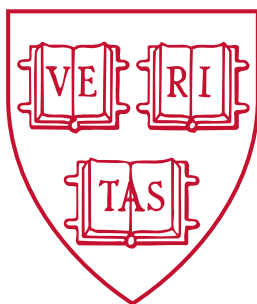


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# WELCOME TO HARVARD

*Important Pre-Arrival Information*

2009–2010



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Harvard International Office  
864 Holyoke Center  
1350 Massachusetts Avenue  
Cambridge, Massachusetts 02138  
617-495-2789 (Tel), 617-495-4088 (Fax)  
<http://www.hio.harvard.edu>

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The information in this brochure is subject to change.

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## Introduction

*Welcome to Harvard!* This brochure will provide you with some important information to help you prepare for your arrival and stay at Harvard. We hope it answers many of your questions. Please contact us if you have further questions after reading this brochure. Harvard University consists of Harvard College, twelve graduate and professional schools located in Cambridge and Boston, numerous research centers and affiliated hospitals. The University enrolls over 18,600 full-time students. There are more than 4,000 international students and over 3,600 international scholars (researchers, lecturers, or professors) at the University from 141 countries. The Harvard International Office (HIO) provides many services for the University's international students, scholars, and their families including advice on immigration related matters and orientation programs. There is much more information available on our web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

## Before Coming to Harvard

### Your Visa Application

Before entering the United States, you must have a passport issued by your government. You will also need to apply for an entry visa at a U.S. Embassy or Consulate to enter the United States. Canadian citizens are not required to have U.S. visas. The visa application will require, among other things, a visa document (Form I-20 or DS-2019) from Harvard (see section below) and documents showing your financial support while at Harvard.

It is recommended that you allow yourself ample time to obtain the appropriate visa from a U.S. Embassy or Consulate. The U.S. Department of State (DOS) has indicated that the process of issuing visas to some individuals might be longer due to security clearances. Please check with the U.S. Embassy or Consulate that you are visiting for its specific processing time. The following U.S. Department of State web site has the estimated processing time for each U.S. Embassy or Consulate: [http://travel.state.gov/visa/temp/wait/tempvisitors\\_wait.php](http://travel.state.gov/visa/temp/wait/tempvisitors_wait.php).

Canadian citizens do not need U.S. visas, and may obtain the appropriate visa status at the port of entry when they enter the United States by showing a Canadian passport, the visa document (Form I-20 or DS-2019), and proof of financial support.

## **SEVIS and the SEVIS Fee**

In order to issue F-1 and J-1 visa documents (Forms I-20 and DS-2019) Harvard University must enter student and scholar information into a government database known as SEVIS, the Student & Exchange Visitor Information System. All new F-1 students must pay a SEVIS fee of \$200 before applying for an F-1 visa. J-1 students and J-1 scholars must pay a SEVIS fee of \$180 before applying for a J-1 visa. Canadian citizens must pay this fee prior to getting to the U.S. port of entry because it is not possible to pay the fee at the port of entry. Information about the SEVIS fee is listed at <http://www.FMJfee.com>. It is important that you have a SEVIS fee payment receipt before going to a visa interview at a U.S. Embassy or Consulate. You should also be prepared to present a SEVIS fee payment receipt at the U.S. port of entry.

The HIO must register your arrival within 30 days of the start date on your visa document, otherwise your SEVIS record will become invalid. Therefore, you should report to the HIO immediately upon arriving at Harvard University. If your plans change and you wish to come on a later date than the start date listed on your Form I-20 or DS-2019, or if you decide not to come to Harvard at all, please notify the HIO and your school or department immediately, because the HIO is required to either reissue your visa document or report the change to the U.S. Government.

## **The Visa Interview**

Receiving a visa document from Harvard (Form I-20 or DS-2019) does not guarantee that you will receive a visa from a U.S. Embassy or Consulate. As an applicant for a temporary, non-immigrant visa to enter the United States, you must have all the required documents (Form I-20 or DS-2019, SEVIS fee receipt, proof of funding, photographs, application fees, etc.) when you present your application to the consular official. Please keep in mind that you will have a brief interview. You must be able to prove your eligibility for a non-immigrant visa by presenting credible financial information along with the rest of your documents.

You should also be prepared to answer questions regarding the length of your intended stay in the United States and how you will use your academic experience gained in the United States when you return to your home country. Consular officials expect to see evidence of your ties to your home country, such as family, property, employment, bank accounts, etc. If the consular official determines that you are not eligible for a non-immigrant visa because you have not presented sufficient evidence that you intend to return home,

there is usually no recourse to the visa denial unless you are able to present new information. You may also be asked to present evidence that you maintained legal immigration status if you have worked, studied, or resided in the United States previously.

### **Visa Delays**

The Department of Homeland Security (DHS), together with the DOS, have indicated that the process of issuing visas to some individuals will be slowed due to “name check” security clearances and administrative processing. The DOS has stated that their goal is to issue the security clearances within a 30-day to 60-day period. At this time, there is no system in place to expedite a security clearance so it is very important that you apply for your visa as early as possible.

