizations.
- Medical prescriptions for the medicines that you are carrying.
- Health Insurance (if applicable)
- Cash/Travelers' Cheque/Forex cards/International debit or credit cards (To get you through the first few days before you can set up a bank account in the U.S.)
- U.S. house rental agreement if you have already signed a lease.

### **Note:**

- 1) While traveling, make sure you don't put documents in a checked bag. Carry them with you in your carry-on baggage.
- 2) Make an electronic copy and 2-3 hard copies of all important documents above.

## Attire Recommendations

Maryland's climate is warm during summer when temperatures tend to be in the 90's (°F) or the 30's (°C) and very cold during winter when temperatures tend to be in the 30's (°F) or around/below 0 (°C). Bring summer clothes as well as a winter coat/jacket. As MBA students, we should always maintain a professional appearance, especially during networking events within and outside school. It is acceptable to wear casual attire during class unless noted otherwise. However, there are many events you can attend only with business professional attire. Suggested important articles of clothing all students should have are listed below.

### Business Wear:

#### Men:

- Business Suit (Navy Blue, Black, Dark Gray)
- Tie (2-3 at least)
- Plain button-down collared shirt, neutral colors
- Dress shoes (Black and/or Brown)

#### Women:

- Skirt or Pantsuits
- Dress shirts or Blouses (modest cut, plain - no print)
- Dress shoes (flats and/or modest-heeled shoes)

### Thermal Wear:

The winters at College Park get cold, so you should wrap yourself in warm, thick winter wear (if this is your first time to live in the snow, you should take it seriously!). It is best to wait and purchase this type of clothing in the US. The following items are highly recommended:

- Thermal underwear
- Thermal socks
- Sweaters
- Waterproof and water-resistant jackets
- Puffy, insulated jackets are needed as temperatures drop below freezing
- Heavy, lined jackets may only be needed in the fall
- Gloves and Scarves
- A warm winter beanie
- Earmuffs

**Athletic Wear:**

UMD has excellent [recreation facilities](#). You can work out and use all the facilities for free during the academic year!

- Athletic pants/shorts
- T-shirts
- Swimsuits
- Workout attire
- Athletic / tennis shoes

**Cultural and Black-tie Events:**

The business school hosts a variety of cultural and networking events, such as Diwali Night, International Day, and Monte Carlo. You can always prepare your black-tie look in the U.S., but it is hard to find clothes that represent your culture. Formal black-tie outfits include tuxedos or pantsuits for men and evening gowns for women.

Diwali Night and International Day are opportunities for MBA students to share their cultural practices, dishes, and fashion with the rest of their classmates. You may consider bringing traditional cultural clothes (Sari, Cheong-Sam, Kimonos, etc.) for these events.

## **Housing**

Housing is a very important aspect of student life. Choosing the best place to live can be very time-consuming, which is why most students start in temporary housing before they secure permanent residence. Unfortunately, the school does not provide any type of temporary housing for students. You must plan to ensure that you can arrange for adequate living accommodation.

## Temporary Housing Options:

- **Hotels & Airbnb** – Check travel discount websites for the best rates and try to stay near a place serviced by the UMD shuttle (<https://transportation.umd.edu/shuttle-um>) which provides free transportation for students by showing your UMD ID. The following is a list of hotels of various price ranges near the Smith School of Business:
  - o [Best Western](#)
  - o [College Park Marriott Hotel & Conference Center](#)
  - o [Econo Lodge Brand via Choice Hotels](#)
  - o [Hampton Inn](#)
  - o [Quality Inn by Choice Hotels](#)
  - o [The Hotel at UMD](#)
  
- **International Students** – Most of the time international peers are willing to help you out. You will have to find the right channel to contact them, use the network you have created so far to reach out for help, and understand that not everyone has extra room.
  
- **SCI, CSSA** (Indian & Chinese students respectively): The Maryland SCI and CSSA will offer a temporary welcome house. Check these websites for more details - [SCI: UMD Yuva](#) and [CSSA](#).

## Permanent Housing:

This section has information that is very general and is intended to give you a brief idea of housing options. However, we recommend that you do an in-depth analysis of the locations you intend to consider based on factors such as:

1. Amount of rent you are willing to pay
2. Distance to campus
3. Travel options (preference for a car/ metro or UMD shuttles)
4. Type of neighborhood you would like to live in
5. Proximity to grocery stores and other conveniences (need not be a priority since door-delivery services are easily available)

We recommend that you decide on your priorities before reaching out to your Admitted Student Partner with questions. We are happy to help!

