



Settling In Guide 2009



Welcome!

Welcome to the United States, Pittsburgh, and Carnegie Mellon University! We are glad you have chosen to come to Carnegie Mellon. We hope to get to know you better over the course of your stay.

Please use this *Settling in Guide* as a reference as you prepare to come to the United States and during your first weeks on campus. Refer to this guide as you travel to Carnegie Mellon and as you settle in to the community. The *Settling In Guide* has been written to help our various international populations adjust and get to know Carnegie Mellon University. **The Guide has many sections with general information. Certain sections pertain to specific categories or students or scholars.** We define the categories as:

International undergraduates:
F & J students

Exchange students from non-US partner institutions:
F students

International graduate students:
F & J students

International scholars:
J-1 researchers, professors and short-term scholars

OIE will provide many more details to you during your orientation program.

Please visit the [OIE web site](#) for more information or contact the office with your questions. We look forward to seeing you soon!

Sincerely,
OIE Staff



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Preparing to Come

Immigration and Visa Issues

Critical immigration procedures are discussed in the cover letter which accompanied your Certificate of Eligibility. Read this information very carefully to know the correct procedures for your particular situation. For a list of US Embassies, Consulates and web sites, click [here](#). For more information, check the [OIE web site](#).

When you are traveling to the US, make sure you carry your original documents (passport, I-20/DS-2019, evidence of admission and financial resources) with you in your carry-on luggage.

Weather and What to Bring

During the summer, June through September, the weather is often hot and humid. Lightweight clothing is required. During the winter season, late November through March, expect sudden and extreme weather changes: several days of cold weather may be followed by days of moderate temperatures; days of snow and/or rain alternate with periods of clear and bright weather. Warm overcoats and boots are needed and may be purchased at nearby stores and shopping malls. (All buildings are heated, so medium weight clothing is most comfortable indoors.) Spring and fall seasons are moderate. Below are some averages:

Season	Fahrenheit	Centigrade
Summer	70° to 90° +	21° to 32°
Winter	20° to 45° (may drop to 0° or below)	-6 to 7°
Spring/Fall	60° to 70° +	10° to 20° +

In addition to clothes, books and other essentials, consider bringing the following items for your stay in the US: extra eye glasses or contact lenses, medications (in clearly labeled containers), photos, traditional clothing, addresses of friends and family, phone numbers of contact people in the US, compact items that will help your residence feel like home. Check with your airline regarding luggage weight and security measures or consult the [Transportation Security Administration](#). Remember: Do **not** pack your immigration documents in checked luggage.

Money

You should arrive with \$2500 to \$3500 in traveler's checks to cover initial costs. You should also carry a small amount (\$100-\$300) of US currency (\$1 and \$5 bills) and coins. These funds will be used for your arrival expenses such as taxis, meals, books, supplies, and other personal needs. For your protection, it is best to carry any large sums of money in the form of traveler's checks (NOT in CASH); be sure to sign your name on each check.

If you bring a bank draft or a foreign check to open an account, you cannot draw upon it for 2 to 3 weeks, so do not rely upon these funds for immediate cash. After you have established an account, you may have money wired directly from your home bank to your Pittsburgh bank. Since wiring fees can be expensive (check with your bank in advance!), consider wiring only large sums.

If you have major credit cards bring them. Since you have no credit history in the US, initially it will be difficult or even impossible to obtain a credit card even if you have a credit card in your home country.

Tuition Payments

Tuition payments should be wired to:

Mellon Bank 500 Ross Street Pittsburgh, PA 15262	Routing Number: 043-000-261 CMU Account Number: 197-9003 SWIFT Number: MELNUS3P
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Be sure to include the student's full name and ID number on the transfer. International wire transfers take longer to process, so please allow fourteen business days to avoid late payment fees. If a third party will be paying your tuition, you must send them the bill for your first semester at Carnegie Mellon. During your first semester you may wish to make arrangements with Enrollment Services or the [HUB](#), to bill your sponsor directly for subsequent semesters.

Airport Currency Exchange

While it may be more convenient to buy US dollars in your home country, limited buy/sell currency exchange is available at [Travelex Worldwide Money](#) located in the Pittsburgh International Airport on the Landside Transit Level. They are open every day from 7:00 am to 9:00 pm and offer additional services of faxing and international calling cards. Ask airport personnel for directions to their offices. You can contact them by phone at 412-472-5151.

Sending Packages to Carnegie Mellon

Until you know your new address, you may have your letters and packages sent to:

<p>Your Name Carnegie Mellon University, International Student SMC code (for undergraduates, if known) HOLD AT: 5032 Forbes Avenue Pittsburgh, PA 15289</p>

You must pick up your mail as soon as possible after arriving on campus. Please inquire at the [Carnegie Mellon Post Office](#), lower level in the University Center.

Social Security Number (SSN)

A Social Security Number is a type of national identification number that is required for employment in US. An SSN is not required for living in the US but is used by the US government to withhold taxes from pay.

Students

Students in F-1 status must have an offer of employment to be eligible to apply for an SSN (for example: an offer of on-campus employment or off-campus work permission such as OPT or CPT). For F-1 or J-1 students who have an on-campus job offer, your on-campus employer must complete an OIE [Social Security Form](#), which OIE must also sign to verify immigration status. Students then take the form, in person, to the local Social Security Administration office to begin the application process. Take your passport, I-20 or DS-2019, I-94 card (found in your passport) to apply. J-1 students either need to have the

employment noted on the DS-2019 form, or, if the employment is not noted, J-1 students on CMU's documents will need a confirmation letter from OIE. J-1 students sponsored by another agency or government will need to get a confirmation from their visa sponsor. You will also need to provide an address where your new card can be sent. The Social Security Administration recommends that international applicants wait at least 10 (ten) days after arrival in the US before submitting an application for an SSN.