### **U.S. Immigration Inspection**

It is essential that you have the proper documents to present to the immigration officer at the U.S. port of entry. *Be sure to put your visa document (Form I-20 or DS-2019) and financial documentation together with your passport and carry them with you because you will need to show them to the immigration officer when you enter the United States.*

It is not advised that international students and scholars try to enter the United States in tourist visa status. Tourist visas should not be used to enter the United States for purposes other than tourism. **Individuals in tourist visa status are not permitted to enroll in full-time study in U.S. educational institutions.** It is not possible to change from a tourist visa status to a student visa status within the United States unless the individual’s tourist visa has the notation of “Prospective Student.”

### **Understanding Your U.S. Visa**

Using any non-immigrant visa category will enable you to enter and stay in the United States for a specified amount of time. *The dates on the visa in your passport do not always indicate how long you may remain in the United States.* Your length of stay is determined either by an immigration officer on the Form I-94 when you enter the United States or the dates indicated on your Form I-20 or Form DS-2019. While you are in the United States it will be your responsibility to know when your visa documents (Form I-20 or DS-2019) will expire and to work with the HIO to apply for any extensions in a timely manner. Regulations regarding employment, permitted length of stay, and spouse’s eligibility to work vary according to the visa category. It is therefore important to understand the regulations pertaining to each

visa type. Do not rely on advice about visas from friends and family; although their intentions may be good, visa situations vary and you should find out the details of your particular situation. If, after carefully reviewing the information below, you still have questions about your visa status, please contact an advisor in the HIO.

Students usually study in the United States on one of two visa types: the F-1 student visa and the J-1 Exchange Visitor visa. Both types require full-time study. Research scholars and teaching staff usually use the J-1 Exchange Visitor visa or the H-1B Temporary Worker visa. You will find additional information about these visa categories on the HIO web site ([www.hio.harvard.edu](http://www.hio.harvard.edu)).

### ***The F-1 Student Visa***

Students may obtain an F-1 visa at a U.S. Embassy or Consulate by presenting a Form I-20 (Certificate of Eligibility) issued by Harvard University. F-1 students are expected to attend the educational institution that issued the Form I-20. Students transferring from another U.S. educational institution to Harvard on the F-1 visa must consult their international student advisors at their present schools for a transfer release before a Form I-20 can be issued by Harvard.

*Length of stay in the United States* F-1 students will be granted permission to remain in the United States until the completion date noted on the Form I-20, provided they maintain full-time enrolled status. After completion of studies, F-1 students may remain in the United States for up to 60 days for tourism purposes. If more time is needed to complete studies F-1 students need to work with the HIO for extensions of their Forms I-20. **Applications for extensions must be made before the Form I-20 expires.**

*Employment* F-1 students may be employed as follows:

- F-1 students may work on-campus for up to 20 hours per week while school is in session and full-time during vacation periods. No written permission is needed for on-campus employment.

- F-1 students may apply for permission to work off-campus during their course of study by obtaining Curricular Practical Training (CPT) and/or Optional Practical Training (OPT). Students are only eligible for CPT and OPT after they have been in the United States in F-1 status for one academic year. CPT employment must be a degree requirement or an integral part of an established curriculum. OPT employment must be directly related to the program of study.

- F-1 students may apply for OPT to work for up to 12 months following the completion of their academic programs if the work is directly related to their fields of study. Time

spent on previously authorized OPT will be deducted from the 12 months. Students are eligible for an additional 12-month period of OPT when they enroll in a higher educational level program.

There are special procedures that must be followed to apply for off-campus work permission, and information will be available after you arrive at Harvard or on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

*Accompanying family members* The F-2 visa is issued to the spouse and/or unmarried children (age 21 or under) of an F-1 student. The F-2 visa may be obtained by presenting to a U.S. Embassy or Consulate the Form I-20 issued to the family member(s) and proof of adequate funding for the support of the accompanying family members. Proof of marriage for spouses and birth certificates for children are also required. **F-2 visa holders are not permitted to accept any paid employment or to study full-time under any circumstances.**

### ***The J-1 Exchange Visitor Visa***

Those who enter the United States with the J-1 or J-2 visa are called Exchange Visitors. The J-1 Exchange Visitor visa may be used by those coming to the United States to study, teach, conduct research, or receive training. The purpose of the Exchange Visitor Program is to provide foreign nationals with opportunities to participate in educational and cultural programs in the United States and return home to share their experiences, and to encourage Americans to participate in educational and cultural programs in other countries. The J-1 visa is obtained by presenting to a U.S. Embassy or Consulate a Form DS-2019 issued by the Exchange Visitor sponsor, which may be a university, government agency, or other organization. The Fulbright Commission, for example, issues Forms DS-2019 for its grantees.

