

The J Guide

Information for J Exchange Visitors Sponsored by Harvard University

by

Harvard International Office

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Welcome from the HIO Director

The entire staff of the Harvard International Office (HIO) would like to welcome you to our international community. Harvard University has never been more diverse than at the present time, with a population of over 9,000 international students and scholars—many accompanied by their families. We hope that you will take advantage of the opportunities Harvard offers and that your interactions with each other, as well as with the rest of the community, will be stimulating, enjoyable, and productive. You will find that the Cambridge/Boston area offers the cultural and educational opportunities of a large city, while still being easy to navigate.

The HIO was founded in 1944 to assist the growing number of international students with advice on immigration-related matters and with the settling-in process. Much has changed since then, but our role within the University is surprisingly the same. Our staff has many years of experience advising students and scholars on immigration matters, and we are a valuable resource for information on settling into this area. Each international student and scholar at Harvard is assigned a particular advisor in the HIO.

We look forward to being a helpful part of your Harvard experience. Our best wishes for a successful and enjoyable stay.

Sincerely,

Martha D Gladue

Director, Harvard International Office

J Program Objectives

The exchange of professors and research scholars promotes the exchange of ideas, research, mutual enrichment and linkages between research and academic institutions in the United States and foreign countries. Professors, research scholars and other individuals with similar education or accomplishments travel to the United States to lecture, observe, consult, train or demonstrate special skills at research institutions, museums, libraries, post-secondary accredited academic institutions or similar types of institutions.

Foreign students have the opportunity to study at American degree-granting post-secondary accredited academic institutions, or participate in a student internship program that will fulfill the educational objectives of the student's degree program in his or her home country.

The Office of Designation

The U.S. Department of State's Office of Designation designates, monitors and partners with U.S. organizations to administer the Exchange Visitor Program, including government agencies, academic institutions, educational and cultural organizations, and corporations. In compliance with 22 CFR (Code of Federal Regulations) Part 62, following is the Office of Designation's address:

Address:

U.S. Department of State
Office of Designation - Academic and Government Programs Division
ECA/EC/AG – SA-5, Floor C2
2200 C Street, NW
Washington, DC 20522-0582

Telephone: 202-203-7131

Fax: 202-632-2701

Web address: <http://j1visa.state.gov/participants/>

Email address: Jvisas@state.gov

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Preparing to Come to the U.S.

As you prepare to come to Harvard we hope that the following information will help ease your transition to Harvard and the Cambridge/Boston area. Please take some time to review the guidance on what your next step is in getting ready to come to Harvard.

Review Your Form DS-2019:

- Once you receive your Form(s) DS-2019 please review them carefully for accuracy and alert the HIO to any errors.
- You will come to the U.S. in a particular J-1 category (see DS-2019 item #4). Please see the detailed information enclosed with your DS-2019 on the maximum amount of time you are permitted to remain in the U.S. for this visit and let your sponsor know immediately if the category is not appropriate.
- If you are not able to enter the U.S. by the start date indicated on your Form DS- 2019, you must let the HIO know your actual or expected arrival date as an updated Form DS-2019 may need to be issued.

Pay the SEVIS Fee:

- All new J-1 visa holders must pay a SEVIS fee of \$180 after receiving the Form DS- 2019. J-2 dependents do not pay the SEVIS fee.
- For SEVIS fee payment instructions, please go to www.FMJfee.com. For Harvard's Exchange Visitor Program Number, please refer to the instructions sheet sent to you along with your Form DS-2019.
- Your SEVIS fee payment receipt is needed for your visa interview and entry to the U.S. So please print the receipt and carry it with you whenever traveling into the U.S.

Apply for a J Visa at a U.S. Embassy or Consulate:

- Apply for a J visa as soon as possible by following the instructions on the non-immigrant visa application on the web site of a U.S. embassy or consulate.
- Canadian citizens do not need a visa in their passports to enter the U.S.
- Citizens of all other countries must apply for a J-1 visa at a U.S. embassy or consulate with passports, Form DS-2019, and any additional documentation required by the U.S. embassy or consulate.
- If you are coming on the J-1 Student Intern category, you must also have the completed and signed Form DS-7002.
- All accompanying dependents (spouse and unmarried children aged 21 or younger) who will travel to the U.S. at the same time as the J-1, or separately after the J-1 arrives in the U.S., will need their own original Forms DS-2019 and must obtain J-2 visas (except for Canadians) at a U.S. embassy or consulate.

Enter the U.S.:

- You are not permitted to enter the U.S. in J-1 status more than 30 days prior to the start date listed on your Form DS-2019.
- Your J-2 dependents are not permitted to enter the U.S. before you do.

- You are required to present a valid passport, original Form DS-2019, a valid J visa (except Canadians), and evidence of SEVIS fee payment upon entering the U.S.

Registration and Orientation

HIO Registration

You must register at the HIO as soon as possible after your arrival at Harvard. Please take your passport and DS-2019 for registration at the HIO. If you have dependents who have accompanied you to the U.S. in J-2 dependent visa status, please take their visa documents and passports to the HIO as well. Please also take with you to the HIO any documents issued by an immigration official upon your entry to the U.S. The staff at the HIO will provide important information, and will answer any questions you may have.