To look for permanent housing, we suggest checking out [www.rent.com](http://www.rent.com). The Southern Management Company pre-approves graduate students from the University of Maryland and they have quite a few properties in the areas around College Park. You can get more information about the leasing process on their website [www.southernmanagement.com](http://www.southernmanagement.com).

It is important to contact your classmates before you arrive. By doing this you just may find a roommate; having a classmate as a roommate means that you share the same schedules and can help each other throughout the program. There are multiple student WA groups for off-campus housing options, reach out to the 2nd years who can help you join these groups and/or even help you with contacts for trusted property managers.

We have identified a few geographic areas with high concentrations of international students, below.

- **Graduate Hills [0.6 miles] / Graduate Gardens Apartment [0.5 miles], Terrapin Row [0.2 miles]**

These communities are located within walking distance from Van Munching Hall and are managed by Southern Management, which has ties with UMD. These apartments are reserved for Graduate Students and PhD's and the rent is subsidized by the University of Maryland. The leasing office places you on a waitlist and allots apartments on a first-come, first-serve basis. If you wish to live here, we recommend applying early.

- **US 1/Baltimore Ave. [2 miles]**

This is a major road that is in front of the main entrance to the University. Located along this road are several apartment buildings that are relatively new. They are more expensive than other places, but most include furniture, basic amenities (internet, cable), gyms, and all utilities included. They also offer roommate matching; you will be matched with other people that match your profile. US 1 is a major road with several restaurants and shops along the road.

- **Seven Springs Village [5 miles]**

Located within 5 miles from the campus, Seven Springs Village is on the UMD shuttle route as well as Metrobus route. Many international students live here in Garden Style and High-Rise Apartments. **The UMD Shuttle to school takes 40-45 minutes each way.**

- **Greenbelt [6 miles]**

Many international and domestic students live in this area. The free UMD shuttle bus runs to different apartment complexes in Greenbelt. However, access to campus is restricted to the shuttle schedule, which does not run on weekends. Also, there is no public transportation on Sundays of any kind in this area (except for the metro).
- **Beltsville/Powder Mill [7 miles]**

This begins to get further away from campus. Although the UMD shuttle is available, it is not available 24 hours a day. Your movements will be restricted unless you have a car, or you can use a taxicab service (this might be an expensive option).
- **Downtown Silver Spring [7 miles]**

Many domestic students and some international students live in this area. Compared to areas closer to College Park, the apartments here are nicer and more expensive (depending on the one you choose). However, there is a free UMD shuttle running on a regular schedule to and from campus (it usually takes around 35-40 minutes). Owning a car might be useful for living here, but it is not necessary. If you prefer, you can also live in other areas of Silver Spring (not downtown) but they have limited access to shuttle and metro services.
- **Washington, D.C. [9 miles]**

Many students commute from D.C. (mostly domestic students). It is costly unless you live with roommates, but you can easily use public transportation. Many classmates live in the SouthWest/Navy Yard/U-Street/Columbia Heights neighborhoods, as they are close to the metro.
- **Off-Campus Housing Service**

This service is your best bet for resolving your housing issues before you even land. <http://www.och.umd.edu>. They can assist in finding second year MBAs who are seeking roommates.

## Other Important Items

**Medication:** Medicine is expensive in the United States. If you take any medicine regularly, make sure that you have at least two month's supply. Don't forget to carry the doctor's prescription (preferably the original document).

**Electronic Power Supply:** The U.S. uses 110V AC electricity. If you are going to use electronics that require 220V power, you will need a voltage converter. Beware, most plugs from other parts of the world **DO NOT** fit into the wall socket here in the U.S. You may need a socket converter which is available on Amazon.

**Cooking Supplies:** If you plan to cook dishes from your home country that require special pots or utensils, you may consider purchasing small utensils before coming to the U.S., as they might be more difficult to find.

By now you probably have 10 suitcases packed with everything except your furniture and are trying to figure out if you forgot anything. There's no need to stress, you can buy just about anything imaginable here in the U.S., and bringing **CASH** is still the lightest way to travel.