*Two-year home country residence requirement* In some cases, the J visa carries with it a “two-year home country residence requirement,” which obliges J visa holders to return to their home countries for two years before being eligible to apply for an immigrant visa or a non-immigrant H or L visa. When the requirement applies, it also makes J visa holders ineligible to change to a different visa status within the United States. This restriction applies to those financially supported by the U.S. Government or the home government of the Exchange Visitor (including travel grants) during part or all of their stay in the United States. In addition, the two-year home country residence requirement is imposed on those whose skills are needed in their home countries, as registered on the Exchange Visitor Skills List. This requirement also

applies to J-1 visa holders who are graduates of foreign medical schools participating in internships, residencies, or clinical training programs in the United States sponsored by the Educational Commission for Foreign Medical Graduates (ECFMG). For more information on the two-year home country residence requirement, please check on the U.S. Department of State web site ([http://travel.state.gov/visa/temp/info/info\\_1296.html](http://travel.state.gov/visa/temp/info/info_1296.html)).

*Accompanying family members* The J-2 visa is issued to the spouse and unmarried children (age 21 or under) of a J-1 visa holder. The J-2 visa may be obtained by presenting to a U.S. Embassy or Consulate the Form(s) DS-2019 issued to the J-1 visa holder's family member(s) and evidence of adequate funding for the support of the dependents. Proof of marriage for spouses and birth certificates for children are also required. Family members entering the United States must carry separate Forms DS-2019 along with their passports containing J-2 visas. A J-2 visa holder may apply to the United States Citizenship and Immigration Services (USCIS) for work permission after arriving in the United States. Processing the application could take up to four months. Those who wish to apply for work permission should inquire at the HIO after arriving at Harvard. The application materials are also available on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

*Mandatory health insurance requirement for all J-1 and J-2 visa holders* All Exchange Visitors and their dependents must have health insurance in effect which covers them for sickness or accidents during the period of time when they are in J status. If a J-1 or J-2 visa holder fails to maintain health insurance coverage, his/her visa may be terminated. Details about the specific types of coverage that must be maintained are in the pamphlet *Health Insurance for International Students and their Families* or *Health Insurance for International Scholars and their Families*. If you have not received a copy of the relevant pamphlet, please contact the HIO and you will be sent one. The pamphlets are also available on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

### ***Specific Information about the J-1 Student Visa***

*Eligibility for the J-1 student visa* To be eligible for the J-1 visa, students must be supported substantially with funding from sources other than personal or family funds. J-1 students are also required to maintain full-time enrolled status at Harvard.

*Length of stay in the United States* J-1 students will be permitted to remain in the United States for the period of time

indicated on the Form DS-2019 provided they maintain full-time enrolled status. If more time is needed to complete their studies J-1 students are eligible for extensions of their Forms DS-2019, but applications for extensions should be made before their Forms DS-2019 expire. After completion of studies, J-1 students may remain in the United States for up to 30 days for tourism purposes.

*Employment* J-1 students may be employed as follows:

- J-1 students may request permission to engage in part-time employment while school is in session (up to 20 hours per week) or full-time during vacation periods if the job is on-campus or if it is related to a scholarship, fellowship, or assistantship.

- J-1 students may apply for part-time off-campus work permission due to serious, and unforeseen, economic hardship.

- J-1 students may apply for permission to participate in academic training (i.e., work experience directly related to a student's field of study) either during their studies or after completion of their programs. Academic training may be granted for up to 18 months, but cannot exceed the length of the academic program. It may be possible for doctoral students to obtain 36 months of academic training to engage in post-doctoral training upon completion of their academic programs.

### ***Specific Information about the J-1 Research Scholar/Professor Category***

*Length of stay* J-1 visa holders engaged in research and/or teaching may remain in the United States for up to five years in J-1 visa status. Individuals who have already been in the United States as Exchange Visitors in J visa status may be subject to restrictions on when they may return to the United States in J-1 status. Please consult the HIO for more information.

*Employment* Paid employment for J-1 research scholars or professors is permitted only if it is an integral part of the program as described on the Form DS-2019 issued to the J-1 visa holder. In most cases, it is not possible for a J-1 visa holder to accept paid employment outside of Harvard. However, there are exceptions. Please consult the HIO for more information regarding the possibility of employment outside of Harvard.

### ***Specific Information about the J-1 Short-Term Scholar Category***

*Length of stay* J-1 short-term scholars engaged in research and/or teaching may remain in the United States for

up to six months. No extensions are permitted beyond six months. Short-term scholars do not always have a formal affiliation with the University. Access to University facilities may be limited. Please check with the hosting department for details.

*Employment* Paid employment for J-1 short-term scholars is permitted only if it is described on the Form DS-2019 issued to the J-1 visa holder.

Please note that it is not possible to change from one category of the J-1 visa to a different category (e.g., research scholar to student, etc.) within the United States.