Orientation

The HIO holds an orientation called “Getting Started” for students and scholars throughout the year. The “Getting Started” orientation provides an opportunity for students and scholars to meet one another and covers the following topics: banking and telephone information, transportation and safety issues, health care in the United States, Harvard resources (athletics, libraries, etc.), information for spouses and partners, housing, taxes, and immigration issues. Prior to the beginning of each semester, orientations are offered more frequently to meet the needs of a larger influx of people. Orientations for spouses as well as walking/shopping tours are offered at the beginning of each semester. Please check the [orientation schedule](#).

Required Fees

Please be sure to contact your Harvard department or affiliated hospital to inquire whether there are required fees associated with your appointment at Harvard or at its affiliated hospital.

In addition to tuition and required fees from each school at Harvard, J-1 students applying for post-completion Academic Training must pay a \$150 fee to Harvard University. The HIO collects this one-time, non-refundable fee for processing post-completion Academic Training applications and maintaining SEVIS records for the length of the Academic Training experience.

Harvard ID Cards

If you are a **research scholar**, you will be able to pick up your ID card from Campus Services only after your department has processed your Harvard appointment and after the start date on your Form DS-2019. Please check with your department to be sure that your appointment has been processed before going to have your ID photo taken. Some schools have facilities to take ID photos.

If you are a **student**, you receive your Harvard ID card during orientation at your school. For the orientation time and location at your school, consult your school’s registration materials or its web site.

To gain access to most Harvard facilities, you must show your Harvard ID card. There are three ID Services locations on campus:

Campus Service Center - Smith Center, Rm. 807, 1350 Massachusetts Avenue, Cambridge, 8:00 am - 5:00 pm on Mon.-Fri., closed Sat. and Sun., 617-496-7827.

Longwood Medical Area - Kresge Building, 677 Huntington Avenue, Suite 119, Boston, 8:00 am - 4:00 pm, Mon. - Fri., 617-432-0389.

Business School - Business Operations Center, Shad Hall 020A, 70 North Harvard Street, Allston, 8:00 am - 5:00 pm, Mon. - Fri., 617- 495-6814.

Please note: J-1 Student Interns at Harvard affiliated hospitals are not eligible for a Harvard ID. J-1 Student Interns with Harvard appointments may be eligible for a Harvard ID. Please inquire with your hosting department on your eligibility for Harvard ID.

If you lose your ID card, you may obtain a replacement card. You will be charged \$25 for the first two replacement cards, and \$40 thereafter.

Exchange Visitor Reporting Requirements

As a J-1 Exchange Visitor, you are required to notify the HIO of certain changes during your J-1 program at Harvard.

You must promptly notify the HIO of:

- your current residential U.S. address (not a P.O. box or mailing address)
- telephone number
- email address for you and any J-2 dependents
- any change of Site of Activity (host department, center or lab)
- any change in host professor, supervisor or principal investigator
- any offer for occasional lecture or short-term consultation
- change in program duration, as indicated by the program dates listed on the DS-2019
- early completion or departure from Harvard
- extension of J-1 Program
- transfer or move to another institution
- departure of J-2 dependents from the U.S. prior to the J-1's departure

You are required to have HIO authorization **prior** to any of the following changes or additions occurring: Any proposed change or addition to your Site of Activity (host department, center or lab), host professor, supervisor or principal investigator, any occasional lecture or short-term consultation, any change in your program duration, including early completion, an extension or a transfer to another institution.

Any changes to address information must be [reported to HIO](#) within ten (10) business days of the change so that the HIO may report this in SEVIS.

J-1 Research Scholars who are M.D.s are not permitted patient contact in the U.S. while in the J-1 Research Scholar category. Please contact your HIO advisor with any questions regarding this regulation.

Two Year Home Residence Requirement-212(e)

In some cases, the J-1 visa carries with it a two-year home residence requirement which obliges you and your J-2 dependents to return to your home country for two years before being eligible to apply for an immigrant visa or a non-immigrant H, L or K visa. The requirement also makes you and your J-2 dependents ineligible to change to any other visa status within the United States.

Not all J-1 visa holders are subject to this requirement. The requirement applies to individuals in one of the following situations:

- If you are funded by the United States Government, your own government, or international organizations during part or all of your stay in the United States, you are subject to the requirement.
- If your skills are needed in your home country, as registered on the Exchange Visitor Skills List, you are subject to the requirement.
- If you are a graduate of a foreign medical school participating in an internship, residency, or a clinical training program in the United States sponsored by the Educational Commission for Foreign Medical Graduates (ECFMG), you are subject to the requirement.

Are You Subject to 212(e)?

You should check both your Form DS-2019 and J-1 visa to see if you are subject to the two year home residence requirement, 212(e). If you are sponsored by Harvard, please contact the HIO for further clarification.

Advisory Opinion from the U.S. Department of State

If there is a doubt whether or not you are subject to the requirement, you may request an [Advisory Opinion from the U.S. Department of State](#).

212(e) Waiver

If you are subject to the requirement and do not wish to fulfill the requirement, you may apply for a Waiver of the two-year home residence requirement. Please note: before requesting an Advisory Opinion or applying for a Waiver, **contact your HIO advisor**. Failure to inform an HIO advisor regarding this matter could jeopardize your ability to secure an extension of Form DS-2019 or change into another non-immigrant status.

Documents Required to Travel and Reenter the U.S.