## Quick Pre-Departure Checklist

- Contact information of relatives, friends, or new classmates who you can reach out to and connect with within the US
- Important Documents as mentioned in the section above (Originals and 2-3 copies)
- Voltage and Socket converter
- Medicine (2-month supply or more)
- Professional attire
- Shoes (dress shoes, sneakers, flip flops, etc.)
- Sweaters and thick jackets for winter
- Casual wear, athletic wear
- Special pots or utensils

## Pre-Departure Important Websites:

International Student and Scholar Services (ISSS):	<a href="https://marylandglobal.umd.edu/global-learning-all/international-students-scholars">https://marylandglobal.umd.edu/global-learning-all/international-students-scholars</a>
Networth:	<a href="https://networth.rhsmith.umd.edu/">https://networth.rhsmith.umd.edu/</a>
Testudo:	<a href="http://www.testudo.umd.edu">www.testudo.umd.edu</a>
Student Financial Services & Cashiering	<a href="https://billpay.umd.edu">https://billpay.umd.edu</a>
TERP Payment Plan:	<a href="https://billpay.umd.edu/TPP">https://billpay.umd.edu/TPP</a>
MBAA, Clubs, and Organizations:	<a href="https://www.rhsmith.umd.edu/academics-and-students/community/mba-association">https://www.rhsmith.umd.edu/academics-and-students/community/mba-association</a>
Housing	<a href="https://ochdatabase.umd.edu/">https://ochdatabase.umd.edu/</a>
Graduate Handbook	<a href="https://stamp.umd.edu/engagement/graduate_student_life/graduate_handbook">https://stamp.umd.edu/engagement/graduate_student_life/graduate_handbook</a>
Shuttle-UM	<a href="https://transportation.umd.edu/shuttle-um">https://transportation.umd.edu/shuttle-um</a>
WMATA - Metro Information	<a href="https://www.wmata.com/">https://www.wmata.com/</a>



## F-1 Visa Students

F-1 students make up a sizable portion of the University of Maryland population. The University of Maryland, College Park (UMCP) is the largest of the University of Maryland's eleven campuses and is home to approximately 3,600 F-1 students representing over 150 countries and over 100 majors & degree programs!

The Office of International Student and Scholar Services (ISSS) is an outstanding resource to learn more about the F-1 Visa process. You can schedule appointments with advisors through their website. Please check their website [here](#).

## J-1 Visa Students

Students at the University of Maryland experience both superb academic programs and a multi-ethnic environment in which to learn, socialize, and grow.

The Office of International Student and Scholar Services (ISSS) is an outstanding resource to learn more about the J-1 Visa process. Please check their website [here](#).

## How do you prepare for the visa interview?

Check the necessary information at the website of the [U.S. Embassy](#) located in your country.

Make sure you have all your documents:

- Passport
- Completed visa application form
- US Visa Appointment Confirmation
- DS 160 Confirmation Page
- Original I-20
- Proof that you paid the Student & Exchange Visitor Information System (SEVIS) fee and visa application fee
- University admission letters and letters about your scholarship/fellowship/assistantship
- Your transcripts and degrees from previous educational institutions
- TOEFL and GMAT score reports
- Offer letters and relieving letters from previous employers (if applicable)
- Salary Slips (preferably last 6 months) (if applicable)

- Income Tax Return for self (last 3 years) (if applicable)
- Income Tax Return for parents (last 3 years)
- Financial proof such as bank statements
- Information about your parents' income (sometimes, it helps)
- Air Tickets

## Other Important Tips

- Check for typos on your I-20, especially the spelling of your name, your date of birth, and the date of graduation. Also, if you intend to bring a spouse or children to the U.S. with you, they must be listed on your I-20. **This is extremely important!**
- Be prepared to prove that you intend to go back to your home country.
- For MEI Summer English attendees (for those who are required to take this or those who take this voluntarily.):
  - If you take part in the MEI summer English program, you must get the I-20 from MEI, not the Smith School.
  - Once you complete the MEI program, ISSS will issue you a new I-20 for Smith.
  - Keep the old I-20 along with the new one. The new I-20 does not have the necessary stamp.

