

INTERNATIONAL STUDENTS

Deciding to go to college so far from home can be one of the most exciting and terrifying times of your life. Exciting because you will be venturing into new territory and exploring new ideas. Terrifying because of the unknown element of your adventure. However, with some knowledge and preparation the daunting task of moving to a new country will feel more like the life changing adventure you dreamed about.

Whether you are the parent or the child looking for graduate or undergraduate studies, there is some basic information to know before coming to Boston, or the US in general.

Housing

Most universities require first year students to live on campus. In this case you only need to arrive in the US a couple of days before the start of classes. In order to make sure that you have a hotel room you should make a reservation well in advance as all families will be arriving at the same time. For hotel information or to book a Boston hotel online click [here](#).

Some universities might not be able to provide housing for their students and you may have to look for an apartment on your own. In this case, parents should be advised to come to the US several weeks prior to the start of classes as it will take some time to find an appropriate residence that meets your individual preferences. The best solution would be to plan ahead and come to the US early in summer to make sure that you have a wider selection of suitable accommodations to choose from. Some families decide to spend several weeks in the US in order to make sure that their child is all settled in. Spending several weeks in a hotel can be very expensive and you should consider alternative options such as renting a short term furnished apartment.

Renting an apartment

When renting an apartment you will most likely go through a real estate broker who will show you available properties for rent. You have to make sure that the apartment is in close walking distance to the school and that the neighborhood is safe. During daytime some neighborhoods might look safer than they actually are and you will need to ask around (at a police station nearby) and make sure that the area you have been shown is indeed safe.

Lack of communication between the broker and his or her client due to language and cultural differences can also lead to confusion about expenses such as utilities and brokerage fees. You have to double check if the utilities (electricity, gas ...etc) are included in the rent or if you have to pay separately. Upon signature of a lease, which is a legal document binding the tenant (in this case the student) and the landlord (the owner of the apartment) you will most likely be required to pay the equivalent of four months rent in advance.

The landlord will require the first and last months rent as well as a security deposit in the event anything is damaged and you pay the real estate broker a standard finders fee equal to one month rent. In some case the broker might only charge half a month fee or none if the broker is paid by the landlord. Before actually signing the lease you should go over it and make sure that everything is clear.

Once you have moved in you should make sure to purchase renters insurance which will protect your child's valuables such as jewelry, computer, stereo ...etc. Renter's insurance is inexpensive and you should make sure that it also includes liability insurance in the event an accident happens in the apartment.

In certain parts of the country international students have had increasingly difficulties in renting apartments as landlords have become more reluctant to do so based on the lack of financial documentation foreign families can produce. Renting in the US is based on credit history, how well a person is paying his or her bills, employment verification and the salary associated with it. Most families do not have US credit history or are unable to furnish proper documentation to satisfy the landlord's requests. Many families have to resort to finding a cosigner willing to guarantee the rent payments or they choose to pay one year's rent up front. This last solution should be only considered as a last resort as it unnecessarily ties up the parents' funds and puts the tenant at an unfair disadvantage should the landlord dispute any subsequent claims.

Buying a residence

If you are willing to pay a lot of rent for a nice apartment or if you have several children who will be studying at different intervals in the same area, purchasing a residence will be in your best interest. Depending on the housing market you may even make a profit on the sale of the property but at the very least you will not have lost all the money you would have paid in rents.

When purchasing a residence you should consider financing (taking a mortgage) the purchase with the help of a local bank. Unfortunately numerous foreign families encounter difficulties when attempting to qualify for financing as foreign applicants are unable to provide the elaborate credit history that the average American citizen provides. In addition, foreign students cannot provide employment verification, thus making qualification almost impossible. Local banking institutions historically have been reluctant to provide mortgages to foreign nationals. Certain procedures can be implemented to enable foreign nationals to qualify for mortgages without increasing the risk to banking institutions. Foreign national applicants can be required to make a larger down payment (25-40% of the total purchase price) and to present sufficient income information and if applicable, employment history and verification. The entire application process can be facilitated by obtaining the relevant documentation required from outside the United States, as well as by assisting both the banks and the mortgage applicants in developing a mutually beneficial relationship.

Furthermore when buying a property you have to make sure to be aware of all of the legal and tax implications. In order to protect your property you should purchase home owner's insurance. This insurance will cover all the contents of the house as well as cover your property in cases of fire or damage to the residence. You should make sure to purchase enough coverage as well as to include liability insurance in the policy.

Banking

In most university cities local banks offer specific student packages that include an ATM banking card and free checks. Some banks will offer students a credit card with a pre-approved maximum credit limit of up to \$500. A credit card should only be used in cases of emergencies and you should make sure that the ATM banking card your child receives functions also as a Visa/MasterCard debit card. Make sure that the bank shows the student how to use the checkbook properly.

When choosing a local bank make sure that the bank has some experience with international banking in order to ensure that your money transfers from overseas will be received in just a couple of days, avoiding unnecessary delays.

Taxation

Virtually every international student residing in the US is subject to US federal (and possibly state) income tax filing requirements. In most instances, the filing is informational only, with no tax due. Failure to properly comply with these requirements can have serious implications, especially for those individuals with significant income from their home countries. Proper filing can document the exemption of such non-US source income from US tax. Additionally, failure to file required tax returns may jeopardize possible subsequent application for a temporary H-1 work permit or permanent residence or "green card" status. The foreign related aspects of US taxation are a very specialized area of expertise and even many so-called "tax preparers" in the US are not qualified to competently deal with such issues.

Health Insurance

Prior to leaving for the US you should check if your child's insurance is valid in the US. Medical care in the US is expensive and universities require students to have health insurance coverage prior to the start of classes. Most schools offer health insurance plans and you should make sure to carefully read the policy and check the following: amount of total premium (total annual cost), deductible (annual amount you must pay before the insurance payments begin), co-payment (percentage of the total bill you have to pay), exclusions (what is not covered) and limits (maximum reimbursement).

Buying a car

In order to drive a car in the US you need a local driver's license issued by the state your child will be living in. Most states will not recognize an international drivers' license. When buying a new car make sure that you negotiate the price and get everything in writing. If you plan on keeping the car for a longer period of time you can buy additional maintenance coverage that will extend the warranty on your car.

When buying a used car make sure to use the assistance of an independent professional mechanic, who for a small fee, will inspect the vehicle to make sure everything is in working order. Be sure to obtain the "title" to the car you buy as it represents the legal ownership of the vehicle.

Telecommunication

Family members, living apart, will be calling each other frequently to make sure that their loved ones are doing fine. Calling overseas when not properly monitored can become very expensive. In the United States there are many companies, besides the larger well known ones, which offer discounted, international telephone services. Make sure you get an account with one of these firms as they can help you save a lot of money.

Picture Yourself in Boston!

The greater Boston area has over 50 outstanding colleges and universities for international students to consider. It is a cosmopolitan city that welcomes international visitors and has a vast array of services available to make international students feel at home. Most colleges have a specific office for International Student Admissions and welcome your inquiries. Go to the College Profile page and learn more about the specific college in which you are interested, or click on one of the links below to get started.

Useful links for International Students

Financial Aid Resources for International Students
www.iefaf.org

International Fulbright Commissions by Country
www.fulbrightalumni.org/olc/pub/FBA/gfn/commissions.html

How to Obtain Visas
www.travel.state.gov/visa_services.html

US Embassies and Other Diplomatic Missions
<http://usembassy.state.gov>

Test of English as a Foreign Language (TOEFL)
www.toefl.com

International Student ID, Travel Discounts and More
www.istc.org