

Welcome from the HIO

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 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,
The staff of HIO



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Please visit the HIO web site at www.hio.harvard.edu for detailed information on settling into your new environment and specific immigration information.



HIO Advising Staff for Schools and Affiliates

The following advisors are assigned to work with various schools at the University. For a complete list of the HIO staff, please refer to the HIO web site at www.hio.harvard.edu.

Your advisor's name is circled below.

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Orientation



The HIO holds an orientation called "Getting Started" for students and scholars throughout the year in Holyoke Center Room 864, 1350 Massachusetts Avenue in Cambridge. 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 on the HIO web site (www.hio.harvard.edu) for further information.

"Getting Started" 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.



Identification Cards



Harvard ID Cards

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

Campus Service Center - Holyoke 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 - School of Public Health, 677 Huntington Avenue, Boston, 8:00 am - 4:00 pm, Mon. - Fri., 617-432-0389.

Business School - Business Operations Center, Shad Hall lower level, 8:00 am - 5:00 pm, Mon. - Fri., 617-495-6814.

Students - You receive your ID card during registration at your school. For registration time and location at your school, consult your school's registration materials or its web site.

Scholars - 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 visa document, e.g. Form DS-2019 or Form I-797. 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. For complete information and answers to frequently asked questions about your Harvard

ID card, please consult the web site for Harvard ID Services: www.huid.harvard.edu.

Note: J-1 Student Interns are not eligible for a Harvard ID.

Replacement Cards for Students and Scholars - If you lose your ID card, you may obtain a replacement card. You will be charged \$25.00 for the first two replacement cards, and \$40.00 thereafter.

Athletics - Harvard's recreational facilities are available to members of the Harvard community and some family members. Please see the web site at www.gocrimson.com for details about locations and membership fees.

Massachusetts Driver's License - In order to obtain a Massachusetts driver's license, you must go to a 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: www.mass.gov/rmv/dmanual/.

The RMV web site (www.mass.gov/rmv) 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 - 630 Washington Street
(Chinatown, Orange Line), Boston

Watertown - 550 Arsenal Street,
Watertown

For hours 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 at www.mass.gov/rmv. 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 Form I-94, your Form I-20 or DS-2019, and one document showing proof of Massachusetts residency. Acceptable proof of Massachusetts residency includes a lease, a bank statement, a checkbook, 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 as soon as possible if you have difficulties in obtaining a Massachusetts driver's license.

Massachusetts State Identification (ID) or 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 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 \$25.00 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 RMV's web site: www.mass.gov/rmv/license/13liqID.htm.

Banking and Credit Cards



Choosing a Bank - Consider the location of branch offices and automatic teller machines (ATMs) when selecting a bank.

Ask about monthly fees, fees for writing checks, minimum required balance, etc.

Consider the convenience of hours: usual business hours are Monday through Friday as well as Saturday mornings.

Opening a Bank Account - Speak to a bank customer service person.

Show two forms of identification. Your Harvard ID card and passport are usually acceptable. If you do not have your Harvard ID card, a Form I-20 or DS-2019 is acceptable along with your passport. You will also need a local address.

Checking and Savings Accounts - Checking accounts are for writing checks to pay bills. Most banks offer online banking, allowing you to pay bills and to monitor your bank account over the Internet.

Keep an accurate record of every check so that you know you have sufficient funds in your account for every check you write. If not, your account will be considered overdrawn, and you

will incur additional charges.

Every month your bank will send you a statement that lists all account activities during the previous month and a photocopy of all the checks you wrote in the previous month.

You cannot write checks using a savings account.

Debit Cards - Most banks issue a debit card with the opening of a bank 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 8). 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 16 Dunster Street, Cambridge and Kresge Building Room 108 at 677 Huntington Avenue, Boston. You will need to present a Harvard ID card, a \$25.00 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 tem-

If your checks, debit cards, or credit cards are lost or stolen, notify your bank and/or the appropriate credit card company immediately.

porarily 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 United States so you could have regular access to your account.



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 student 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 is the AT&T Authorized Retailer at 1 Porter Square, Cambridge. The telephone number is 617-349-3555.

Long Distance Services that Supplement Cellular Service

Harvard Telecom offers long distance services from dormitory phones. It operates in a similar manner as Cellular LD, detailed below.

Cellular LD is a company offering Prepaid International Long Distance 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. Students may sign up at www.cellularld.com/harvard and begin using the service immediately. It is operated by **Mobile-Sphere**, www2.mobile-sphere.com/.