Scholars

Scholars find it convenient to apply for a permanent SSN when they arrive in Pittsburgh. You will be asked for the SSN at the bank, by your landlord, CMU payroll office, etc. It's the closest thing that Americans have to a national identification number although you are not required to have one unless you will be paid in the US. Apply at a nearby Social Security Administration (SSA) office at least 10 days after you have entered the US (and after you have attended scholar orientation at OIE). It takes approximately 10 days for your entry to the US to be recorded in the immigration database that the SSA must check before they can assign a number to you. You must take your passport, DS-2019, I-94 card (found in your passport) and the SSN application.

Health Insurance

Health insurance is required for all enrolled students by the University and is a necessity for everyone living in the US because the cost of routine and emergency health care as well as prescription medicine is extremely expensive. Note: international students and scholars are not eligible for public benefits available to many US citizens with low incomes. Accepting any such public benefits can cause you to lose your legal status in the US and create a bar to your re-entry to this country. J visa holders (J-1 students, scholars and their dependents) are required by US federal law to have health insurance which meets minimum standards set by the government.

Currently the estimated cost of CMU's Health Insurance Plan is

- \$870 per year for individual coverage
- \$2,382 per year for student and spouse or child coverage
- \$2,863 per year for family coverage

Students

Prior to your arrival on campus, the premium for the basic insurance plan will be charged to your invoice. You will be enrolled in that plan unless you:

- 1) Choose to upgrade to a plan with better benefits or
- 2) Obtain a waiver by providing documentation of coverage that meets certain minimum criteria by the deadline set by the Student Health Services (see below).

Carnegie Mellon student health insurance will become active on August 1. If you expect to arrive earlier, we recommend that you purchase short-term travel insurance at home to cover you before your Carnegie Mellon insurance becomes active. If you are starting your studies in the spring or summer semesters, you may purchase a partial year's policy through the [CMU Student Health Services](#) that will provide coverage until the beginning of the next academic year, August 1.

You may request a waiver from the CMU health insurance requirement by showing proof of other acceptable health insurance. Requests for a waiver must be made to the Student Health Services; waivers are granted in very few circumstances. Note, individual health coverage programs which are purchased by you individually either in your home country or in the US will not qualify for a waiver and you may be required to pay also for the CMU health coverage. To avoid being obligated to pay for two health insurance plans, you should not purchase any private health insurance without first consulting Student Health Services. Routine dental work and eye examinations are not covered by most US health insurance plans; therefore, you should take care of any dental or eye care before you leave your home country. Optional dental and vision plans are available from Carnegie Mellon for an additional cost.

Scholars

Most visiting scholars will be able to purchase the Carnegie Mellon insurance after arriving on campus. You may want to purchase short-term travel insurance at home to cover you before your Carnegie Mellon insurance becomes active. You may purchase partial year coverage if you will be at Carnegie Mellon for less than one year.

For more information about Carnegie Mellon Health Services or health insurance please go to the Health Services website at: [CMU Student Health Center](#) or email Health Services directly: health@andrew.cmu.edu. Please note that the CMU Health Insurance meets the J requirements.

If you are paid a salary by your Carnegie Mellon department and will receive benefits, you will purchase health insurance (as well as dental and eye coverage) at a subsidized rate through the university. Spouse or family coverage could cost a couple of hundred of dollars per month depending on the health insurance coverage which you choose.

Required Immunizations

Carnegie Mellon considers proper immunization to be extremely important, particularly for students who will live in Carnegie Mellon residence housing. OIE strongly recommends that you take care of all required immunizations prior to your arrival on campus; certain immunizations and PPD skin testing for tuberculosis are required of all students. However, if you cannot do so, the Student Health Services staff will be able to provide you with the required immunization shots upon arrival to campus.

For more information, visit the [Student Health Services](#) web site, or email Health Services directly: health@andrew.cmu.edu.

Undergraduate Students & Exchange Students Living On Campus

Prior to moving into your on-campus room and registering for classes, you will be required to provide medical history information and immunization records to the Student Health Services office. You will receive these forms with other materials prior to your arrival on campus, and you should either:

- 1) send them in advance of your arrival to campus, or
- 2) carry them with you to CMU.

Failure to comply with immunizations and health requirements has serious consequences such as the inability to continue living on campus and/or to register for classes.

If you have met all of the requirements, you may proceed to move into

your campus housing and register for classes without delay. If you have not met the immunization and testing requirements, you will need to check in with the Student Health Services staff and receive the immunizations prior to moving into your campus residence hall.

Immunizations will be available on International Student Move-in Day, Friday, August 15, 2008 between 9:00 am and 6:00 pm. If you arrive after these services have discontinued in the evening, you will be issued a short-term key by Housing and will be escorted to your room for one-time entry; you would then be required to receive the immunizations the following day.

Graduate Students and Exchange Students Living Off Campus

Graduate students are required to provide medical history information and immunization records to the university. Certain immunizations and PPD skin testing for tuberculosis are required. If you do not fulfill the immunization requirements, your registration will be held and a fine will be imposed. Your department will send medical forms that you should send in advance of your arrival or bring with you. Student Health Services will provide immunizations during Graduate Orientation.