**When you re-enter the U.S., the immigration officer will ask you to show a stamped I-20 form from SEVIS:**

All U.S. educational institutions are required to send international student information to United States Citizenship & Immigration Services (USCIS) through a computer system called SEVIS. ISSS sends information to SEVIS for each F-1 and J-1 student/scholar (and their dependents) sponsored by the University of Maryland.

Each semester, ISSS needs to confirm your enrollment in SEVIS. To be sure that they are sending accurate information, please confirm your biographical and academic information with them. This information should be submitted each semester by the end of the schedule adjustment period. Each time your information changes, for example, if you move, you must also update your information in SEVIS. Immigration regulations state that you must inform them of a change of address no later than 10 days after your move. The easiest way to inform them of this change is by using the website listed below to verify your information. **You can get information about SEVIS [here](#).**

## Health & Immunizations (VERY IMPORTANT)

Immunizations are not only a way of maintaining good health; it is a strict requirement of the University that your immunization record remain up to date. It is highly recommended by the University that you get all necessary shots before you arrive in the U.S. If somehow, you are unable to see your doctor before arriving, you may go to the University Health Center to get certain immunizations. Please keep in mind that you will be prevented from registering for spring courses (3rd term) if you are not properly immunized by October.

*Note:* Students coming from certain countries are only allowed to submit TB tests administered in the United States. For more details refer to the list of required countries in the immunization form available on the [Admitted Student Website](#), or through the Health Center [here](#).

If you test positive in a PPD test, a chest X-ray is required to complete the immunization documentation process. X-rays can be expensive in the US, so it might be best to get a chest x-ray from your home country.

**Note:** Please check the list of countries in Section D of the Immunization Record on the website above. In case you are coming from any of the countries on the list, you will have to take the TB test at the University Health Center. For the citizens of other countries, please make sure that you get the tests done from a well-known, certified lab in your home country. The University Health Center might reject the tests, specifically the TB test, and test you again. You will be charged for the tests that the University Health Center will conduct. MMR from the home country is acceptable irrespective of the list on the website.

### TB

You have two alternatives for proving your immunity to TB.

- A. Quantiferon Gold test – Please bring the original of the Lab report and a copy for submission to the Health Center. Please read the note above

- B. T Spot test – If you wish to prove your immunity using the T Spot test, the university only accepts T Spot tests carried out within the last 6 months in the U.S. Under no circumstance shall the university accept a T Spot test carried out in your home country.

### MMR

To demonstrate your immunity to MMR you have two possible alternatives.

- A. International students should have proof of 2 MMRs; the first must be after age 1, and the second is normally after age 5. International students can also have 2 adult doses of MMR if they do not have records of previous MMRs, but they must be one month apart.
- B. If no credible evidence of vaccination dates is available, your physician can do a measles, mumps, or rubella titer (blood test) to verify positive immunity. The University Health Center will require a copy of the lab report if titers are to be considered as verification.
- C. Once your insurance kicks in you have access to get vaccinated at the health center. Before doing so, please make sure to talk to a professional

Follow the [link](#) to get additional information.

## **Pre-departure medical/Dental Check-up & Eye Exam**

The MBA is an intensive program and you must come physically and mentally prepared for it. You should see your healthcare practitioner to get a complete physical as well as your dentist and optometrist to ensure that you do not have any conditions that would challenge your ability to fully immerse yourself in your studies. **Once school starts, you will find it extremely difficult to get away to schedule these necessary appointments.** We strongly suggest that people who wear eyeglasses get a couple of extra pairs as they are very expensive in the United States in comparison to your local vendor. Lastly, we also suggest getting all the dental procedures done before coming to the United States.

## After You Arrive

Arriving in a foreign country can be exhilarating. Often, for international students, the excitement can swiftly turn to distress if you are not prepared! One of the first challenges you will face after U.S. Customs is transportation. The following options will assist you in arriving safely to campus or your new home.