### ***B-1/B-2 Visas and the Visa Waiver Program***

The B-1 visa is for a visitor coming to the United States for a short-term visit for business purposes, and the B-2 is for short-term visits for pleasure or tourism. Citizens of a limited number of countries are permitted to visit the United States for up to 90 days under the Visa Waiver Program without a B-1/B-2 visa. Those entering the United States on the B-1/B-2 visa or Visa Waiver Program cannot change to another non-immigrant visa status within the United States. All eligible travelers who wish to travel under the Visa Waiver Program must apply for authorization at the following web site: [http://www.cbp.gov/xp/cgov/travel/id\\_visa/esta](http://www.cbp.gov/xp/cgov/travel/id_visa/esta). Those entering on the Visa Waiver Program are permitted to remain in the United States for up to 90 days only. There are no exceptions to these regulations. There is no paid employment permitted on the B-1/B-2 visa or Visa Waiver Program, although, under certain circumstances, it may be possible to receive reimbursement for expenses or honoraria.

### ***Other Visa Categories***

Harvard University also uses the H-1B, O-1, E-3, or TN visa to bring international faculty and researchers to the University. You will find information about all these visa types on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu). Please contact the HIO if you have questions about these visa options.

### ***Initial Expenses***

You should plan to arrive with enough money to meet the substantial initial expenses of your first weeks in the United States. Until you are living in a dormitory or apartment, you should expect to spend from \$20–\$40 per day for meals at moderately priced restaurants and from \$100–\$400 per night for off-campus accommodations. You should have some U.S.

currency on hand when you arrive. All U.S. paper money is the same size and color. Denominations are \$1, \$5, \$10, \$20, \$50, or \$100. U.S. currency is based on a decimal system, with 100 cents per dollar. The Travelex Foreign Exchange booth at Logan Airport in Boston is open from 7:00 a.m. to 10:30 p.m., seven days a week.

To avoid delays and cash-flow problems, you may want to open an account in a U.S. bank in your home country or in a non-U.S. bank (also in your home country) that has a branch in the United States. You would then be able to transfer funds from the bank in your country to a bank in the United States. This way, it might be possible to avoid the long delay (4–8 weeks) required to process a check issued in a foreign currency from a foreign bank. It is very important for you to be familiar with your government's regulations for transferring funds to the United States. You should also check with your bank in your country regarding fees charged for transferring funds to the United States.

### **Customs and Baggage**

Inquire at a U.S. Embassy or Consulate in your home country for information about customs regulations for visitors to the United States or consult the following web site: **[www.cbp.gov/xp/cgov/travel](http://www.cbp.gov/xp/cgov/travel)**. This information may prevent unnecessary expenses. You should try to bring your belongings with you because the University cannot store baggage sent ahead. You may ask your department or school if someone is able to accept your baggage, but it is usually not possible to do so. *Please do not send packages or baggage to the Harvard International Office since we do not have storage space.* Once you have a U.S. residential address, personal effects and packages under a certain weight may be mailed to you by international parcel post. Consult your local parcel post regulations for details.

The simplest, but perhaps most costly, way of transporting your goods to the United States is to use a shipping agent. The shipping agent in your country should have a corresponding agent in the United States, who can check your baggage through customs. Always have the items that you ship insured.

### **Medical Records**

All full-time students must show their complete immunization records in order to register for classes. Records of your children's immunizations are also required before they may enroll in public schools in the United States. Current immunization requirements may be found at **<http://www.mass.gov/Eeohhs2/docs/dph/cdc/immunization/>**

**guidelines\_ma\_school\_requirements.pdf.** Be sure to bring copies (translated into English) of your medical records and those of any accompanying family members if you will need follow-up medical care while in the United States.

## **Arrival**

### **In the United States**

Upon arrival in the United States, you must complete a customs declaration form and your luggage may be examined by a customs officer. An immigration officer will also check your visa papers and will issue a small white card (Form I-94) indicating how long you may remain in the United States. The notation “D/S” means that you have been given permission to remain in the United States for the duration of your status (the length of time indicated on the Form I-20 or DS-2019). For safekeeping, the Form I-94 should be stapled into your passport. If any information related to the address you provided on the Form I-94 changes after you enter the United States, you should report the new address information within ten days to the HIO. Please report the change of address via the HIO web site ([www.hio.harvard.edu](http://www.hio.harvard.edu)).

### **In Boston**

You may take a taxi from Logan Airport in Boston. The cost to Harvard Square or to the medical area in Boston is approximately \$30. You may also take the subway from Logan Airport to many points in Boston and Cambridge, although it is difficult if you have a lot of luggage with you. The subway is commonly called the “T,” and it operates from 5:30 a.m. to 12:30 a.m. The subway lines are called the Blue, Green, Red, Silver, and Orange Lines. Take the free airport shuttle bus to the subway station where you may buy a subway ticket for \$2.00.

*Getting to Harvard Square (Business, Design, Divinity, Law, and Education Schools, as well as HKS, GSAS, and Harvard College):* To get to Harvard’s main campus take the Silver Line inbound to the Red Line at South Station. Take the Red Line to Harvard Square Station. It is possible to change lines without going to the ground level or paying another fare.