Getting To Campus

Carnegie Mellon is located in the Oakland neighborhood of Pittsburgh, approximately 20 miles from the Greater Pittsburgh International Airport. There is a public bus service (PATransit, Bus #28X) directly from the airport to the Carnegie Mellon campus. The bus departs from the lower level of the airport. The final stop the bus makes is in front of Morewood Gardens Residence Hall on the Carnegie Mellon campus. Please visit the [PAT website](#) for more information.

Drivers do not carry change, so be prepared with exact change when boarding the bus (in small bills and coins). The trip takes approximately 45 to 60 minutes depending on the time of day. Taxi service from the airport is also available at all times and will cost about \$50 to Oakland. The taxi should be metered and a tip of 10-15% of the cost on the meter is normally expected.

#28X BUS SCHEDULE & COST	
Monday to Sunday	5:55 am to 12:00 am departing every 20-30 minutes
Adults	\$2.60
Children (6 to 11)	\$1.30
Children (5 & under)	Free

Housing

Carnegie Mellon University offers a variety of housing services to foreign students and scholars. These services vary significantly depending on whether you are a foreign undergraduate, graduate or exchange student, or a foreign scholar (visiting researcher or professor). The subsections of this Housing section in the *Settling In Guide* address the specifics for each of the four unique groups which are served by OIE:

- **International undergraduates (F & J students)**

In summary, traditional dormitory style and apartment housing is maintained by Carnegie Mellon for undergraduate and exchange students during the regular academic terms. Graduate students and visiting scholars independently arrange for housing at off-campus locations, sometimes with the assistance of the home academic department and perhaps in consultation with the Community Housing Office. New graduate students may take advantage of a two-week period of Transitional Housing in campus dormitories in August prior to Graduate Orientation; move in and move out dates are strictly enforced and arrangements must be made in advance.

International students and scholars should anticipate a brief stay at a hotel or with a friend immediately upon arrival to Pittsburgh. Exceptions include new international undergraduates and exchange students who arrive on the scheduled Move In Day prior to the start of the classes and graduate students who arrive in August and have already reserved room(s) in Transitional Housing prior to arrival.

Undergraduate On-Campus Housing and Move In Day

All new first-year students live in campus housing and some exchange students elect to live in campus housing maintained by Carnegie Mellon. There are traditional residential dormitories and apartment-style living options. First-year students must follow the instructions in the Welcome Packet and submit their Housing Application and Housing License Agreement as instructed.

International Student Move-in Day for the residence halls is

Friday, August 15, 2008 from 9:00 am to 6:00

pm. When you arrive on campus, go directly to the check-in tent outside Morewood Gardens E Tower where you will receive your room key and other pertinent information (please do not check-in at Housing and Dining Services office). (Normal business hours for Housing and Dining Services are Monday through Friday, 8:30 am to 5:00 pm.) Housing and Dining Services makes every effort for you to move directly into your fall housing assignment, but as a resident with early arrival status you may be required to move into a temporary assignment for a short period of time.

Please be advised that due to summer housing demands and building maintenance, you are not permitted to enter your living space or store belongings before August 15, 2008. More information is available at [Housing and Dining Services](#) web site under the "first year resources" icon.

For parents and friends, a list of accommodations close to the campus is listed in the "Temporary Housing" section below. Reservations will be necessary as this is a very busy time of the year. Be sure to ask for a Carnegie Mellon University discount when making reservations.

On-Campus Housing for Exchange Students

As long as applications are received by the housing application deadlines, exchange students are guaranteed on-campus housing (see <http://www.housing.cmu.edu>).

View the [Housing Forms](#) website. Click on: "Exchange Student Application." If you want more detailed information about the housing options, go to Housing's [Building & Facilities](#) site.

Transitional On-Campus Housing

Graduate and exchange students arriving in Pittsburgh in August may have access to limited transitional Carnegie Mellon housing if it is requested in advance.

- If you are interested in transitional housing you can reserve a room through the Summer Housing icon on the [Housing and Dining Services](#) web site.
- Transitional housing is available from Friday, August 1, 2008 at 12:00 pm to Sunday, August 10, 2008 at 6:00 pm. Check-out is by 6:00 pm on Sunday, August 10. If you need temporary housing before August 1, CMU has a [web site](#) that provides information on local hotels. A short list of hotels is provided below.
- Transitional housing costs approximately \$20.00 per night to share a double room or \$30 per night for a single room. New rates will be approved in Spring 2008 and posted on the web site. Rooms are assigned on a first-come first-served basis and single rooms are limited.
- If you reserve transitional housing and cannot use it, you must cancel your reservation 48 hours in advance or you will be billed for the dates you reserved. These are dormitory accommodations; sheets and pillows and towels will NOT be provided and bathrooms are shared. However, sheets, pillows and blankets are available for an additional charge.
- When you register on-line you will agree to allow Housing and Dining Services to bill your student account after you check out for the number of nights you have stayed. Credit cards, cash and traveler checks are NOT accepted. For more information about Carnegie Mellon's housing visit [Housing and Dining Services](#). For more information on off-campus housing, visit the [Community Housing website](#).

Temporary Hotel Accommodations

We have listed accommodations close to the Carnegie Mellon campus should this be necessary. Rates are per night and reservations are necessary as this is a very busy time of the year. Be sure to ask for a Carnegie Mellon University discount when making reservations.