### Transportation from the Airport

Transportation options from the airport

- **Taxi** (The more expensive way to go):  
You can easily grab a taxi at the airport which will charge a higher fare. Airport cabs, Uber, and Lyft are some of the other options.
  - You can download mobile apps such as Uber and Lyft, which will help you find a safe ride quickly. Taxi is also an option. If you do not have an Uber or Lyft account, you may be able to get up to \$50 worth of free rides when you sign up for an account.
- **Super Shuttle:** <http://www.supershuttle.com/>  
These are available directly at the airport, no reservation is required. However, check the schedule if you have a very early or very late flight. They have mini buses that work out to be cheaper than cabs (Uber/Lyft) if you have a group of people. We recommend downloading the app prior to taking your flight.
- **Silver Line Express Bus (IAD Airport):**  
<https://www.flydulles.com/iad/silver-line-express-bus-metrorail-station>  
When you arrive at Washington Dulles International Airport (IAD) follow the signs to ride the Silver Line Metro Line. If you have a lot of luggage, this may not be the most convenient way. Switch over to the Green line at “L’Enfant Plaza” and take the green line to “College Park U of MD.”
- **Metrorail (DCA Airport):**  
<https://www.flyreagan.com/parking-transportation/metrorail-station>  
If you arrive at Ronald Reagan Washington National Airport (DCA) you can take the metro located just outside the airport. The metro station's name is Ronald Reagan Washington National Airport and is part of the Yellow/Blue line.

## Transportation – Regular days

It is easy and very convenient to travel around the College Park Campus area and Washington, D.C. using public transportation.

- **UMD Shuttle:** <https://transportation.umd.edu/shuttle-um>  
UMD Shuttle operates on approximately 19 routes extending into communities neighboring the campus. This service is free and requires University IDs to board the shuttle.
  - *Note:* When you arrive, most likely, a lot of bus services would not be in service because the majority of UMD students would not be back on campus. The routes may not seem comprehensive at the very beginning of the semester but resume full service soon enough. Be sure to check again once the semester begins.
- **Metrorail:** [www.wmata.com](http://www.wmata.com)  
The Washington Metrorail provides safe and reliable transportation around the Washington, D.C. metropolitan area, making it possible for College Park students to travel anywhere on the system.
- **Metrobus:** [www.wmata.com](http://www.wmata.com)  
Metrobus is the regional bus service connecting all Metrorail stations and provides easy access around the region.
  - *Tip:* Purchase a SmartTrip card, it can be used on both Metrorail and Metrobus and funds can be added at any Metrorail station or online.

## Private Transportation

If you want to buy a used car, the following links will be a good starting point for your search:

- <https://washingtondc.craigslist.org/> (individual sellers)
- <http://www.carmax.com/> (certified used cars)
- <http://www.kbb.com/> (for car market value)
- <http://www.carfax.com/> (for car history)

## Driver's License

If you plan to own or lease a car, you must first obtain a driver's license. A driver's license is also used for identification purposes (you do not need to carry your passport to prove your ID if you have a driver's license) and it is always handy to have one.

- If applying for a Maryland driving license, it will be helpful to bring your driver's license (original) from home to shorten the application process. The MVA will need to be able to verify your license from your home country online. If your driver's license in your home country is in another language, please bring an official translation.
- If you cannot verify your document online, you will need to provide a Letter of Certification from the licensing agency, which indicates driver's license information to include any suspensions or revocations. This letter will need to be certified by your country's embassy office in the United States. All documents must be original, including official letterhead, agency signatures, and seals.
- You will need to obtain a Social Security Number (SSN) or a decision letter from the Social Security Administration (SSA) stating your ineligibility for an SSN.
- You must complete a "3-hour Drug & Alcohol Education Program" through the MVA before applying for a Maryland Driver's License. Due to COVID-19 Pandemic, the exam could be done virtually. Take into account that it takes between three or four days to receive the certificate and you need to schedule an appointment. You need this certificate before your MVA appointment.
- You will be required to pass a vision test, knowledge test, and driving test.

Further details for international applicants can be found [here](#).



## Maryland Identification Card

If you are not planning to own a car or do not drive, you can still obtain an identification card from MVA for the same identification purposes. This is also applicable and useful for any of your dependents (F-2/J-2 visa holders).

This is also a valid ID in place of your passport.

- If you wish to apply for an MVA ID card, you need to bring your passport, visa, I-20/DS-2019, I-94 printout, and two proofs of residential address.
- You also need either an SSN to apply for an ID card or a decision letter from the Social Security Administration (SSA) stating your ineligibility for an SSN.
- Details can be found [here](#), click Next, then Identification Card Services, to schedule.

