

**The MBA**

**International Student Handbook**

2014–2015 Edition

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Presented by:

The MBA Association

Robert H. Smith School of Business

University of Maryland

Hello, incoming Smith students!

Congratulations on getting through the admission hurdle! It certainly has been a long journey with GMAT, essays, interviews etc., especially being an international student and deciding to pursue an MBA degree outside your home country. Now, you are on the other side and your MBA experience will be worth all the effort. The Smith Community is very warm and collaborative, and we are so excited to have you here.

We are sure you will have many questions and concerns if this is the first time you are coming to U.S. The Smith MBA Association has prepared this handbook, especially for incoming international students, to help you prepare for the MBA experience and adjust to the life in the United States.

This International Student Handbook is designed to aid and assist you in your transition from your home country to the U.S. With its creation, our intent is to impart some of the lessons we’ve learned and help you make the most of your experience here at the Smith School while you complete the MBA program. For additional information regarding immigration status or others, please contact the ISSS office: <http://www.international.umd.edu/ies/268>

This handbook is an effort by the current Smith MBA students to help the incoming international students to assimilate in the American Culture. In essence, this handbook is a collective depiction of the “international experience” written by international students from various countries.

As you “experience” Smith, and living in America, we encourage you not to be limited by the information contained here, but rather— explore, experiment, find new procedures and SHARE any information that might be helpful to other incoming International students! Your feedback will be valuable to incoming students in forthcoming years, so we appreciate any suggestions and additions to this handbook.

On behalf of the MBA Association, we would like to welcome you again to Smith! If you have any issues, questions, or need advice from current students, please feel free to contact us. We’re here to help!

Sincerely,

The MBA Association

Special Thanks to:

* Shweta Singh, MBA Class of 2013
* Andry Yusuf & Gariska, MBA Class of 2015
* International Orientation Committee
* Class of 2014 for their valuable contributions and insights
* Caroline Lukich, Masters Programs Office

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BEFORE YOU ARRIVE

## International Student Email Helpline

## We are aware of how complicated it can be for students to prepare for a journey around the world to an entirely different atmosphere than what they have ever faced before. It is with this intent that an international student email helpline has been set up with the sole purpose of assisting incoming students with their queries, concerns etc. (almost any sort of concerns that they may have). The helpline will be run by the 2nd year MBA students and hence we encourage you to make your questions as informal as possible. We will respond to your queries within 24 hours.

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

## Email: internationalhelpline@rhsmith.umd.edu

## Pre-Departure Checklist

In order 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 originals documents in a secure location and make copies for your record. We cannot stress this enough!!!! While traveling, make sure you don’t put them in a checked bag. Keep them with you at all times.

### Important Documents to Bring:

\_\_\_\_\_ Passport

\_\_\_\_\_ Identification Card

\_\_\_\_\_ Driver’s License

\_\_\_\_\_ I - 20

\_\_\_\_\_ DS - 2019

\_\_\_\_\_ I – 94 (you will get this when you arrive in the US)

\_\_\_\_\_ Visa Documents (F-1 & J-1Visa, etc..)

\_\_\_\_\_ Copy of the transcripts from the schools you attended

\_\_\_\_\_ Admissions Letter

\_\_\_\_\_ 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 have to undergo some tests here in UMD Health center as well. Please refer to the section below for more details on immunizations.)*

\_\_\_\_\_ Health Insurance (if applicable)

\_\_\_\_\_ Proof of funding

\_\_\_\_\_ Cash (To get you through the first few days before you can

 set up a bank account in the US)

### Attire Recommendations:

Maryland climate is warm during summer when temperatures tend to be in the 90's (◦F) or in 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. As MBA students, we should always maintain a professional appearance. It is acceptable to wear casual attire during class unless noted. However, there are many events you can attend only with business professional attire. The below are important articles of clothing all students should have.