Name	Address	Tele- phone #	Approx. Daily Rates
<u>Shadyside Inn</u>	5404 5 th Avenue	412-441-4444	\$99 - \$129
Must use CMU PIN# (6511CM) when making reservations to get the discount rates.			
<u>Hampton Inn</u>	3315 Hamlet Street	412-681-1000	\$119 - includes breakfast and van to CMU
<u>Holiday Inn Select University Center</u>	100 Lytton Ave. at Bigelow Blvd.	412-682-6200	\$150
<u>Quality Inn University Center</u>	3401 Boulevard of the Allies	412-683-6100	\$79
<u>Wyndham Garden Hotel</u>	3454 Forbes Ave- nue	412-683-2040	\$159 - van service to CMU
<u>Residence Inn by Mar- riott</u>	3896 Bigelow Boulevard	412-621-2200	\$159
<u>Courtvard Marriott Shadyside</u>	5308 Liberty Ave- nue	412-683-3113	\$159

Rates are estimated and subject to increase. Taxes are not included in the rates indicated above.

Off-Campus Housing

New graduate students, visiting scholars and Exchange Students who do not live on campus, will need to search for off-campus housing independently since there are no long-term on-campus housing options available. The search for off-campus housing is perhaps the biggest source of anxiety for new international students and scholars. Most current students recommend arriving several weeks before classes start so you have ample time to get settled before you become involved in academic life. A challenge for one-semester exchange students is that it can be difficult to find a landlord who will rent for one semester only; most leases are for a full year. August and early September mark the start of the academic year at 10 local colleges and universities in Pittsburgh; new leases are at a premium at this time.

Housing is reasonably priced in comparison with major US cities. Most rental leases start on the first of each month with the most common start dates being the first of June, July, August, and September. If you already have a Carnegie Mellon e-mail address, you can access the [Community Housing](#) webpage for more detailed information on housing and related issues and to search Carnegie Mellon's database of local apartment listings.

You can also contact Community Housing by e-mail at commhous@andrew.cmu.edu or by phone at 1-412-268-4990. The Community Housing Office web site contains current apartment listings, detailed maps of Pittsburgh neighborhoods, and information about the Roommate Matching program among other topics. Also available in the Community Housing Office is a notebook listing comments and complaints from students about local landlords and apartment units.

Renter's Insurance

Renter's insurance is relatively inexpensive and be purchased after arrival. It is highly recommended because the landlord's property insurance policy that covers the physical dwelling will not cover your possessions inside of the building. Renter's insurance will cover your personal property, such as furniture or electronic equipment should there be damage from fire, theft, etc.

Neighborhoods in Pittsburgh

The following neighborhoods are located within a two-mile radius of Carnegie Mellon University. They are grouped and listed according to their proximity and convenience to the CMU Campus. [Community Housing](#) has more information about each of these neighborhoods. Also, consider purchasing the [Pittsburgh Street Finder](#), a street guide to Pittsburgh and the surrounding areas available from Amazon.com.

Oakland, Shadyside, and Squirrel Hill: Most CMU students choose to live in these three areas because they are closest to campus. Oakland has perhaps the cheapest rent but is considered less safe and less quiet than the other neighborhoods. Shadyside is favored because it is close and on the CMU free shuttle route, but the rental rates are higher and parking is limited. Squirrel Hill has decent rental rates and has ready access to public transportation, but the CMU shuttle service is not available to this neighborhood.

Bloomfield, Greenfield: These neighborhoods are farther away from campus, but also within walking distance to CMU and on city bus routes.

Friendship, Point Breeze, Highland Park: These are even farther away from CMU than those above, but still within commuting distance and on city bus lines.

Different Types of Rental Housing

Rental costs depend on location, size, condition and whether utilities (gas, water, and electric) are included. Although you cannot - and should not - rent housing before you visit the actual location, informing yourself before you arrive and arriving early will make the housing search a much smoother and less anxious experience.

Room in Private Home: One room with a shared bathroom and a shared kitchen located in a private home or a large house with many such rooms. These rooms are usually furnished.

Efficiencies/Studios: A small one or two room combination of living room, kitchenette, and bathroom. The price range for studios is, on average, \$450 - \$800 a month.

1, 2, 3+ Bedroom Apartments: An apartment including one or more bedrooms, a living-dining area, a kitchen, and a bathroom.

The price range for one-bedroom apartments is approximately \$575 - \$1000, for two-bedroom apartments, the price range is about \$700 - \$1200.

Houses: A one or two family style home in which a group of students share kitchen and bathroom facilities. In addition to full houses, the area near the University has many town houses, which are built in rows sharing common walls between each dwelling. Some houses include a car garage, a basement and/or a yard.

Resources to Use for Listing of Rental Housing Units

The Carnegie Mellon Community Housing Office has its own housing listings on the web site. Other helpful sources are classified section of the local newspapers such as the [Pittsburgh Post-Gazette](#) or [Tribune Review](#). The Sunday edition of the newspaper has the most comprehensive listings. Many students also use [craigslist](#) or CMU electronic bulletin boards such as [cmu.misc.market.apartments](#). To access CMU bulletin boards, you will need a CMU email account. You will receive email account information from your department as soon as it becomes available. Electronic bulletin boards are also a great place to find furniture and other necessary household items. [Community Housing](#) has complete instructions on how to subscribe to b-boards.