*Getting to the Medical School (Dental, Medical, and HSPH):* To get to the medical area, take the Blue Line from the airport to Government Center. Get off the train at Government Center and switch to the Green Line. Take the “E” train to Longwood Avenue.

If you have problems or questions upon arrival at the airport, go to the Public Information Booths in any of the

terminals at Logan Airport. If you would like a map of the Harvard campus, please check on the Harvard web site ([www.map.harvard.edu](http://www.map.harvard.edu)). For maps of Boston's public transit system, the MBTA, visit [www.mbta.com](http://www.mbta.com).

### **At Harvard**

*Registration requirements* Promptly after your arrival in the Boston/Cambridge area, you must report to the HIO. The HIO is open Monday–Friday, 9:00 a.m.–3:00 p.m. except on holidays. Please bring your passport and visa document to the HIO in order to complete a brief registration form. Students must register with the HIO before they are permitted to register with their schools. Scholars should check in with their departments.

*Orientation programs* The HIO organizes an orientation program called “Getting Started.” From mid-August to mid-September, “Getting Started” sessions for newly arrived international students, scholars, and their families will be held several times per week to provide information about visa and tax regulations, cultural adjustment, local transportation, telephones, banking, postal services, health care, health insurance, Harvard resources, and programs for families. In addition, the HIO offers “Getting Started” sessions two times per month during term time which cover the same topics to help you get settled. The schedule is available on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu). Most of the schools at Harvard also offer orientations to newly arrived students. You will receive more information about these programs from your school.

**Housing** Once students have been accepted at Harvard or scholars have been invited to the University, housing may be the most difficult issue. Students will receive information directly from their schools about the availability of dormitory space on the Harvard campus. We strongly urge students to accept dormitory space if they are eligible. Off-campus accommodation will almost always be more expensive. Research scholars and faculty are not eligible for dormitory rooms at Harvard. Off-campus housing in Cambridge is extremely expensive and somewhat hard to find because the supply is limited, and many people want to live near the University. Information about the off-campus housing market in the Boston/Cambridge area is available on the HIO web site ([www.hio.harvard.edu](http://www.hio.harvard.edu)).

## **Temporary Housing**

If you have not arranged for housing before coming to Harvard, it is a good idea to make plans in advance for temporary accommodations while you are looking for a more permanent place to live.

Off-campus temporary accommodations are available in rooming houses, bed and breakfast facilities, and hotels at all times of the year. Prices for hotels, guesthouses, and bed and breakfasts range from \$100 to over \$400 per night. Consult the HIO web site ([www.hio.harvard.edu](http://www.hio.harvard.edu)) for a list of temporary off-campus accommodations.

## **Locating Housing**

Students and scholars are only allowed to enter the United States 30 days prior to the start date listed on their visa documents (Form I-20 or Form DS-2019). Therefore, searching for housing is likely to be challenging since it takes time to locate housing. The various housing options are described below:

*Rooms:* available in private homes in Cambridge and the surrounding suburbs. The cost varies according to location, size, bathroom facilities, kitchen privileges, etc. Rates are usually around \$800 per month.

*Apartments:* available furnished or unfurnished (usually including stove and refrigerator). Prices for unfurnished apartments vary greatly depending on location, condition, and size. In Cambridge and Brookline, the range is approximately \$1,000–\$1,100 for a one-room apartment (studio apartment), \$1,500–\$1,600 for a one-bedroom apartment, \$1,800–\$2,000 for a two-bedroom apartment, and higher for larger units. Somerville and Watertown rents are usually \$200–\$300 less per month than Cambridge and Brookline.

*Houses:* available furnished or unfurnished, may be rented by families or groups. Such rentals also vary greatly in price, location, and furnishings. Renting a house may be less expensive than an apartment if you are able to share the costs with a number of people.

Most rental leases begin on the first of the month, with the largest number starting on September 1. Rental leases are usually for one year. An advance payment of two or three months' rent is often required. If you obtain your apartment through a realtor, it may be necessary to pay the equivalent of one month's rent as a fee. When one considers the high price of rent in the Boston/Cambridge area, the cost of simply moving into an apartment is considerable. Also, bear in mind that rental prices usually do not include costs for heat, electricity, hot water, gas for cooking, telephone charges, or

furniture. Heating is usually the highest cost and may range from \$150–\$300 per month.

### **Harvard Resources**

*The Harvard Housing Office* This office is located at 7 Holyoke Street, Cambridge, MA 02138 (617) 495-3377 and is the central resource for Harvard's Affiliated Housing as well as off-campus housing information.

Harvard Affiliated Housing includes apartments available to full-time Harvard students and employees. You may apply on-line for Affiliated Housing, through the Harvard Housing Office web site at **[www.hres.harvard.edu/rre.htm](http://www.hres.harvard.edu/rre.htm)**. Please be advised that applying for Affiliated Housing does not guarantee that you will obtain housing. There are, however, a small number of Harvard affiliated apartments that are posted for rental on a first-come, first-served basis through the Currently Available list. This list is available to anyone with an approved Affiliated Housing application.