\_\_\_\_\_ **Business Wear:**

-Suits (Dark Colors ex: Navy Blue, Black, Dark Gray) & Tie (men) (2-3 Max)

-Skirt or Pant suits (women)

-Dress shirts

-Blouses

-Dress Shoes

-Socks or Hosiery

\_\_\_\_\_ **Thermal Wear:**

\*The winters at College Park get cold so it is best for you to wrap yourself in warm, thick winter wear (If this is your first endeavor with snow, you should take it seriously). It is best to wait and purchase this type of clothing in the US.

-Thermal underwear

-Thermal socks

-Sweaters

-Thick jackets (Water proof or resistant)

-Gloves, scarves and a winter hat

\_\_\_\_\_\_ **Athletic Wear:**

\*UMD has one of the best recreation facilities. You can work out and use all of the facilities for free during fall and spring semesters!

-Gym shorts

-T-shits

- Jogging pants

-Swimsuit

-Workout attire

-Athletic / tennis shoes

### Miscellaneous Items:

\_\_\_\_\_\_ **Medication:**

\*Medicine is expensive in the US. If you take any medicine regularly, make sure that you have at least a month’s supply. Don’t forget to carry the doctor’s prescription. For Cold, Cough Fever etc.

\_\_\_\_\_\_ **Electronic Power Supply:**

The US 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 US. You may need a socket converter. Further details are available at:

 <http://en.wikipedia.org/wiki/Domestic_AC_power_plugs_and_sockets>

By now you probably have 10 suitcases loaded with everything but 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 US, making **CASH** still the lightest way to travel.

### Quick Pre-Departure Checklist:

* \_\_\_\_\_\_\_\_\_\_ Contact information of people who can help you in the US
* \_\_\_\_\_\_\_\_\_\_ Originals and **copies of your documents**( at least 2 or 3) and important forms
* \_\_\_\_\_\_\_\_\_\_ Vaccination/health records
* \_\_\_\_\_\_\_\_\_\_ Voltage and Socket converter
* \_\_\_\_\_\_\_\_\_\_ Medicine (1 month supply or more)
* \_\_\_\_\_\_\_\_\_\_ Professional attire
* \_\_\_\_\_\_\_\_\_\_ Shoes (dress shoes, sneakers or flip flops etc.)
* \_\_\_\_\_\_\_\_\_\_ Sweaters and thick jackets for winter
* \_\_\_\_\_\_\_\_\_ Casual wear, athletic wear

### Pre-Departure Important Websites:

|  |  |
| --- | --- |
| International student and Scholar Services (ISSS) | <http://www.international.umd.edu/ies> |
| MBA Networth | [www.mbanetworth.rhsmith.umd.edu](http://www.mbanetworth.rhsmith.umd.edu) |
| Testudo: | [www.testudo.umd.edu](http://testudo.umd.edu) |
| Billing Info and Due Dates/Office of the Bursar: | [www.umd.edu/bursar](http://www.umd.edu/bursar) |
| TERP Payment Plan: | <http://bursar.umd.edu/t_payMethods.php> |
| Financial Aid: | [www.financialaid.umd.edu](http://www.financialaid.umd.edu) |
| Clubs and Organizations: | <http://mbanetworth.rhsmith.umd.edu/mbacop/PortalHub.nsf/ID/mbaa_clubs> |
| Housing | http://www.och.umd.edu |
| Disability Support Services: | [www.counseling.umd.edu/DSS](http://www.counseling.umd.edu/DSS) |

## F-1 Visa Students

F-1 students make up a significant 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 Services (OIS) is an outstanding resource to learn more about the F-1 Visa process: <http://www.international.umd.edu/ies/3671>

## 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 Services (OIS) is an outstanding resource to learn more about the J-1 Visa process: <http://www.international.umd.edu/ies/3671>

###

### How to prepare for the visa interview?

Make sure you have all your documents:

* + - * + Financial proof such as bank statements
				+ Information about your parents income (sometimes, it helps)
				+ Your I-20
				+ Your transcripts/diploma
				+ TOEFL and GMAT scores
				+ Necessary forms
				+ Admission letters and letters about your scholarship/fellowship/assistantship

### Other 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 important!!!**

\_\_\_\_\_\_ Be prepared to prove that you intend to go back to your home country.