Utilities and Paying Bills

Bills in the US are commonly paid by personal checks available through your US bank. In most cases, you may set up automatic bill payment which enables you to pay bills electronically, directly from your bank account.

Some apartments may include utilities like gas, electric and water. However, in most cases you will have to contact the utility companies directly to set up and pay for service for your apartment. When looking for an apartment, be sure to include the cost of utilities in your monthly rent estimate. It is strongly recommended that you request an estimate of the previous tenant's utility bills by calling the utility company directly. Note that heating bills can be very high in the winter (over \$100 depending upon the type of heat and size of apartment). Listed below are some major utility providers:

ELECTRICITY	Duquesne Light	1-888-393-7100
	Allegheny Power	1-800-255-3443
GAS	Dominion	1-800-764-0111
	Equitable Gas	1-800-654-6335
LOCAL TELEPHONE	Verizon	1-800-660-2215

Note: Some students are told that they need a US Social Security Number (SSN) before they are able to establish telephone or other utility services. This information is incorrect. Students who do not have an SSN may have to complete an application and submit copies of documents (such as a passport and a student ID) and may have to pay a deposit. If the employee you are speaking with seems unaware of the procedure for starting service without an SSN, politely ask to speak with a manager or call back and talk to another employee.

Transportation

Carnegie Mellon is located at the junction of three major neighborhoods (Shadyside, Squirrel Hill, and Oakland) and is within walking distance of restaurants and shops. For traveling longer distances, you may want to consider using a bike, bus, or taxi.

Local Buses

The easiest and least expensive means of transportation in Pittsburgh is the local bus transportation provided by the Port Authority of Allegheny County (PAT). Schedules for the various routes throughout the city may be obtained from the Information Desk in the University Center (on campus), by going to the [PAT](#) website or by calling PAT customer service at 412- 442-2000 and asking specific questions such as, “How do I get from CMU to the Waterfront shopping center?” Also, [Google Transit](#) provides very good public transportation information service for selected US cities, including Pittsburgh.

Students:

All degree-seeking students are charged a Port Authority Fee of approximately \$35 per semester. Your ID will show a small picture of a bus, which will serve as a bus

pass, good for unlimited free use of the entire city bus system including the “T” (the subway between downtown, the South Hills and the inclines). Family members may find it economical to purchase coupons for a weekly, a monthly, or even a yearly bus pass. Passes can be purchased on campus at the CMU University Center Information Desk, at the PAT office downtown, or at local banks, department stores, and grocery stores.

Scholars (researchers/professors):

Visitors who are Carnegie Mellon staff or faculty employees (i.e. paid by Carnegie Mellon) and who are benefits-eligible will receive a CMU ID with a white bus icon on it. This will serve as a bus pass, good for unlimited free use of the entire city bus system.

For visitors who are not Carnegie Mellon benefits-eligible staff or faculty and for family members, the basic fare for bus service is \$2.00 and \$1.00 for a child 6-11 years old. Children under five ride free. Exact fare is required on all buses. Drivers do not carry change (fares subject to change). Sometimes it is necessary to take two buses in order to reach a destination. If this is the case, a transfer can be purchased from the bus driver. A transfer can be used to pay the fare on your second bus (including return trips if used within 3 hours of purchase). Transfers cost \$0.25 for children under the age of 12 otherwise it is \$0.50 per person. Family members may find it economical to purchase coupons for a weekly, a monthly, or even a yearly bus pass. Passes and coupons may be purchased on campus (at the University Center Information Desk), at the PAT office downtown, or at local banks, department stores, and grocery stores.

Carnegie Mellon Shuttle

Carnegie Mellon operates a shuttle service daily during the regular academic terms from 6:45 am to 10:45 pm between campus and nearby off-campus locations. There is also an escort service available from 6:30 pm to 6:40 am. The shuttle follows a designated route and the escort service operates within a 1.5-mile radius of campus. All students and their dependents may use these services for free. More information about these services is available from [University Police](#).

Purchasing a Car

Owning a car in the US can be expensive. There are ownership costs (purchase price, taxes, depreciation, finance charges, registration, insurance, license fees, parking, etc.) as well as operating costs (gas, oil, annual inspections, engine maintenance, tires, etc.). If you'd like to research this option, [Consumer Reports Magazine](#) and [Car and Driver Magazine](#) are good resources. You can also visit <http://www.carseverything.com> and <http://www.nada.com> for more information. Automobile insurance rates for people who are new to the US are usually inflated until a driving history has been established. Be aware that parking on campus is very difficult and costly to obtain and is limited in many residential neighborhoods close to campus. Obtaining a Pennsylvania driver's license may also be difficult. **Do not purchase a car without first determining if you'll be able to obtain a Pennsylvania driver's license, which you must have before you are able register the car.** You may wish to discuss auto insurance for the US with your current auto insurance company at home.

Pennsylvania Driver's License

You will only be able to receive a Pennsylvania driver's license if your I-20, DS-2019 or H-1B status is valid for more than one year. **If you will stay less than one year, and you would like to drive, you must bring your valid current home-country license and the international drivers permit (in English).** Students and scholars who will stay for more than one year should apply for the Pennsylvania Driver's License soon after arrival. To receive a driver's license, you will need to pass (1) a vision test and physical exam, (2) a written knowledge test, and (3) a driving test.