## Insurance

### Auto Insurance:

Auto insurance is required by law in the U.S. if you own a car. You can read about it [here](#). Following are a few options to shop for insurance policies:

- <http://www.geico.com/>
- <http://www.progressive.com/>
- <http://www.nationwide.com/>
- <https://www.esurance.com/>

### Health Insurance:

Health insurance is mandatory for graduate students. A student with a GA (Graduate Assistantship) position can choose to join Maryland's Student Health Insurance Plan (SHIP) and will sign up for coverage during orientation. You can purchase travel insurance to cover this gap from your home country. For a student without a GA position, insurance can be purchased from the university health center website. For more health insurance information, you can visit here.

<https://health.umd.edu/mandatory-insurance>

Please make sure your insurance plan covers your health needs. Several insurance providers have an affiliation with the University Health Center.

If you come with your family, some insurance companies will provide a discount for a bundle plan.



If you plan on using the Insurance purchased in your home country you need to make sure that the university and the insurance company offer the right coverage. Before making purchases please make sure to reach out to the Health Center.

## **What papers do I need for a leasing contract?**

If you choose not to live in Southern Management properties (which the University has ties with), chances are you will do it directly with a leasing office. In this case, most ask for a copy of your passport, proof of income that shows you can afford the rent, and proof of admission at the University.

For those with GAs, you can tell the leasing office that you will be employed by the University and share your offer letter as proof with the property managers.

## **Furniture**

Keep in mind that most U.S. apartments DO NOT come with furniture inside. However, affordable second-hand furniture is readily available, especially in the area. Use Facebook groups and university groups to find furniture.

Sellwase is a UMD student developed app as a marketplace - [go.umd.edu/sellwase](https://go.umd.edu/sellwase)

Another option is the [Ikea in College Park](#). You can reach Ikea on one of the shuttles, but if you plan to buy large furniture you will need either a big enough car or have it delivered to your house. For the latter process, it usually takes 1-5 business days and Ikea charges \$59 regardless of the size. You can also check out the [Walmart website](#) for furniture and bedding.

## Cell Phones

There are many options for students to get cellular services and equipment. Most of the Cellular Service Providers offer 2-year contracts, but there are other shorter contract companies as well.

UMD students can receive a student discount if they choose to buy a plan from Sprint, AT&T, or Verizon. Learn more from [IT Support - Cellphone Services and Plans](#).

Another option is to pair up with your MBA peers and set up a family plan to reduce costs. Most companies offer this option, so we advise you to check out a couple before committing to the first one. Keep in mind when analyzing data plans that while inside UMD you are likely to be using the University's Wi-Fi, so you can determine which data plans best fit your lifestyle.

## Internet Access

If your apartment complex does not offer internet service, you will need to purchase cable and internet services through a company, usually [Verizon](#) and [Xfinity](#). Please consult your landlord or leasing office to see which companies service your area and apartment complex. Before purchasing, research which company is running a seasonal promotion and offers student discounts. Most will require a monthly contract which might take 1 week to get service installed. In the meantime, the University offers free wireless access in all buildings through your University credentials.

## Personal Safety

Most large metropolitan areas in the United States (including Washington, D.C.) have crime issues. It is best to travel in groups and avoid walking alone after dark. UMD is a safe area and is continuously monitored by the police. Nonetheless, it is better to be safe than sorry, so if you plan to commute at night, use the available transportation, avoid dark areas, and don't put yourself in an unsafe situation.

## Finances & Money Matters

The United States has different restrictions and guidelines regarding financial and money matters. It is better to exchange your currency in your own country and bring U.S. dollars. Not every bank in the U.S. offers foreign currency conversion for each currency and will depend on which currency you have. You can bring as much money as you want to the U.S., but if it is more than \$10,000, you will need to report it to Customs. You can also bring a traveler's card and traveler's check and use them before opening bank accounts. Please check the latest regulation on how much money you can get (in cash and forex cards).

*Recommendation:* Once you check the regulation, please bring enough cash (\$U.S. Denominations) or some equivalent. There is sometimes a delay in overseas fund transfers and a bank hold on International Checks. If you do decide to bring a check, please ensure that it is a certified Cashier's Check or something that a bank in the U.S. will accept with little or no delay. Holds normally last 5 to 15 business days, depending on the origin.