As a student or scholar on the J-1 visa at Harvard, you will need the following documents in order to return to the U.S.:

- Valid passport: must be valid for at least six months at time of reentry
- Valid U.S. J-1 visa: visa expiration date has not passed on the day of reentry; **Canadian citizens do not need a U.S visa**
- Unexpired Form DS-2019: document expiration date has not passed on the day of reentry
- Valid travel signature on Form DS-2019: signature on Form DS-2019 not more than twelve months old on the day of reentry to the U.S.
- SEVIS fee payment receipt: If you do not have the receipt and have paid the SEVIS fee before, please [print one out](#). If you have not paid the SEVIS fee, you may [pay now](#) and print out the receipt.

Please note that you may reenter the U.S from Canada, Mexico and the Caribbean islands, except Cuba, with an expired visa after a visit of less than 30 days to the places mentioned above – you must have your DS-2019, your I-94 printout, and your valid passport.

Health Care in the U.S.

Government Regulations Regarding Health Insurance

U.S. Federal Law - All J visa holders are required to maintain health insurance that meets certain requirements. The guidelines are available on the [HIO web site](#).

Please note that changes to these minimum insurance coverage requirements are pending with the U.S. Department of State. Insurance coverage requirements are scheduled to increase as of May 15, 2015. As of May 15, 2015, the J-1 regulations will require the following with respect to health insurance coverage:

- Medical benefits of at least \$100,000 per accident or illness
- Payment for repatriation (preparation and transportation of remains to home country) in case of death in the amount of \$25,000
- Payment for medical evacuation (transportation to home country on advice of attending physician) in the amount of \$50,000
- A deductible not to exceed \$500 per accident or illness
- Coverage of pre-existing conditions after a reasonable waiting period
- Payment by the insurance company of at least 75% of the costs of medical care (the patient must not be required to pay more than 25% of medical care costs)

To comply with these regulations, health insurance policies must be underwritten by corporations having one of the following:

- A.M. Best rating of A- or above
- McGraw Hill Financial/Standard & Poor's Claims-paying Ability rating of 'A- or above
- Weiss Research, Inc. rating of "B+" or above
- Fitch Ratings, Inc. rating of "A-" or above
- Moody's Investor Services rating of "A3" or above.

Insurance backed by the full faith and credit of the government of the Exchange Visitor's home

government will meet this requirement. It is not necessary to purchase additional health insurance if coverage from your home government meets the J visa requirements. Harvard's health insurance plans meet the requirements of the J-1 visa except for the repatriation and evacuation requirements. The University has agreed to cover the costs of medical evacuation and repatriation for J visa holders on Harvard's Exchange Visitor Program. The HIO has information on stand-alone repatriation and medical evacuation plans for those not on Harvard's J visa program.

Important Considerations for Scholars

You must purchase private insurance in the U.S. as soon as possible after arrival if you do not have health insurance from home that covers you while you are in the U.S. You should at least have travel insurance to cover you when you first arrive.

It is essential that you plan ahead for your health insurance needs if you or your dependents arrive in the U.S. with a pre-existing condition, **including pregnancy**.

The various options available to scholars at Harvard are listed below:

1. Harvard Employee Insurance - This is the University-subsidized insurance for “benefits eligible” Harvard employees and immediate eligible family members.
2. The HUSHP - Harvard postdoctoral fellows who are not “benefits eligible” can purchase the “Affiliate” coverage under this plan.
3. Other options - The HIO has a variety of brochures for outside plans that meet the J visa requirements. There is also information available on the HIO's web site.
4. The Health Connector - Harvard affiliates who do not meet the criteria as a postdoctoral fellow or “benefits eligible” affiliate may be eligible to enroll in a Massachusetts health plan offered by the [Health Connector](#) service.

For more information on health insurance options, please refer to the Health Care section under Life at Harvard of the [HIO web site](#).

Dental Insurance

There are no dental insurance options for scholars who are not “benefits eligible.”

Fee-for-service dental care is available on the Harvard Square and Longwood Medical Area campuses. Additional information on dental care options for affiliates is available on the HIO web site.

J-2 Dependent Information

Dependents of scholars who are “benefits eligible” are eligible for the same health insurance plans as the scholar.

Scholar dependents must enroll in HUSHP within 30 days of the scholar's appointment start date, or within 30 days of their own arrival in the U.S., whichever is later.

Scholars wishing to enroll their dependents for health insurance plans should do so when they themselves enroll or when their dependents arrive, if they arrive at a later date. If dependents do not choose the Harvard plan, they will not have access to the Harvard University Health Services clinics.

Tax and Social Security

As an international student, researcher, or faculty member at Harvard, it is important that you be aware of your U.S. income tax obligations. U.S. tax laws distinguish between residents and non-residents for U.S. tax purposes. Non-residents only pay taxes on U.S. source income, while residents follow the same tax rules as U.S. citizens and pay taxes on their worldwide income. Most incoming J visa holders are considered non-residents (J students for the first five calendar years in the U.S. and J-1 scholars for the first two calendar years in the U.S.).

The U.S. tax system is organized according to the calendar year and is a pay-as-you-go system, which means that taxes may be deducted from salaries, stipends, and scholarships if these funds are from U.S. sources. In most cases, taxes are automatically withheld from your pay (or charged to your term bill if you receive a Harvard scholarship). Your available income after taxes, therefore, may be less than anticipated as you may be subject to federal, state, and/or Social Security taxes that can range from 14% to 30% of your total income. The amount of taxes you will pay will depend on the type of income you receive and your tax status in the U.S.