Shopping

Supermarkets and grocery stores are usually open from 7:00 am to 11:00 pm. Some may even be open 24 hours a day. Most other stores open around 9:30 am and close around 5:00 pm or 6:00 pm, Monday through Saturday. Some may have evening hours as well. Shopping malls are open from 10:00 am to 9:30 pm every day except Sunday, when they are open from 12:00 pm to 6:00 pm.

Pittsburgh offers a variety of neighborhood shopping districts within a short walk or bus ride from campus where you may purchase clothing, furniture, appliances, household supplies, cosmetics, as well as general and ethnic groceries. Suburban shopping malls offering a larger selection of stores are accessible by bus or car. The State of Pennsylvania charges a 6% sales tax, with 1% additional in Allegheny County, on all purchases except unprepared food, clothing, and medicine. Other states and cities also charge sales tax on purchases, but there is no uniform nationwide sales tax.

Buying Used Items

You can save money by buying used items, such as clothing, furniture, and other household goods. Certain stores sell used items and people often have sales in their garage or yard where they sell things they no longer need or want. You can check the want-ads (classified advertisements) in the [Pittsburgh Post-Gazette](#), the [Tribune Review](#), the PennySaver (a free newspaper delivered to homes in local neighborhoods each week) or on [craigslist](#). Carnegie Mellon also has a number of electronic bulletin boards where students and staff advertise items for sale. Most of them can be found under the name cmu.misc.market. You will need a Carnegie Mellon email account to access these bulletin boards.

Tax Information

Tax filing obligations in the United States may seem complicated, depending on what students and scholars have experienced previously regarding tax forms. The Office of International Education (OIE) provides assistance regarding tax obligations for international students and scholars who are “non-residents for tax purposes” as defined by the Internal Revenue Service (IRS). Most of our international students and scholars are “non-residents for tax purposes” and can take advantage of these services. OIE services are offered from mid-February through April each year in anticipation of the April 15 tax filing deadline. Detailed information will be mailed by OIE and is posted on the [News](#) section of the OIE website.

Even if an international student or scholar has no US income, each person (and his/her dependents) must complete at least one tax form for each calendar year in the US, even though no tax is owed to the US. The tax filing process will be relatively simple for students and scholars with no US source income.

Meeting tax obligations is more complex for those with US source income such as a stipend or salary for full-time, part-time or temporary work (such as an internship). Broadly speaking, taxes on income earned at Carnegie Mellon will include federal taxes (from 0% to 30% depending on earned income amount, treaties, etc.), PA state tax (slightly over 3%) and local tax (from 1% to 3% depending on several factors). These taxes are withheld from paychecks, reducing the actual “take home pay.” Each year tax forms must be filed to reconcile what has been withheld by the employer with what is owed. International students and scholars will spend several hours each year completing the necessary tax forms for local, state and federal tax obligations, even with OIE assistance.

Tax obligations for students and scholars with any US-based financial support may be reduced or modified by tax treaty agreements between nations. For additional information on tax treaties, read the [IRS Publication 901](#). When using this guide, be sure to look in the correct section; either “Professors, Teachers and Researchers” or “Students and Apprentices,” as is relevant to your situation.

In addition to the seasonal services mentioned above, OIE staff can provide general guidance and reference information regarding taxation in the US. However, OIE staff can not provide individual tax advice or guidance. Tax agencies, such as the IRS, or certified tax advisers and accountants may be consulted for further information.

Information for Families

Getting a CMU Spouse or Partner Identification Card (ID)

For a small fee, a current Carnegie Mellon student or visiting paid, benefits-eligible scholar may obtain an affiliate ID card for their spouse or partner from the Card Office. Complete information and the request form can be found on the [Card Office](#) web site. The Carnegie Mellon student/scholar must be present with their spouse or partner for the card to be produced. The affiliate ID card permits use of the Carnegie Mellon shuttle and the recreational facilities at the University. The ID card does not entitle the cardholder to ride the Port Authority Transit bus system free of charge.

Getting a Social Security Number for a Spouse

Social Security Numbers can only be issued to those non-immigrants (those who are not citizens or permanent residents of the US) who have an official need for such numbers. A Social Security Number is **not required** for living in the US, but is used by the US government to withhold taxes from pay. Spouses on J-2 visas can only prove this need if they have received work authorization from US Citizenship and Immigration Services (USCIS). Spouses on F-2 visas are not eligible for work authorization and therefore cannot obtain a Social Security Number.

Schools

School for children begins at age 5 and is required by Pennsylvania law for children between the ages of 5 and 17. Parents with children under the age of 5 will find several child care options available including in-home care, family day care, group home day care, and child care centers. Prices will vary widely but can range up to \$1,300 per month for full-time care for infants and toddlers.

For school-age children, parents may consider public or private education. Public education is free although there are charges for some after-school programs. Tuition will be charged for private education and may cost as much as \$10,000-\$15,000 per child, per year. To attend public schools, children must be in a dependent (J-2, H-4) immigration status. If they are in a tourist status (B-1/B-2), they may not be allowed to enroll or may have to pay a fee.

English as a Second Language (ESL) services are available at some schools and may be an important part of your decision to place your child. Information about English classes for adults can be found on the Intercultural Communication Center (ICC) website: <http://www.cmu.edu/icc/family/index.shtml>.

Organizations for Spouses and Partners

There are various organizations in which spouses, partners and other family members can get involved. Two of these are: Carnegie Mellon International Spouses and Partners Organization (contact [OIE](#)) and the [International Women's Association of Pittsburgh](#) (412-828-4663 or 412-441-8102).