Off-campus housing information is available at the Harvard Housing Office through private listings provided by local landlords and real estate brokers. Listings include: roommate opportunities (**<http://hres.roommateclick.com>**), sublet listings, listings of houses and condominiums for sale, as well as lists of local real estate brokers, and bed and breakfast facilities. Private listings are generally posted 30–45 days prior to the lease start date, and are rented very quickly. You must visit the Housing Office in person and show proof of Harvard affiliation (such as an acceptance or appointment letter) to access the private listings. This is a self-service listing area where you will deal directly with the landlord or realtor regarding availability. For further information, call (617) 495-3377 or (800) 252-5020, or e-mail the office at **[hhousing@harvard.edu](mailto:hhousing@harvard.edu)**. The office is extremely busy during the summer months.

*Housing Offices at the Schools* Housing offices are located at the following schools: Business School, Divinity School, Graduate School of Arts and Sciences, Kennedy School, and Law School. Contact your school for more information about their services.

### **Useful Web Sites**

**[www.apartments.com](http://www.apartments.com)**

**[www.bostonapartments.com](http://www.bostonapartments.com)**

**[www.bostonrentalexchange.com](http://www.bostonrentalexchange.com)**

**[www.boston.craigslist.org](http://www.boston.craigslist.org)**

**[www.bostonforrent.com](http://www.bostonforrent.com)** \*

**[www.apartmentsource.com](http://www.apartmentsource.com)** \*

\*These sites require a membership fee in order to use them (the fee may be \$100–\$150).

## **Financial Matters**

### **Cost of Living in Cambridge/Boston**

When calculating your annual budget, it is important to understand that the cost of living in the Boston/Cambridge area is among the highest in the United States. Because individuals vary in their personal tastes and needs, it is difficult to predict exact expenses.

If you are a student, by now you should have received estimates for tuition, fees, and living expenses for the coming academic year from your school. Before the University is able to issue the appropriate visa document (Form I-20 or DS-2019), you must demonstrate that you have sufficient funds to support yourself. If you are accompanied by family members, the amount to be certified will increase accordingly.

If you are a scholar (researcher or faculty member), your living expenses will probably be higher than those for a student because you will not have the benefit of dormitories and meal plans. We estimate that a single scholar coming to Harvard for a year should have approximately \$30,000 available for living expenses. Many scholars have found their actual living expenses to be much higher based on their individual circumstances and lifestyles. If family members accompany you to the United States you will need approximately \$5,000 more per year per person. Health insurance in the United States, in particular, is very expensive. Keep in mind that these are guidelines and that certain parts of the University may require more than \$30,000.

### **Employment**

It is advisable to plan your finances carefully before leaving home since work permission for students, scholars, and spouses is restricted by U.S. Government regulations. You should not rely on being able to earn extra money to cope with any financial difficulties. Accompanying family members of the principal visa holder should note that employment is not permitted on the F-2, H-4, O-3, TD, or B-2 visa under any circumstances. Individuals in J-2 visa status may apply to the USCIS for permission to work. Individuals in F-1, J-1, O-1, TN, or H-1B visa status should be aware that, although they might have permission to work in the United States with these visa categories, that permission is usually job specific and does not usually permit work in another field or with a different employer while being employed at Harvard.

Anyone earning money in the United States is required to have a U.S. Social Security Number. You can apply for a Social Security Number only after arriving in the United States. F-1 students must have either a job or a job offer in order to apply for a Social Security Number. It may take up to six weeks to obtain the Social Security Number. More detailed information will be available at the HIO after you arrive at Harvard.

## **Tax Issues**

In planning your finances, you should be aware that taxes may be deducted from salaries, stipends, and scholarships if funds are from U.S. sources. *Your available income after taxes may be less than anticipated as you may be subject to federal, state, and/or social security taxes which can range from 14–30% of your total income.* The amount of tax you will pay depends on the type of income you will receive and your tax status in the United States.

There are many tax treaties between the United States and other countries, which may exempt certain earnings and scholarship stipends from taxes. You can find out more about your tax situation once you arrive at Harvard. If you will receive funding from Harvard, you will receive information from the University Financial Services office.

All international students, scholars, and their family members with U.S. sourced income are required to report their annual income by completing tax forms between January 1 and April 15 of the following year (for the 2008 tax year, forms are due by April 15, 2009).

The HIO will offer a free software package and tax support web site that help you complete the non-resident and state tax forms during the spring when tax forms must be prepared. Because of legal restrictions, the HIO staff is not able to answer individual questions regarding your tax situation.