Tax Treaties

There are many tax treaties between the U.S. and other countries. Such treaties may exempt earnings, scholarships, and stipends from taxes. Students receiving scholarships from Harvard will be sent information by email from the Student Receivables Office, which includes information about the countries that have tax treaties with the U.S. Researchers and faculty paid by Harvard must visit the University Financial Services (UFS) Customer Service Group for tax related information. Please note: In order to claim a tax treaty benefit, you must have either a U.S. Social Security Number (SSN) or an Individual Tax Identification Number (ITIN).

The Non-Resident Tax Group

The Non-Resident Tax Group which is part of the Office of Controller is located at 1033 Massachusetts Avenue, 2nd floor in Cambridge. You may contact them by phone at 617-495-8500 option 5 or [via email](#). The Group helps foreign nationals determine their tax residency status and apply for tax treaty benefits. Determining tax residency is important because it affects:

- Tax treaty eligibility
- Amount of tax withheld from payments made by the University
- Type of U.S. tax reporting documents to be received and filed

Filing Tax Returns

You may not realize that you will have to complete U.S. tax forms. Federal and state income tax forms are completed annually in the United States and submitted to the Internal Revenue Service (IRS) between January 1 and mid-April for the previous tax year. This is required even if you do not have to pay any U.S. taxes or do not have any U.S. source income.

Tax Preparation Assistance

To help guide you through the tax filing process, the HIO will provide, at no charge to you, web-based tax return preparation software, Windstar, designed exclusively for international students, scholars, and their dependents who are **non-residents for tax purposes**. The Windstar web site also addresses various tax issues, including federal resident returns and dual status returns, as well as Massachusetts state returns for both residents and non-residents. It is available to anyone with a valid Harvard ID and PIN through the [HIO web site](#).

Tax Reporting Documents

If you are employed in the U.S., your employer will send you the Form W-2, a statement of earnings, by the end of January that details your income and any taxes withheld during the previous year. If you receive benefits of a tax treaty for employment, scholarship or fellowship income, you will receive a Form 1042-S by mid-March that details your income and treaty benefits. You will need these documents to complete your tax forms. Be sure to keep copies of all your tax documents. If you are leaving Harvard before the end of a calendar year, be sure that the University Financial Services Office has your proper mailing address so that you will receive the necessary tax documents.

Tax forms must be completed if you were in the U.S. during any part of the previous year on any visa other than a tourist visa even though a tax treaty may exempt you from paying any U.S. taxes or you have no U.S. income.

Social Security Numbers

In order to be eligible for a Social Security Number (SSN), you will need to present evidence of work authorization to an official at a local Social Security Administration (SSA) office. To work in the U.S. you must have an SSN. You may start working without an SSN as long as you provide evidence to your employer that you have applied for one. **Please note that it is NOT possible to apply for an SSN on line or via an agency. You must have a personal interview with a Social Security Administration representative in a local Social Security office.**

Representatives from the Social Security Administration come to campus annually in the fall to process SSN applications. Check the HIO web site for details.

To apply for an SSN, take the documents required for your visa status listed below to one of the SSA offices.

J-1 student or J-1 Student Intern under Harvard's J-1 sponsorship must have:

- Passport
- Form DS-2019
- Letter from the HIO indicating that you have work authorization

J-1 scholar must have:

- Passport
- Form DS-2019 (for J-1 visa holders)

J-2 dependent must have:

- Passport
- Form DS-2019
- The J-1's Form DS-2019
- Employment Authorization Card*

*Note: J-2 visa holders must first obtain work authorization from USCIS before applying for an SSN.

When to Apply?

You must have been in the U.S. for at least ten days and have registered with the HIO at least three work days prior to going to an SSA office. This waiting period assures that your record will have been updated in the government's database. In addition, you cannot apply before the start date of your Form DS-2019.

See below for Social Security Administration (SSA) office locations. For hours of operation, go to the [SSA web site](#).

- 10 Fawcett Street, First Floor, Cambridge, MA 02138
- 10 Causeway Street, Room 148, First Floor, Boston, MA 02222

Maintaining your Legal Immigration Status

The following is a summary of what international students and scholars must do to properly maintain lawful J-1 status in the U.S. For additional information, please visit the [HIO web site](#) or contact your HIO advisor.

Change of Residential Address: You must report any change of U.S. residential address within 10 days of moving. If your DS-2019 was issued by the HIO, you may report your address change [online](#).

Full Course of Study for J-1 Students: You must remain continuously enrolled in a full-time course load every fall and spring semester. You are required to obtain prior written authorization from your HIO advisor in order to take a reduced course load unless it is your final semester at

Harvard. If you have to interrupt your studies (for example, take a leave of absence), you must contact your HIO advisor immediately.

Conditions of Employment for J-1 Students: You are eligible for on-campus employment if you have maintained full-time student status. Employment is limited to 20 hours per week when school is in session, but can be full-time during official school vacations, such as spring break, summer vacation, and winter recess. You must obtain employment authorization from your HIO advisor prior to commencing any off-campus employment. You must also [report your on-campus employment](#) to the HIO.

If you are a J-1 student sponsored by an organization other than Harvard, please obtain such work authorization from that organization. You must have authorization from your J-1 sponsor before engaging in on-campus or off-campus employment.