A comprehensive list of local international groups with event listings and information can be found at [Global Pittsburgh](#).

Additional information for spouses and families of international students will be provided at [International Student Orientation](#) and for spouses and families of visiting scholars at OIE's Scholar Orientation.

Arrival Checklist

Once you've arrived on campus, use this checklist of things to do in your first few days:

Graduate & Exchange Students Living Off Campus

___ **Secure transitional housing (if necessary).**

___ **Report to your academic department and complete registration procedures.**

Your department may have other tasks for you and should also be able to give you your student ID number and email user ID, if ready.

___ **Get your student ID card at the Card Office on the ground floor of Warner Hall.**

You will need your student ID number to do this. If you do not know it, your department will be able to provide this information. If you are enrolled for the current semester, your ID should have a small picture of a bus allowing you to ride the public transportation free.

___ **Attend Graduate Student Orientation.**

You will receive essential information and assistance in getting settled. Orientation is a rare opportunity to meet students from across campus and around the world. It's also an opportunity to meet staff from a variety of Carnegie Mellon offices.

___ **Complete mandatory immigration check-in.**

This should be completed during orientation. Please bring your immigration documents (I-20/DS-2019, passport and I-94 card). If you arrive before August 1st or after August 11th, you **MUST** complete a 1.5 hour mini-orientation in the Office of International Education. Call 412- 268-5231 to sign up.

Immigration check-in must be completed by the end of the first week of classes or you will lose your legal nonimmigrant status in the U.S.!

___ Find off-campus housing.

Review the information here and with the Carnegie Mellon [Community Housing Office](#) on finding off-campus housing that meets your specific needs and preferences. If you arrive early, be sure to visit the Community Housing Office on the first floor of Morewood Gardens E-Tower, tel: (412) 268-4990.

___ Open a bank account.

When you attend international student orientation you will receive detailed information on the many full service banks close to campus. In the meantime, check out the following web sites:

PNC Bank
Citizens Bank
National City
Dollar Bank

Take into consideration services and fees associated with checking and savings accounts, interest rates, wire transfer fees, ATM machine access, credit and debit card availability, as well as telephone and web banking. You may not want to open an account until you have secured housing as proximity to your residence is also an important consideration.

___ Buy health insurance for yourself dependents, if you do not already have it.

Health insurance is required by the university and is a necessity in the U.S. because the cost of routine and emergency health care is extremely expensive. For more information visit the [Health Services](#) web site.

___ Apply for a Social Security Number (SNN) if you will be employed on campus.

A Social Security Number is a type of national identification number that is required for employment in US. You must have an offer of employment to be eligible to apply for an SSN. You must apply

in person for a permanent Social Security number at a Social Security Office. Take your passport, I-20 or DS-2019, I-94 card (found in your passport), and [confirmation letter from OIE](#). You will also need to provide an address where your new card can be sent. The Social Security Administration recommends that international applicants wait at least 10 (ten) days after arrival in the US before submitting an application for an SSN.

Arrival Checklist

Undergraduate & Exchange Students Living On Campus

___ **Attend International Student Orientation: August 16, 2008.**

___ **Complete mandatory immigration check-in.**

This should be completed during orientation. Please bring your immigration documents (I-20/DS-2019, passport and I-94 card). If you arrive before August 1st or after August 16th, you **MUST** complete a 1.5 hour mini-orientation in the Office of International Education. Call 412- 268-5231 to sign up.

Immigration check-in must be completed by the end of the first week of classes or you will lose your legal nonimmigrant status in the U.S.!

___ **Complete course registration procedures.**

This is usually done before you arrive or at First Year Orientation. Check with your academic department.

___ **Get your student ID at Move In Day on August 15, 2008.**

___ **Open a bank account.**

When you attend international student orientation you will receive detailed information on the many full-service banks close to campus. In the meantime, check out the following web sites:

PNC Bank
Citizens Bank
National City
Dollar Bank

When considering banking options take into consideration services and fees associated with checking and savings accounts, interest rates, Automatic Teller Machine (ATM) access, credit and debit card availability, as well as telephone and web banking.

___ Purchase health insurance.

Health insurance is required by the university and is a necessity in the US because the cost of routine and emergency health care is extremely expensive. For more information about Carnegie Mellon Health Services or health insurance please check with [Health Services](#).

___ Apply for a Social Security Number (SSN) if you will be employed on campus.

A Social Security Number is a type of national identification number that is required for employment in US. You must have an offer of employment to be eligible to apply for an SSN. You must apply in person for a permanent Social Security number at a Social Security Office. Take your passport, I-20 or DS-2019, I-94 card (found in your passport), and [confirmation letter from OIE](#). You will also need to provide an address where your new card can be sent. The Social Security Administration recommends that international applicants wait at least 10 (ten) days after arrival in the US before submitting an application for an SSN.

Arrival Checklist

Scholars

___ **Secure temporary housing.**

___ **Report to your academic department.**

Your department should be able to provide you with information about your email account, office and/or lab space, office telephone, computer facilities, and CMU ID card.

___ **Attend OIE's Scholar Orientation.**

The Office of International Education (OIE) located on the 3rd floor of Warner Hall hosts an orientation and immigration check-in for new scholars every Thursday from 1:00 -2:00 pm. Within the first week of your arrival, call the OIE receptionist at 412-268-5231 to make and appointment for this orientation. This is a required meeting.