## **Health Insurance**

Because of the importance of this topic, we have prepared booklets for you regarding health insurance to assist you and your family in understanding the American health care system and to guide you in selecting your health insurance coverage. With very few exceptions, students are required to purchase the Harvard Student Insurance Plan. The 2008–2009 fees for the Harvard Student and Affiliate Health Plan are included in that booklet. The 2009–2010 fees will be available in the spring of 2009 on the University Health

Services web site at <http://www.uhs.harvard.edu/Insurance/Students.aspx>. If you have not received a copy of the relevant pamphlet, you can access it on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

Note: All students, scholars, and their family members who are in the United States in the J visa status are required by U.S. Department of State regulations to have health insurance. Please consult the health insurance brochures for details. In addition to this requirement, all Massachusetts residents over the age of 19 are required to have health insurance.

## **Living in the Cambridge/Boston Area**

### **Public Transportation**

Reliable public transportation is available in Boston and its surrounding communities. Subway fares start at \$2.00 within the Boston area. The subway is commonly called the “T”; the subway lines are called the Blue, Green, Red, Silver, and Orange Lines. Harvard Square is one of the stops on the Red Line. There are also many bus lines serving the Boston area. Information about maps, schedules, as well as information about discounted monthly passes is available on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu) or at [www.mbta.com](http://www.mbta.com).

### **Cars**

Many students and scholars have discovered that the Boston area is easily accessible without a car. Owning a car in the Boston area is very expensive, even compared to other areas in the United States. By law, automobiles must be insured; insurance rates usually range from \$1,000–\$2,000 per year. Parking facilities are often inadequate and expensive, and it is usually illegal to park on the streets of Boston and Cambridge without a resident’s parking permit. Renting a car is often a good alternative to buying a car.

### **Weather**

Massachusetts is part of a region in the United States called New England, where the weather is very unpredictable. Although there are four distinct seasons (summer, fall, winter, spring), the weather often changes quickly and dramatically. The summers (June–September) can be very hot and humid, with temperatures ranging from 15° to 36°C (60° to 100°F). The winters (December–March)

tend to be cold and wet with snowstorms, and temperatures ranging from  $-17^{\circ}$  to  $3^{\circ}\text{C}$  ( $0^{\circ}$  to  $37^{\circ}\text{F}$ ).

### **Clothing**

You will need three basic types of clothing for the New England weather. In the summer, lightweight clothing is recommended but should include light or cotton sweaters and pants. In the fall and spring, medium-weight clothing including a raincoat and/or a jacket should keep you comfortable. In winter, heavy woolen clothing such as pants and turtleneck sweaters is recommended. For outerwear in the winter, a woolen or down coat, hat or cap, gloves, and warm waterproof boots are essential.

### **Electricity**

The voltage used in the United States for small appliances is 110-V (60 cycles), not 220-V (50 cycles). If you bring appliances that use 220-V to 240-V, you must use a converter. Converters are available for purchase; however they can be expensive, sometimes costing as much as a new appliance.

### **Using the Telephone**

All telephone numbers in the United States have 10 digits: a 3-digit area code plus a 7-digit local telephone number. Each state has at least one area code; some states, including Massachusetts, have more than one. Public pay phones are located in many places. To make a local call from a public pay phone in the Boston area, insert the indicated amount and dial the 3-digit area code plus the 7-digit number. To make a long distance call dial 1 plus the 3-digit area code and the 7-digit number. Dial "0" to receive assistance from a telephone operator. The operator will inform you of the amount of money needed to complete your call. Continuous short buzzes indicate that the telephone number you are calling is engaged (busy).

### **Mobile Phones**

There are many mobile phone options, and you will want to do "comparison shopping." When you purchase a mobile phone, you are normally asked for a Social Security Number (SSN). If you do not have one and you are not eligible for one because you will not be working in the United States, you will be asked to pay a security deposit. The amount of the deposit varies according to the provider. There are alternatives that avoid the SSN or deposit requirement. One is to buy a prepaid mobile phone, which is possible to do at local stores such as Radio Shack in Harvard Square. Additional information is available at the HIO.

## Furniture and Household Goods

Since most apartments are unfurnished, you should be prepared to purchase, rent, or bring some items for your living quarters. Linens, cooking utensils, dishes, and small appliances are rarely provided, even in furnished apartments. Reasonably priced used furniture is readily available at numerous used furniture stores, including the Furniture Exchange at the Massachusetts Institute of Technology. For more information, consult the following web site: <http://web.mit.edu/womensleague/fx>.

## English Language Programs

There are numerous schools of English as a Second Language (ESL) in the greater Boston area. The three basic types of ESL schools are: programs within colleges and universities, private ESL institutes, and community centers. The quality, cost, and schedule of ESL classes may vary greatly. The HIO has a list of some of the ESL programs in the Boston area. Please consult the HIO web site ([www.hio.harvard.edu](http://www.hio.harvard.edu)) for more information.