## Transferring Funds to the U.S.

There are a few options to transfer funds. The most preferred option is [Western Union](#), there are three within 1.5 miles of the University of Maryland. Another option would be a U.S. bank service, most times you are required to be an account holder to utilize this service. Fees vary significantly depending on which option you choose. Individual banks usually apply cheaper rates.

- 7125 Baltimore Avenue: [Western Union](#)
- Baltimore Avenue: [Bank of America](#)
- University View 8300 Baltimore Avenue: [SECU Credit Union](#)

## United States Banking Services

It is recommended that you set up a U.S. bank account as soon as you arrive.

- A checking account is an important and convenient way to transfer money. U.S. banks have restrictions on the number of transactions you can have with a Savings Account. You may need bank statements to prove your residency for driver's license testing. Pay attention to service charges and minimum balance requirements.
- Bank of America is located at [7370 Baltimore Avenue, College Park, MD 20740](#). It is the only nationwide bank that does not require an SSN. They have good relationships with a few Chinese banks for international wire services, such as China Construction Bank. They will offer wire transfers of under \$2000 per month without a fee. Also, CMB China Credit Card provides free service for credit card transactions in the U.S. You could deposit extra U.S. dollars on your credit card to get a higher credit limit.
- VISA, MasterCard, and American Express are widely used by most businesses.
- Chase Bank is located on [Baltimore Avenue](#).
- Most banks offer sign up discounts, make sure you check websites for all offers and terms and conditions on the account type you want. Some account types will require you to maintain a certain balance to avoid fees.

## Obtaining a credit card and starting a line of credit in the U.S.:

The earlier you start building your credit, the better it is. You must have an SSN to apply for a credit card. However, an SSN is only applicable to those who have authorized employment. For more information on obtaining an SSN, please refer: <http://globalmaryland.umd.edu/offices/international-student-scholar-services/social-security>

Due to COVID-19, you must have a scheduled appointment to enter an SSN office. Customers can find local offices using this [link](#).

Your credit score is very important for personal financing, renting a house or car, and taking out loans to buy a house or car. The best way of obtaining credit is to start with a secured credit card with a low credit limit (usually \$300 to \$500). If you are a good steward with this secured credit card, your line of credit gets extended. However, not all banks offer it, though Bank of America does.

*It is possible to obtain a starter credit card with a low credit limit without an SSN such as with Capital One, Discover, and Chase. You will need to bring a valid ID, student visa (or I-20), and proof of residence.*

### How to apply for a secured credit card:

1. Bring one valid ID with a photo (a passport would be the best) to customer service or the bank branch you can reach.
2. Fill out the secured credit card application form for the particular card you want.
3. Fill out the deed of assignment and pledge the amount you want to deposit.
4. Wait 7 - 10 business days for your credit card to be delivered to your preferred address.

This infographic will explain the process of securing a credit card in the United States: [Infographic: How to get a 'secured credit card](#)

Generally, it takes about a year to build a sufficient credit history to obtain credit cards. Credit history includes your ability to pay monthly utility bills, housing leases, and phone bills. Once you build up a sufficient credit history, you can apply for credit cards.

## Required documents when you apply for credit cards:

- A. Valid ID with photo (e.g. passport, US driver's license, or Maryland State ID)
- B. Social Security Number (SSN)
- C. Proof of your permanent address (a document that validates that you are living where you say you are, i.e., Apartment Leasing Contract Document, Apartment Leasing Bill, Mobile Phone Bill)
  - a. \*The application process is similar to that of a secured credit card. Applying for a Credit Card

VISA, MasterCard, and American Express are widely used by most businesses. Most ATM/Debit Cards from U.S. Banks include this logo so you can use them like credit cards. Please be aware that many credit cards charge annual fees. Each bank offers different service packages. Shop around for the one that best fits your financial needs. Credit cards to consider:

- American Express Blue
- Visa Card (for example Bank of America, Chevy Chase)
- MasterCard and Discover Card offer cash back.
- Retail store credit cards (This is not recommended unless you are a big shopper.)
- Travel Card – you can check with your bank for prepaid travel cards. Especially if you are coming from India these cards can be used if you want to avoid carrying substantial amounts of cash. They allow for online transactions and can be used as debit cards without any transaction fees. Don't forget to check with your bank for student discounts on exchange rates and reload fees.