___ **Complete Immigration Check In.**

This will be completed during the scholar orientation. Bring your passport with visa, DS-2019, and I-94. This check-in is required; failure to check-in will result in the loss of your legal status.

___ **Get your affiliate or staff ID card at the Card Office.**

If you will be paid by CMU, you can obtain an ID card 3-4 days after your department has entered your information into the Human Resources system. If you will not be paid by CMU, your department will give you a form (Affiliate Card Request) to take to the Card Office for you to obtain an ID. The Card Office is located in the basement of Warner Hall. You must have photo identification (passport is acceptable) with you when you apply for your ID card. Staff receiving benefits will receive a Carnegie Mellon ID+ card with a white bus icon on the card that allows you to ride Pittsburgh public transportation free of charge. Scholars who are not benefits eligible will receive a Carnegie Mellon Affiliate ID card which does not allow for the free bus pass benefit.

___ **Locate off-campus housing.**

CMU's [Community Housing Office](#) can provide general tips as

well as specific information on available apartments and houses for rent. You can also stop by the office on the first floor of Morewood Gardens E-Tower or call them at: (412) 268-4990.

___ Open a bank account.

PNC Bank
Citizens Bank
National City
Dollar Bank

Take into consideration services and fees associated with checking and savings accounts, interest rates, ATM machine access, credit and debit card availability, as well as telephone and web banking. You may want to open an account after you find housing so that you can choose a bank located conveniently near to your apartment or house.

___ Purchase health insurance for yourself and dependents, if you do not already have it.

Health insurance is a necessity in the US because the cost of routine and emergency health care is extremely expensive. J visa holders are required by US federal law to have health insurance. More information about health insurance can be found at [Student Health Services](#) or at [Human Resources](#) for those with CMU benefits.

___ Apply for a Social Security Number (SSN).

Scholars find it convenient to apply for a permanent SSN when they arrive in Pittsburgh. You will be asked for the SSN at the bank, by your landlord, CMU payroll office, etc. It's the closest thing that Americans have to a national identification number although you are not required to have one unless you will be paid in the US. Apply at a nearby Social Security Administration (SSA) office at least 10 days after you have entered the US (and after you have attended scholar orientation at OIE). It takes approximately 10 days for your entry to

the US to be recorded in the immigration database that the SSA must check before they can assign a number to you. You must take your passport, DS-2019, I-94 card (found in your passport) and the SSN application.

___ Go to CMU's Payroll Office.

If you will be paid by CMU, visit the CMU Payroll Office (4615 Henry Street) between 9:30 am and 3:30 pm. Helpful documentation to bring with you include your passport, DS-2019 and I-94 as well as your social security number or card. Unless you claim a tax treaty based on the specific treaty between your home country and the US, US federal taxes will be withheld from your paycheck. You will also pay state (3.07%) and local (1 – 3%) income taxes.

What's What On Campus

The University has two telephone exchanges, (412) 268-XXXX for faculty, staff, and graduate student offices and (412) 862-XXXX for undergraduate residence hall rooms. Intra-campus calls are made by dialing 8-XXXX to reach a faculty, staff, or office extensions and 2-XXXX for residence hall rooms.

Your Department Registration issues/stipends (and pay advances), academic and research assistance.	Tel: Email:
Office of International Education (3rd floor, Warner Hall) I-20/DS-2019 signatures, immigration questions, international travel visa issues, cultural adjustment issues, employment issues, and trouble-shooting for other problems not handled elsewhere.	newinter@andrew.cmu.edu Tel: 412-268-5231 Fax: 412-268-5231
The HUB/Enrollment Services (Ground floor, Warner Hall) Enrollment verification letters, change of student I.D.#, name, or address (on-line), I.D. cards, transcripts, correction of enrollment errors, bill payment (if not by mail), sponsor billing, financial aid & loan services, and campus dining programs.	thehub@andrew.cmu.edu Tel: 412.268.8186
Community Housing Office (Morewood Gardens, E101) Listings of off-campus housing/maps/notebook of landlords to watch.	commhous@andrew.cmu.edu Tel: 412-269-4990
Intercultural Communication Center - ICC - (4th floor, Warner Hall) Language support services, writing clinic, tutoring, workshops, placement interviews, and International TA testing.	eslhelp@andrew.cmu.edu Tel: 412-268-4979
Student Health Services (Moosewood Gardens, E Tower) Basic health care, immunizations, health insurance information, and medical history information.	health@andrew.cmu.edu Tel: 412-268-2157
University Police (24 hrs) - (300 South Craig St., Room 199) After-hours problems, emergencies, Shuttle, Escort & Safe Walk services, report crimes.	Emergency: 412-268-2323 Non-emergency: 412-268-6232
Post Office (lower level, University Center) Stamps, mail services, on-campus mail boxes.	post-office@andrew.cmu.edu Tel: 412-268-2927
Payroll Office (4615 Henry St. near Forbes & Craig Streets) For students with on-campus employment: tax & I-9 (eligibility to work) forms, and information on tax withholding. Note: website requires andrew ID.	Tel: 412-268-2097
Computing Services (Cyert Hall) E-mail account problems, computing issues, and computer cluster issues.	advisor@andrew.cmu.edu Tel: 412-268-4357 (HELP)
FedEx/Kinkos (Lower Level, UC) Photocopying and faxing service.	Tel: 412-268-3737

Campus Map