\_\_\_\_\_ For MEI Summer English attendees (most of you won’t require this):

* + - * + If you take part in the MEI summer English program, you have to get the I-20 from MEI, not the Smith School.
				+ Once you complete the MEI program, IES 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.Student & Exchange Visitor Information System (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. International Student and Scholar Services (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. In order 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 schedule adjustment period.

\_\_\_\_\_ Each time your information changes - this is especially important when changing your address. 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 this website to verify your information.

\_\_\_\_\_ You can get information about SEVIS here:

<http://www.international.umd.edu/ies/267>

<http://www.ice.gov/sevis/index.htm>

## Measles, Mumps, Rubella & Hepatitis B 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 prior to your arrival in the US. **If somehow, you are unable to see your doctor before coming to school, you may go to the campus 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.

**Please note that citizens of some countries are required to get the TB skin test by PPD in the United States only.** For more details refer to the list of exempted countries in the immunization form sent to you by MPO or here (<http://www.health.umd.edu/clinicalservices/allergimmuntravel/immunizations>).If you are tested positive in PPD test, chest X-ray is required to complete the immunization documentation process. X-rays can be expensive in the US and, if possible, get a chest x-ray from your home country.

Tests for TB

 You have two alternatives for proving your immunity to TB.

1. Quantiferon Gold test – Please bring the original of the Lab report and also a copy for submission to the Health center. The university accepts the Gold Test carried out in any country as proof of immunity to TB.
2. 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 US. Under no circumstance shall the university accept a T Spot test carried out in your home country.

(The only exceptions to this are if you come from one of the countries- Albania, Andorra, Antigua and Barbuda, Australia, Austria, Bahamas, Barbados, Belgium, Bermuda, British Virgin Islands, Canada,Chile, Cook Islands, Costa Rica, Cayman Islands, Cuba, Cyprus, Czech Republic, Denmark, Dominica, Egypt, Finland, France, French Polynesia, Germany, Greece, Grenada, Hungary, Iceland, Ireland, Israel, Italy, Jamaica, Jordan, Lebanon, Luxembourg, Malta, Mexico, Monaco, Netherlands, New Zealand, Norway, Oman, Puerto Rico, Saint Kitts and Nevis, San Marino, Saint Lucia, Samoa, Saudi Arabia, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tonga, Trinidad and Tobago, United Arab Emirates, United Kingdom, United States of America, West Bank and Gaza Strip.)

MMR

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

1. International students should have proof of 2 MMR's; the first must be after age 1 year, 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 MMR's, but they must be one month apart.
2. If no credible evidence of vaccination dates are available, your physician can do a measles, mumps, rubella titer (blood test) to verify positive immunity. We will require a copy of the lab report if titers are to be considered as verification.

Follow the links to get additional information:

<http://www.health.umd.edu/clinicalservices/allergimmuntravel/immunizations>

## Pre-Departure Medical/Dental Check-up & Eye Exam

What kind of health are you in? You should see your health care practitioner to get a complete physical as well as your dentist 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.

AFTER YOU ARE HERE

***The First Few Days***

Arriving in a foreign country can be exhilarating. Often times though, 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

Options for getting from the airport to College Park

\_\_\_\_\_ **Super Shuttle** (Recommended): <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.

\_\_\_\_\_ **Taxi** (The more expensive way to go): <http://www.washfly.com/Taxi.html>

\_\_\_\_\_ **Pickup by classmate or upperclassman:**

This will entirely depends on your initiative to find and contact students in the area who are willing to help you.

\_\_\_\_\_ **Arranged by GSG:**

Graduate Student Government arranges airport pick-up for graduate students in August and registration is needed for availing this facility. Information regarding this will be sent out to all the students when the dates are finalized.