Employment for J-1 Scholars: As Short-Term Scholars and Research Scholars/Professors, you are required to be employed and conduct your academic activities only at the location(s) listed on your Form DS-2019. You may participate in occasional lectures and short-term consultations at off-campus locations, however, you must obtain written authorization from your HIO advisor prior to undertaking any such lecture or short-term consultation. Visit the [HIO web site](#) for details on how to obtain such authorization.

Extensions: All requests for extensions must be made well before your current Form DS-2019 expires. Students must request an extension from the registrar's offices at their respective schools. Scholars should contact their department about requesting an extension.

International Travel: When planning to travel outside the U.S., please ensure that you have the following documents with you, as they are required for re-entry to the U.S. in J-1 status:

- Valid passport;
- Valid J-1 visa in your passport (note that this requirement is waived for Canadians);
- Valid Form DS-2019 signed by an HIO advisor at least once per year.

Before making plans to travel outside the U.S., you are strongly advised to review the [Travel section](#) on the HIO web site and/or speak to an HIO advisor.

Note: Always retain all Forms DS-2019 as part of your personal records. We strongly encourage you to maintain a set of copies and/or scans of all immigration documents issued to you, including passport biographic pages, visas, and Form DS-2019. You will need these documents to apply for work permission, or other types of U.S. immigration statuses or visas.

Health Insurance: J-1 students, scholars and their J-2 dependents must maintain required health insurance (including basic Medical Health Insurance, Medical Evacuation and Repatriation insurance) throughout their stay in the U.S. Check the [HIO web site](#) for more details.

Early Departure or Completion of Program: If you are completing or leaving your academic program or research project early than indicated on the end date of your DS-2019, you must

notify your HIO advisor as soon as possible. In some cases, you may need to receive an HIO approval before leaving your program at Harvard.

Housing and Financial Matters

Housing

The challenges of finding accommodations in the Boston area can be difficult. Harvard University Housing (HUH) offers a broad range of housing and real estate services to the University's graduate students, faculty, and employees. You can find listings of non-Harvard housing in the Cambridge and Boston area through [Harvard Housing Office](#).

The Sperling's Best Places website suggests that the cost of living in Cambridge, MA is more expensive than the majority of the country. Sperling's cost of living indices, which are based on a U.S. average of 100, lists the Cambridge cost of living index as 183.40.

As of November 2017, the average apartment rent in or near Cambridge is \$2,977 per month. One bedroom apartments in Cambridge rent for \$2,694 per month on average and two bedroom apartments rent \$3,477 per month on average.

Most landlords require tenants to sign a lease, a legally binding contract outlining the conditions that both the landlord and the tenant agree to meet. Leases are usually for one year, although it may be possible to arrange a lease for a shorter period of time. Before signing any lease, you should understand everything in it. Signing a lease commits a tenant to paying the amount of rent specified on the lease every month for the duration of the lease, whether one occupies the apartment or not.

Landlords may ask for the first and last month's rent when you sign a lease. Some will also require a security deposit (usually equal to one month's rent). The security deposit will be returned to the tenant when the lease ends, provided that there has been no damage to the property. For the tenant's protection, the landlord should document (in writing) any damage that existed before the tenant moves into the apartment. The landlord is required by law to put the security deposit in a special account (called an escrow account). Within 10 days of receipt of the deposit, the landlord must give the tenant in writing the name and address of the bank, and the account number where the tenant's security deposit has been placed. At the end of the lease the security deposit will be returned to the tenant, provided there is not any new damage.

Utilities

It is important to find out whether or not the rental price of an apartment or house covers utilities and heat (oil, electricity or gas). Cold water usage for apartments is usually included in the rent. You should ask the landlord which type of heat is being used and which company to contact to arrange for service. You can get an estimate of the monthly utility bills by calling the respective companies. If utilities are paid separately, you will be charged monthly for gas and electricity. If your heat is provided through oil, you will usually need to pay for the oil at the time of oil delivery.

Stoves, Refrigerators, Washing Machines/Dryers, and Other Appliances

Most apartments are furnished with either gas or electric cooking stoves. Please be certain that the pilot light of a gas stove, which automatically ignites the burners, is always burning. If the burners do not light when turned on or if there is an odor of gas, the pilot light should be checked immediately by the gas company. A refrigerator may or may not be included in an apartment. You can lease a refrigerator from Harvard Student Agencies or purchase a second-hand one from individuals or discount appliance stores.

Apartment buildings may have coin-operated washing machines and dryers in the building. Also, many neighborhoods have Laundromats with coin-operated washers and dryers. It is best to bring your own laundry detergent to the Laundromat because it is expensive to purchase it there. Most Laundromats are open for 15 - 18 hours a day and have money-changing machines and counters or tables for folding clothes. Some Laundromats offer washing-and-folding services for a fee.

Renter and Property Insurance

Anyone living in a rented apartment should consider having personal property insurance to cover both property loss and personal liability (protection against any person sustaining an injury or loss in the apartment). Such insurance covers personal liability even when one is not home. The usual coverage for personal liability is up to \$100,000; this amount can be increased to \$500,000 with little extra cost. When discussing coverage with an insurance representative, you should mention any special conditions such as subletting, roommate coverage, or additional coverage for expensive items such as jewelry, computers, or other equipment. Personal liability and renters insurance may be obtained through private brokers.