## Expenses Often Overlooked by New Students

- Some debit cards (for instance the Capital One debit card) will charge a fee when you use it in certain stores.
- Most of the banks charge fees for checking and savings accounts unless you keep a minimum balance.
- Gratuity tips are socially accepted when dining in at restaurants and bars, or using cabs, and other services. Tips normally range from 15% to 20% of your final payment. Generally, tips are not required when you order food and pick it up from a restaurant.
- Sales tax is 6% in Maryland, 6% in DC, and 5.3% in VA, this is applied to every purchase you make at grocery stores, coffee shops, and retail. Besides income

tax, the U.S. government also taxes part of your salary for Social Security and Medicare.

## Paying Your Tuition & Fees

The University presents several options for international students to pay their tuition and fees. It will depend on the arrangement you have with your bank. A 2.85% processing fee will be assessed for all credit and debit card transactions. However, there is not a processing fee for ACH (electronic checking/savings) payments. You may also consider the Terp Payment Plan (TPP) to avoid lump-sum payments.

**Note:** Check exchange rates before you make any payments.

- **Direct transfer** from your bank to the school's bank account.
- **Wire transfer** from your bank in your home country to your bank in the U.S. and then pay either online or in person. You must know your Swift code, account number, and the address of your bank when you make the wire transfer.
- **Pay-In-Person** at the Lee Building on campus.
- Pay online by using a credit card. Use the following website and follow directions. Tuition and fees: <https://billpay.umd.edu/payments/>
- Bills and account balance: <https://billpay.umd.edu/inquiry/accountaccess>
- Student Financial Services and Cashiering: <https://billpay.umd.edu/>

## Quick References

To familiarize yourself with the following centers, use this map:  
<http://maps.umd.edu/map/>

### Important University Centers:

- **ISSS, 1126 H.J. Patterson Hall, University of Maryland**  
This office takes care of your visa status, I-20, I-94, CPT, OPT, etc. Located in Susquehanna Hall.
- **Mitchell Bldg, 7999 Regents Dr, College Park, MD 20742**  
The reception area in this will click your picture and give you your student ID card. We recommend getting your ID card before orientation starts.
- **Adele H. Stamp Student Union**  
This is a large building that has a university bookstore, and stores where you can buy Maryland swag. It also houses several eateries such as Chick-fil-A,

Panda Express, etc.

- **UMD Health Center**

This is where you will drop off your immunization forms or visit in case of a medical issue. Located opposite the Stamp Student Union.

- **Office of Payroll, Suite 3570 Van Munching Hall**

This office deals with your payroll if you have a GA, your insurance, and your employment status with the university. Located on the 3<sup>rd</sup> Floor, VMH.

- **Masters Program Office (MPO), 2308 Van Munching Hall**

The Masters Program Office deals with the academics of the master's programs, the faculty who teaches you, and the orientation at the beginning of the MBA. Located on the 2<sup>nd</sup> Floor, VMH.

- **Admissions Office, 2303 Van Munching Hall**

This office deals with prospective students and new admits to Smith. Located on the 2<sup>nd</sup> Floor, VMH

- **Office of Career Services (OCS), 2570 Van Munching Hall**

The Office of Career Services is where you will go to meet with your career coaches, for mock interviews and campus-hiring interviews. Located on the 2<sup>nd</sup> Floor, VMH.



## Recommended Apps

### Important Apps for Smartphones:

- [ELMS-Canvas](#) – This app (and website) is where professors will post all syllabi, assignments, grades, and announcements. The app is available on Apple and Android App Stores.
- [Uber](#) – Allows you to book Ubers (obviously!)
- [Lyft](#) – This is an Uber-like service, that tends to charge slightly more than an Uber on average.
- [Mint Intuit](#) – An expenditure-tracking app. It connects to your bank account and allows you to manage your spending and keep track of it.
- **Banking Apps** – Each bank has its app, which allows you to check your balance, deposit checks, and carry out transactions.
- [Venmo](#) – This app allows you to transfer money to your friend through a phone number or email address. Connects to your bank account.
- [Splitwise/CashApp](#) – These two apps will help you split costs and expenses among you and your friends if required. Connects to your bank account.

**You're now one of us and we're excited to meet all of you. Please don't hesitate to reach out.**

**We're here for you!**

**Good Luck and Go Terps!!!**