\_\_\_\_\_ **SCI**, **CSSA** (Indian & Chinese students respectively):

The Maryland Students Council of India (SCI) and Chinese Student and Scholar Association (CSSA) will pick up from the airport if you call ahead and make arrangements. Check these websites for more details:

SCI: http://sciumd.org/

CSSA: <http://www.umcpcssa.org/>

## Public Transportion

It is easy and very convenient to travel around the Campus area and Washington DC using public transportation.

\_\_\_\_\_ **UMD Shuttle:**

<http://www.transportation.umd.edu/shuttle.html>

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.

\_\_\_\_\_ **Metrorail:**

<http://www.wmata.com/>

The Washington Metrorail provides safe and reliable transportation around the Washington DC metropolitan area making it possible for College Park students to travel anywhere on the system.

\_\_\_\_\_ **Metrobus:**

<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.

##

## Getting Around

## Private Transportion

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

<http://washingtondc.craigslist.org/> (individual sellers)

[www.carmax.com](http://www.carmax.com/) (certified used cars)

[www.kbb.com](http://www.kbb.com/) (for car market value)

[www.carfax.com](http://www.carfax.com/) (for car history)

### Driver’s License

If you are planning to own a car, you need to obtain a driving license first. 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 you wish to apply for a Maryland driving license, having your home country’s driver’s license could shorten the application process. The MVA will need to verify the license from your licensing authority online. If this cannot be done, you will need a Letter of Certification from the out-of-country licensing agency, which indicates driver license information to include any suspensions or revocations. This letter will need to be certified by your embassy here in the US. All documents must be original including official letterhead, agency signatures and seals.

\_\_\_\_\_ You need either a Social Security Number (SSN) to apply for a driver’s license or a decision letter from Social Security Administration (SSA) stating your ineligibility for an SSN.

\_\_\_\_\_ You must complete a “3-hour Drug & Alcohol Education Program” before applying for a Maryland Driver’s License.

\_\_\_\_\_ You will be required to pass a vision test, knowledge test and driving test.

\_\_\_\_\_ Details can be found at: <http://www.mva.maryland.gov/DriverServ/Apply/international.htm>

**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 your dependent (F-2/J-2 visa holder) because the holder of Maryland identification card is entitled to use all UMD Shuttle busses for free.

\_\_\_\_\_ If you wish to apply for a MVA ID-card, you need to bring your passport, visa, I-20/DS-2019, I-94 print out, and two proofs of residential address.

\_\_\_\_\_ You also need either a Social Security Number (SSN) to apply for an ID card or a decision letter from Social Security Administration (SSA) stating your ineligibility for an SSN.

\_\_\_\_\_ Details can be found at:

<http://www.mva.maryland.gov/drivers/apply/id-card.htm>

<http://license.mva.maryland.gov/CheckList/default.aspx>

**Auto Insurance**

Auto insurance is required by law in US if you own a car. (<http://www.mva.maryland.gov/VehicleServ/INSURANCE/approved.htm>) Following are a few options to shop for insurance policies:

<http://www.geico.com/>

<http://www.progressive.com/>

<http://www.nationwide.com/>

<http://www.esurance.com/>

## 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 off in temporary housing before they secure permanent residence. Unfortunately, the school does not provide any type of temporary housing for students. You must plan ahead to ensure that you are able to arrange for adequate living accommodations.

### Temporary Housing Options

\_\_\_\_\_ **Hotels** – Check travel discount websites for the best rates.

\_\_\_\_\_ **Sublet** – Find a 2nd year MBA or someone else you knowin the area to rent space in their apartment until you find your own.

\_\_\_\_ **International Students –** Most of the time international students from your country are willing to help you out. You will have to find the right channel to contact them.