Financial Matters

Banking and Credit Cards

- Choosing a Bank - Consider the location of branch offices and automatic teller machines (ATMs) when selecting a bank. Sometime you are charged a fee to use an ATM at a location other than your bank branch.
- Inquire about fees charged to you since they vary from bank to bank. Sometimes a bank may waive the fee if you arrange direct deposits with them.
- Opening a Bank Account – Your Harvard ID card and passport are usually acceptable. If you do not have your Harvard ID card, a Form DS-2019 is acceptable along with your passport. You will also need a local address.
- Most banks offer online banking, allowing you to pay bills and to monitor your bank account on-line, but you will need to set up the service.

Debit Cards - Most banks issue a debit card with the opening of a checking account. A debit card looks like, and for the most part, functions like a credit card. The main difference is that money is directly taken from your bank account when using a debit card. Most businesses accept debit cards. You may be limited to a certain amount of daily withdrawals.

Credit Cards - Most banks offer credit cards. Please take some time to research and compare your options before deciding on a credit card. In most cases students may be required to have a Social Security Number (SSN) in order to apply for a credit card (see information on SSN on page 13). International graduate students who are not eligible for an SSN will be able to obtain a credit card with limited credit when opening an account at the Harvard Credit Union, located at 104 Mount Auburn Street, Cambridge and Kresge Building Room 108 at 677 Huntington Avenue, Boston. You will need to present a Harvard ID card, a \$25 minimum opening deposit, and a valid passport. You will be asked to complete IRS Form W-8BEN.

For your protection, sometimes banks and credit card companies temporarily freeze your account when they notice unusual activities such as withdrawals being made in another country. It would be to your benefit to notify your bank and/or credit card company before you travel outside the U.S. so you will have regular access to your bank account.

Estimate of Living Expenses

Below is an estimate of the average cost of major expenses in the Cambridge/Boston area. It is intended to provide you with a sense of the approximate cost of living as you prepare to move to this area. Not all expenses that you may have are listed below.

<input type="checkbox"/> Rent	\$2,500-\$3,000 per month
<input type="checkbox"/> Utilities	\$250 per month
<input type="checkbox"/> Internet and Mobile phone	\$70-\$150 per month
<input type="checkbox"/> Food	\$400 per month
<input type="checkbox"/> Health Insurance	\$2,000-\$20,000 per year (depending on coverage)

Life and Customs in the U.S.

About American Culture

In adjusting to any new culture, it is helpful to have some knowledge of the culture. Even though the U.S. population is made up of many different ethnic groups, and that fact is one of the defining characteristics of the United States, it is still possible to talk about some shared "mainstream" values. The following explanation of these values may help you to know who Americans are. It may help you to tell whether puzzling American behavior is due to cultural conflict or individual differences. A discussion of cultural values is not about being right or wrong; it is about different ways of doing things. Remember that these are generalizations; sometimes they will be relevant, sometimes they will not.

The information provided here is an adaptation of Appendix 5 of NAFSA's International Student Handbook: A Guide to University Study in the U.S.A. Published by AT&T; and also of the Yale University OISS Handbook for International Students and Scholars.

Individualism and Privacy

Perhaps the most important thing to understand about Americans is their devotion to individualism. From an early age, children are trained to be independent and responsible for their own futures. Such training may sometimes lead to a seeming lack of respect for parents in particular and older people in general. Along with valuing individualism is a need for privacy, for time alone. Privacy often begins at an early age, with children sleeping in separate rooms from their parents and even giving each child a separate bedroom (if parents can afford it). Although Americans are a welcoming people, most expect even friends to phone first before dropping in at their homes. Casual unannounced visits are less common than in some other cultures.

Informality

The idea of equality leads Americans to be fairly informal in their behavior and in their relationships with others. You will see such informality in dress, language (particularly in use of first names and slang), posture, and classroom activities like eating in class, asking many questions and making comments, etc. Invitations may be very casual and often are not written.

Time

You may have heard the expression "Time is money." Strange as it sounds, that is how Americans view time, as a limited resource to be saved or spent for useful purposes. Americans may get impatient with lines that move slowly in supermarkets, banks, etc. particularly if the checkout person or bank teller is taking time to chat with a customer. In practical terms, this means that Americans will usually be on time for meetings and engagements and will keep a schedule of their activities and expect others to do the same. You should arrive on time for meals and appointments with professors, doctors, and other professionals. You can arrive anytime between the hours specified for informal parties, and receptions. If you are unable to keep an appointment, you should call the person to say that you will be late or unable to get there. In meetings and professional encounters being organized is highly valued, whereas "wasting time" in "idle" conversation is not.

Achievement, Action, Work and Materialism

By definition, achievers whose lives are mainly concerned with accomplishments that can be measured, are admired by Americans. Doing something is very important; even in leisure pursuits. Americans are very active in contrast to others who enjoy sitting and talking. The ideals of action and accomplishment prevail. Because of this, Americans tend to be identified by their work. When meeting new acquaintances, the first question you may be asked is likely to be: "What do you do?" instead of any questions about your family or your background.

Directness and Assertiveness

Americans generally consider themselves to be very frank and direct in their dealings with others. When talking to someone about something they don't like about a person's behavior, they may call it "constructive" criticism. Most Americans do not think it is necessary to disguise their feelings; even if their words are not open, facial expressions may be revealing. Being honest is often seen to be more important than preserving harmony in interpersonal relationships. Being assertive in expressing opinions or making requests is considered acceptable, and even necessary (remember the importance of individualism), but being too "pushy" or aggressive is not. Distinguishing the fine line between the two is difficult even for Americans.