## Host Program for International Students

This friendship and hospitality program connects international graduate students with Americans living in the Boston area. Students should receive application forms along with their admissions materials. The students are then matched with individuals, couples, or families with children. Hosts will usually meet students upon arrival in Boston and assist with settling into the Harvard community. Participation is purely voluntary; its aim is to provide a local contact to help students get settled. **The program does not include housing.**

## Information for Families

### Spouses

*Employment* Individuals in J-2 or E-3 visa status may apply to the USCIS for permission to accept employment. J-2 or E-3 visa holders cannot apply for work permission until they have actually entered the United States in J-2 or E-3 status. Applications take 2–4 months to be processed by the USCIS and require a \$340 filing fee. Employment may not begin until an application for work authorization has been approved by the USCIS. Spouses in other visa categories are not permitted to accept employment under any circumstances.

*Spouse Groups* The Harvard Student Spouses and Partners Association (HSSPA) is a university-wide

association of spouses and partners of Harvard students that helps members make new friends, find intellectual stimulation, and create a sense of belonging at Harvard. Additional information can be found on its web site at <http://www.hsspa.harvard.edu>. Harvard Neighbors is another university-wide association that spouses/partners have found to be helpful, fun, and friendly. Harvard Neighbors is open to Harvard Officers (those who have Corporation appointments) and their spouses/partners. They also have a web site at <http://www.neighbors.harvard.edu/index.html>. The International Group has regular meetings that include both discussion groups and activities. The current schedule of activities can be found on the HIO web site at [http://www.hio.harvard.edu/students\\_scholars/partners\\_families/community\\_of\\_international\\_women.doc](http://www.hio.harvard.edu/students_scholars/partners_families/community_of_international_women.doc). Many of the graduate schools also have clubs and programs for the spouses/partners of students.

*University Privileges* Spouses of students and scholars may take advantage of many opportunities around the University. Spouses may apply for library cards that may be used at a number of the University's libraries. Adult family members may audit certain courses, with permission of the professor. Spouses and children may use Harvard athletic facilities for a fee.

## **Children**

If you plan to enroll your children in school (preschool or elementary school through high school) you will need to have proof that their immunizations are up-to-date. Please bring these records with you when you come to the United States. For a complete list of required immunizations please check the following web site: [http://www.mass.gov/Eeohhs2/docs/dph/cdc/immunization/guidelines\\_ma\\_school\\_requirements.pdf](http://www.mass.gov/Eeohhs2/docs/dph/cdc/immunization/guidelines_ma_school_requirements.pdf).

*For Younger Children* Day care centers (usually providing a full day of supervision) and nursery schools (usually offering care for only part of the day) are available. The services, hours, fees, and ages of eligibility vary greatly. The costs range from approximately \$800 per month for two days per week to over \$2,200 per month for five days per week. The demand for preschool care is very high; therefore, space in nursery schools and day care centers may not be available when you arrive. Many local families register their children in preschool facilities as much as six months prior to the time the children begin attending. For this reason, it is advisable to make arrangements before arriving at Harvard. For more information, you may visit the web site of the Office of Work/Life Resources at <http://www.childcare.harvard.edu>

or send an e-mail message to them at [worklife@harvard.edu](mailto:worklife@harvard.edu). The office also has information on baby-sitting cooperatives and playgroups. In the Medical Area, contact the Harvard Medical Center Office of Work and Family, 164 Longwood Avenue, Boston, MA 02115, (617) 432-1615. For more information about child care in the Harvard Medical Area, you may send an e-mail message to [Barbara\\_wolf@hms.harvard.edu](mailto:Barbara_wolf@hms.harvard.edu).

*For School-Age Children* Each city or town has its own public (government-funded) schools for children of 4½ or 5 years old through 18 years old. **These schools are free of charge for those who live in the community.** Registration is possible only after you have established a residence (e.g., rented an apartment) in a specific community. For registration you need proof of age (a passport is fine), proof of residency in the community, and current immunization records. Because different communities have slightly different age requirements for children starting in kindergarten and first grade, it is best to check with the School Department of the community where you live or plan to live. All public schools open during either the week before or after Labor Day (September 7, 2009) and continue through the third week in June of the following year.

Private (independent) day schools in the area vary in size and curriculum. Usually applications must be made to these schools in the late winter preceding fall enrollment. The tuition may be up to \$30,000 per year, and parents must arrange for transportation. The HIO has a list of private schools in the area.

There is additional information regarding day care or schooling for your children on the HIO web site at [www.hio.harvard.edu](http://www.hio.harvard.edu).

In addition to the web sites listed in this publication, the following web sites might also be of interest to you in planning for your stay in the United States.

U.S. Embassies and Consulates

<http://usembassy.state.gov>

Transportation Maps and Schedules

<http://mbta.com>

Maps and Tourism in Boston

<http://www.bostonusa.com>

Weather

<http://www.weather.com>

## **HIO Location and Hours**

The Harvard International Office (HIO) is located at 1350 Massachusetts Avenue, Holyoke Center 864, in Cambridge, Massachusetts, and is open Monday–Friday, 9:00 a.m.–3:00 p.m. except for holidays. Note that all University offices will be closed on Friday, July 3, 2009, for the Independence Day holiday, and Monday, September 7, 2009, for the Labor Day holiday.

*Printed on recycled paper*