\_\_\_\_\_ **SCI**, **CSSA** (Indian & Chinese students respectively):

The Maryland SCI and CSSA will offer a temporary welcome house. Check these websites for more details:

SCI: <http://www.scimd.org/>

CSSA: <http://www.umcpcssa.org/>

\_\_\_\_ **Short term Lodging –** University of Maryland, College Park also accommodates a limited number of the University’s admitted graduate students for brief, temporary stays in an on-campus residence hall. More details can be found at: <http://www.resnet.umd.edu/housing/shortermlodging/>

### 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 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 ( Whether you would prefer to have a car/ use the metro or UMD shuttles)
4. Kind of neighborhood you would like to live in.
5. Proximity to grocery stores and other conveniences

We recommend that you decide on your priorities before reaching out to the International Helpline with questions. We are happy to help!

To look for permanent housing, we suggest checking out [www.rent.com](http://www.rent.com) and <http://washingtondc.craigslist.org> The Southern Management Company pre-approves graduate students from 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. We strongly recommend that you live with someone from a different country to maximize your cross-cultural exposure while you are here at Smith. A Facebook page has been created specifically for your class and is called: UMD Smith Full-Time MBA Class of 2016.

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

\_\_\_\_ **Graduate Hills / Graduate Gardens Apartment –** These communities are located within walking distance from Van Munching Hall. 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.** – 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), 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** – 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 Shuttle to school takes 40-45 minutes each way.**

\_\_\_\_\_ **Greenbelt** – Many international 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 of any kind in this area (except for metro) on Sundays.

\_\_\_\_\_ **Beltsville/Powder mill** – This begins to get farther away from campus. Although the UMD shuttle is available, it is not available 24 hours a day. Your movements will be restricted unless you buy a car.

\_\_\_\_\_ **Silver Spring** – Compared to areas closer to College Park, the apartments here are nicer and more expensive. However, shuttle bus access is limited. Owning a car might be useful living here. If you prefer to live in a downtown setting, consider Silver Spring downtown. There are many classmates who live here.

\_\_\_\_\_ **Washington, D.C.** – There are many students who commute from DC (Mostly American students). It is costly unless you live with roommates, but you can easily use public transportation. Many classmates live in the 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 MBA’s who may also be seeking a roommate.

### Furniture

Keep in mind that most US apartments DO NOT come with furniture inside. There is a high probability that you will be spending the first few nights on the floor of your new apartment. However, cheap second hand furniture is readily available, especially in the university area. Use <http://washingtondc.craigslist.org/> & <http://www.purchase.umd.edu/ttrader/> to find used furniture at reasonable prices. Another option is the Ikea in College Park (<http://www.ikea.com/us/en/>).You can also check out the Walmart website for furniture and bedding ([www.walmart.com](http://www.walmart.com)).

## Cell Phones

There are plenty of options for students to get cellular services and equipment. Most of the Cellular Service Providers offer 2 year contracts.

\_\_\_\_\_ UMD students can use students discount if they choose to buy a plan from Sprint/Nextel, AT&T Mobility or Verizon: <http://cellular.umd.edu/>

\_\_\_\_\_ Other options available for cellular plans:

 <http://www.verizonwireless.com/b2c/index.html>

 <http://www.t-mobile.com/>

 <http://www.mycricket.com/>

 <http://boostmobile.com/>

### International Phone Cards

Long Distance International Dialing cards are easily available at the stores or online:

[http://www.1stphonecard.com](http://www.1stphonecard.com/)

<http://www.onesuite.com/>

Also, many of international students are using Skype when they communicate with their family and friends at home. You can purchase credit online. You can also get country calling cards for your home country which comes out to be really cheap.

## Internet Access

In order to have internet access at home you will need to contract services from a cable and internet provider. Please consult with your landlord or leasing office to see which companies service your area and apartment complex. This could take 1 to 2 weeks to get service installed. In the meantime the University offers free wireless access in all buildings.

##

## Personal Safety

Most large metropolitan areas in the United States (including Washington, DC) have issues with crime. It is best to travel in groups, and avoid walking alone after dark.