Adjusting to a New Culture

The following information is available to assist students, scholars and their family members in adjusting to living in America.

Culture Shock

Culture shock is a term used to describe the anxiety and feelings (of surprise, disorientation, confusion, etc.) felt when people have to operate within an entirely different cultural or social environment, such as a foreign country. It grows out of the difficulties in assimilating the new culture, causing difficulty in knowing what is appropriate and what is not.

As a new student or scholar at Harvard, you may find adjusting to a different educational system, culture and in some cases language to be more challenging than you expected. The following information may be helpful. A pattern of cultural adjustment often occurs over a period of several weeks or months. There are usually three phases in Culture Shock.

Phase I - The Honeymoon

During this initial period you may feel excited and exhilarated. For some, however, the novelty soon wears off.

Phase II - The Rejection

You may miss your usual ways of dealing with school or work, social relationships, and everyday life.

You may find yourself studying for hours longer than your classmates and colleagues because of language differences. If English is not your first language, speaking and listening to English every day and trying to understand how things are done here may feel like an overwhelming effort.

You may feel homesick and may idealize your life back home, while being highly critical of life in the United States. Feeling frustrated, angry, anxious, or even depressed is not uncommon. You may experience minor health problems and/or disruptions in sleeping and eating patterns.

Your motivation may diminish, and you may feel like withdrawing from your new friends. This is a natural reaction to living in a new culture. You may contemplate going home early before completing your degree or research. You may be angry at not finding what you had expected. Helping a spouse and children adjust to life in the United States may pose an additional challenge.

Phase III - The Recovery

It is important to understand that as time passes you will be better able to enjoy your new surroundings.

Feelings and attitudes about being at Harvard and in the United States will improve although you may never get to the high level experienced during the first phase.

You may become more relaxed, regain your self-confidence, and enjoy life in the United States. A more balanced view of life at Harvard and the United States will develop. Misunderstandings and mistakes which in the earlier phases of culture adjustment would have become major obstacles will be more easily understood and resolved.

Ways to Diminish Feelings of Culture Shock

Recognize what is happening and realize that these reactions are very common. If you are here with your spouse and family it is important to acknowledge your feelings to one another.

Reach out to friends and others for help instead of withdrawing, even though it may be difficult. In certain cultures it is not acceptable to share your problems with people outside the family. Here, however, students and scholars are faced with obstacles unlike those they have faced back home. The family support system upon which you relied at home is not easy to replace. At Harvard, there is the additional stress of trying to succeed in a different educational system.

Get together with students and scholars from your home country. It can be a big help to speak your own language, to share a meal from home or have a cup of coffee and talk about adjusting to living in the United States. Please e-mail [Kathryn Rossi](#) at the HIO or ask at the HIO front desk for contact information of students and scholars at Harvard from your country.

Contact a cultural club to meet students or scholars from your own country and/or other countries.

Get out and discover some of the attractions in the Greater Boston area. Sitting inside and doing nothing when you are feeling depressed can make you feel even more isolated. There are always events happening on the Harvard campus and the neighboring communities.

Athletic activities or other kinds of exercise such as taking walks may also be helpful.

Cultural and Recreational Events

[Outings & Innings](#) is a cultural and recreational/leisure program for Harvard faculty, staff and retirees. You need a Harvard ID and PIN to access their services. Postdoctoral fellows who are eligible for a benefits package may use the service as well. The tickets for various events are often sold at a discount and a transaction fee is not charged.

[HARVie](#) is another online resource for anyone who is a member of the Harvard Community with a Harvard ID and PIN.

Click [here](#) for more community resources outside the Harvard campus.

Volunteer Opportunities

Often volunteering with an organization can bring unexpected benefits not only to the people or organization you are serving but also to you. You may learn how organizations are different or similar to those in your country. You may improve on some of your technical skills and learn new ones. It is usually possible to get a recommendation from a supervisor regarding your volunteer work. All the above-mentioned can be helpful when it comes time to finding paid employment. Here are two resources to help you find volunteer opportunities at Harvard and beyond.

- [Public Service at Harvard](#)
- [VolunteerMatch](#) - a database of volunteer opportunities in [Boston](#) and [Cambridge](#)

MA State ID, Phone Services and Local Transportation

Massachusetts Driver's License

In order to obtain a Massachusetts driver's license, you must go to a Massachusetts Registry of Motor Vehicles (RMV) office and take a written test in order to obtain a learner's permit. You must later take a road test (driving test) in order to get the actual driver's license. For information on Massachusetts driving regulations, consult the handbook available at branch offices of the RMV or on the [RMV web site](#).

The [RMV web site](#) has a list of branch offices and current wait times. Please note that some locations only provide limited services (noted on the web site). The addresses of two nearby branch offices are listed below:

- Boston – 136 Blackstone Street, Boston
- Watertown - 550 Arsenal Street, Watertown

For hours of operation of each location, please call its phone center at 617-351-4500 between 9:00 am and 5:00 pm or check the [RMV web site](#). The phone center offers only pre-recorded messages.

When you go to an RMV, you must take at least three acceptable forms of identification: your passport and I-94 printout, your Form DS-2019, and one document showing proof of Massachusetts residency. Acceptable proof of Massachusetts residency includes a lease, a bank statement, or a utility bill that shows your name and address. You must also present your Social Security Number (SSN) card if you have one. If you do not have an SSN and you are not eligible to obtain one, you must obtain a letter of denial from a Social Security Administration office before going to an RMV.