## School & Daycare for Children

In Maryland, it is obligatory for children between 5 and 16 years old to attend school, either:

* Public schools (free)
	+ Accepted students whose home is in a particular nearby area only.
	+ http://www.mdcsl.org/search.html
* Non-public school
	+ You can search and compare both public and non-public schools here: http://www.greatschools.org/maryland/
* Home-school
	+ http://www.marylandpublicschools.org/MSDE/nonpublicschools/npdocs/fact\_sheets/np\_fact\_home\_instruction.htm

Child care, some alternatives:

* Licensed child care center
* Registered family child care home
* After-school day care offered by some schools

Some links:

* + <http://www.marylandpublicschools.org/MSDE/divisions/child_care/licensing_branch/find.html>
	+ <http://www.mdchildcare.org/mdcfc/for_parents/finding.html>
	+ <http://childcarecenter.us/>
	+ <http://www.education.umd.edu/EDHD/CYC/>

Some notes:

* Office hours and costs of child care vary a lot.
* UMD offers family care consultation for free (<http://uhr.umd.edu/Family_care/>).
* It’s better to have all the required immunization before you come http://phpa.dhmh.maryland.gov/OIDEOR/IMMUN/SitePages/back-to-school-immunization-requirements.aspx

## 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 US dollars. Not every bank in the US offers foreign currency conversion for each currency it depends on which currency you have. You can bring as much cash as you want to the US, but if it is more than $10,000, you need to report it to customs.

## Transferring Funds to the US

\_\_\_\_ **Western Union** or bank services are the best way to transfer money. Fees vary significantly depending on which option you choose.

<http://www.cbp.gov/xp/cgov/travel/vacation/kbyg/money.xml>

<http://www.westernunion.com/info/selectCountry.asp> [http://www.bankofamerica.com/search/?question\_box=money%20transfer&ui\_mode=question](%20http%3A//www.bankofamerica.com/search/?question_box=money%20transfer&ui_mode=question%20)

## United States Banking Services

\_\_\_\_\_ A checking account is important and a convenient way to transfer money. US 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 minimal balance requirements.

\_\_\_\_\_ Capital One Bank on campus (Inside Stamp Student Union) allows you to open an account with your passport.

\_\_\_\_\_ Bank of America is another option. The address is: 7370 Baltimore Avenue, College Park, MD 20740. It is the only nationwide bank that does not require a SSN. They have good relationships with a few Chinese banks for international wire service, 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 by most businesses. Most ATM/Debit Card from US banks include this logo so you can use them similar to credit cards.

\_\_\_\_\_ Please bring enough cash ($US Denominations) or some equivalent. Some banks could delay the transfer of fund from overseas or the acceptance of International Checks. If you do decide to bring a check please ensure that it is a Cashier Check or something that a bank in the US will accept with little or no delay.

###

### Expenses Often Overlooked By New Students

\_\_\_\_\_ 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.

\_\_\_\_\_ Tips in restaurants or other services range from 15% to 20%.

\_\_\_\_\_ Sales tax is 6% in Maryland, 6% in DC, and 5% in VA.

Besides income tax, the US government also taxes part of your salary for Social Security and Medicare.

###

### 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 a Social Security Number (SSN) to start building your credit. However, a SSN is only applicable for those who have authorized employment. For more information on obtaining a SSN, please refer - <http://www.international.umd.edu/ies/2431>.

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 card, your line of credit gets extended. However, not all banks offer it, thoughBank of America does. A lot of 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)

\_\_\_\_\_ Master Card and Discover Card offer cash back.

\_\_\_\_\_ Retail store credit cards (This is not recommended unless you are a big shopper.)

## Paying Your Tuition & Fees

The University presents several options for International students to pay their tuition and fees. It really depends on the arrangement you have with your bank.

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 country to your bank in the U.S. and then pay either on-line or in person.

 You have to know your Swift code, account number, and 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: <http://www.umd.edu/bursar/t_payMethods.html>

\_\_\_\_\_ **Bills and account balance:** <http://www.testudo.umd.edu/Financials.html>

\_\_\_\_\_ **Office of the Bursar:**

<http://www.umd.edu/bursar>

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