Please let the HIO know if you have difficulties in obtaining a Massachusetts driver's license.

Massachusetts State Identification (ID) and Liquor ID

If you are not eligible or choose not to apply for a Massachusetts driver's license, you may apply for a Massachusetts State ID or Liquor ID. To purchase alcohol in Massachusetts, you must be at least 21 years old. It is not advisable to carry your passport as a form of ID if you are in the Cambridge/Boston area.

To apply for a Massachusetts ID or a Liquor ID, you must be at least 21 years of age. You may go to an RMV with the same forms of identification listed under Driver's License. You will pay a \$25 fee and be given an application to complete for a Massachusetts ID or a Massachusetts Liquor ID. The RMV will then issue you a card with your photo on it to be used for identification purposes in Massachusetts. Please note that restaurants, bars, etc. are legally permitted to exercise their own discretion in deciding whether or not to accept a Massachusetts ID as proof of age when you try to purchase alcohol. For more information, call either customer service at 617-351-9580 or general information at 617-351-4500, or refer to the [RMV web site](#).

Cellular Services

Most cellular plans require a Social Security Number. Below is a list of cellular plans that do not require a Social Security Number.

T-Mobile Monthly 4G - This service offers the same rate as a regular contract, but clients pay the bill at the beginning of the month rather than at the end. No Social Security Number or contract is needed. The closest T-Mobile store to Harvard Square is located at 1438 Massachusetts Avenue, Cambridge. The phone number is 617-576-0400.

AT&T Pay As You Go Phone - This service offers four plans from which to choose, none requiring a Social Security Number or a contract. The individual is automatically billed for a certain number of daytime minutes, and some plans include free night and weekend minutes. Alternatively, post-paid plans with a service agreement and credit may offer more favorable rates. Upon presentation of a Harvard ID, AT&T will waive the \$500 security deposit and offers a 10% discount off the price of the rate plan. The closest store offering this plan is located at 692 Massachusetts Avenue, Cambridge, MA 02139. The telephone number is 617- 349-3555.

Long Distance Services that Supplement Cellular Service

[Cellular LD](#) is a company offering Prepaid International Long Distance plans from your cellular phone. It works with more than 220 countries, but does require clients to have cellular phones.

Cellular LD does NOT act as or replace a U.S. wireless plan—monthly allotment rules still apply. However, dialing the access number makes international calls cheaper, and the service works domestically and abroad.

The prepaid minutes do not expire and there are no hidden fees. No Social Security Number or contract is needed, and clients may manage their accounts online. Applications are available for iPhone, BlackBerry, Android, and Windows Mobile. You may [sign up here](#) and begin using the service immediately. It is operated by [Mobile-Spher](#).

Closest Cellular Service Vendors

- **RadioShack**
28 John F. Kennedy Street
Cambridge, MA 02138
617-354-7840
- **Verizon Wireless**
95 Mount Auburn Street
Cambridge, MA 02138
617-441-6790
- **T-Mobile (4 locations)**
1438 Massachusetts Avenue
Cambridge, MA 02138
617-576-400
- 225 Alewife Brook Parkway
Cambridge,
617-661-2952
- 100 Cambridgeside Place (Cambridgeside Galleria)
Cambridge, MA 02141
617- 577-8808
- 310 Beacon Street
Brookline, MA 02446
617-278-3920
- **AT&T (4 locations)**
692 Massachusetts Avenue
Cambridge, MA 02139
617-349-3555
- 100 Cambridgeside Place (Cambridgeside Galleria)
Cambridge, MA 02141
617-225-3935
- 353 Fresh Pond Parkway
Cambridge MA 02138
617-676-5555

- 1329 Beacon Street
Brookline MA 02446
617-566-6800

Transportation

MBTA - The Massachusetts Bay Transportation Agency offers service throughout greater Boston. MBTA routes 66 and 86 offer frequent service across the Charles River to the Allston campus and beyond. For complete route and schedule information, please go to the [MBTA web site](#).

Harvard Shuttle - MASCO manages the Harvard Medical School shuttle which runs between the Longwood Medical and Academic Area (LMA) and Harvard University in Cambridge. If you have a Harvard ID, you can ride the shuttle bus free of charge. Tickets for the Harvard M2 shuttle can be bought at certain institutional parking offices or at the Harvard Information Center at the Smith Campus Center Arcade in Cambridge. Purchase locations for M2 tickets are listed on the M2 schedule, which is available at your parking/commuting office, the Harvard Information Center at Smith Campus Center Arcade, and the security desk at Vanderbilt Hall. For more information, please refer to the [MASCO web site](#).

Wondering if the next bus is running on schedule? Want real-time M2 route information? [Check the current location](#) of the M2 Cambridge anytime, anywhere. Call 617-632-2800 if you have any questions.

Zipcar - Zipcar has rental cars by-the-hour available all over metro-Boston, including cars at Harvard's Cambridge, Allston, and Longwood campuses. [Check their web site](#) for more information.

Bicycles - Hubway is a bike-sharing system providing bikes at Hubway stations in Boston, Brookline, Cambridge, and Somerville. You can purchase a variety of passes and memberships [online](#) and access a bike when you need it, three seasons per year (the system shuts down in the winter).

Other Resources

[J-1 Visa Exchange Visitor Participant brochure](#)

[Wilberforce Pamphlet on the Rights and Protections for Temporary Workers](#)