Closest Cellular Service Vendors

Radio Shack

28 John F. Kennedy Street
Cambridge, MA 02138
617-354-7840

493 Massachusetts Avenue
Cambridge, MA 02139
617-547-7332

Verizon Wireless

95 Mount Auburn Street
Cambridge, MA 02138
617-441-6790

283 Harvard Street (Coolidge Corner)
Brookline, MA 02446
617-278-3920

T-Mobile

1438 Massachusetts Avenue
Cambridge, MA 02138
617-576-0400

225 Alewife Brook Parkway
Cambridge, MA 02138
617-661-2952



Social Security Numbers



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. The evidence you submit will depend upon your visa status. It usually takes four to eight weeks to get an SSN. You will receive your SSN card in the mail. For more information, check the web site: www.ssa.gov or call the SSA at 1-800-772-1213. If you lose your SSN card and need to apply for a replacement, you must prove your eligibility again at the time of application. If you already have an SSN from a previous stay in

the U.S. it is still valid. To apply for an SSN, take the documents required for your visa status listed below to one of the SSA offices listed on page 9.

F-1 visa holder: must have an on-campus employer or off-campus work permission (either OPT or CPT) at the time of the SSN application

On-campus employment

- Job offer letter from on-campus employer (see the HIO web site for a sample letter)
- Passport
- HIO work authorization letter (bring job offer letter to HIO to obtain this letter)
- Passport
- Form I-20
- Form I-94

OPT or CPT

- Passport
- Form I-20 with CPT authorization or OPT recommendation
- Form I-94
- EAD - if on OPT

(Note: Students with CPT are allowed

to apply up to 30 days prior to the start date of the CPT authorization. Students with OPT cannot apply for an SSN until the start date of the EAD.)

J-1 student or J-1 student intern under Harvard's J-1 sponsorship

- Passport
- Form DS-2019
- Form I-94
- Letter from the HIO indicating that you have work authorization

(Note: If your J-1 visa is not sponsored by Harvard, please get the work authorization letter from your J program sponsor and then follow these same instructions.)

J-1, H-1B, or O-1 scholar

- Passport
- Form DS-2019 (for J-1 visa holders)
- Form I-797 (for H-1B and O-1 visa holders)
- Form I-94

J-2 dependent

- Passport
- Form I-94
- 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.*

E-3 scholar

- Passport
- Job offer letter
- Labor Condition Application (LCA)
- Form I-797 (if applicable)
- Form I-94

E-3D dependent

- Passport
- Form I-94
- Copy of E-3's job offer letter, LCA or Form I-797 (if applicable)
- Employment Authorization Card*

**Note: E-3Ds must first obtain work authorization from USCIS before applying for an SSN.*

When to Apply? You must have been in the United States for at least **ten** days and have registered with the HIO. This waiting period assures that your record will have been updated in the Government's database. In addition, you cannot apply before the effective date of your visa document (Form I-20, DS-2019 or I-797).

See below for Social Security Administration (SSA) office locations. For hours of operation, go to the SSA web site at www.ssa.gov.

**10 Fawcett Street, First Floor
Cambridge, MA 02138**

Take bus 78 or 74 from Harvard Square.

**10 Causeway Street
Room 148, First Floor,
Boston, MA 02222**

Take the Green or Orange Line to North Station. The office is in the Thomas P.

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

Health Insurance



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

If you have a medical emergency, go to the nearest hospital.

Government regulations regarding health insurance

Massachusetts State Law - All **STUDENTS** are required to have health insurance when enrolled in an institution of higher education in Massachusetts. All residents over the age of 19 are required to have 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 and also on page two of the Form DS-2019.

Important considerations for students

All Harvard students are automatically enrolled in the Harvard University Student Health Program (HUSHP).

The HUSHP consists of two parts

that work together: The Student Health Fee provides students access to the on-campus clinics. The Student Health Insurance Plan is the Blue Cross/Blue Shield hospital/specialty care and MEDCO prescription drug coverage portion. Most services require a copayment, deductible, or coinsurance.

It may be possible to waive the Student Health Insurance Plan on a semester or yearly basis. Waiver applications must be completed by the deadline posted on the HUHS web site.

Coverage begins August 1st for students enrolling in the fall semester. Check www.huhs.harvard.edu to learn about the plan rates, benefits, limitations, exclusions, and waivers. Contact Member Services via email at mservices@huhs.harvard.edu or by phone at 617-495-2008 with additional questions.

Important considerations for scholars

30-day requirement - You must purchase private insurance in the United States within 30 days of arrival if you do not have health insurance from home that covers you while you are in the United States. You should at least have travel insurance to cover you when you first arrive.

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. **Insurance from your home country** - It is not necessary to purchase additional health insurance coverage if

your home coverage meets the J visa requirements .

4. **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.
5. **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 (www.mahealthconnector.org).

For more information on health insurance options, please refer to the HIO web site at www.hio.harvard.edu.

Dental insurance - Dental insurance is not included in the student health coverage. Students can purchase a separate dental insurance plan through Delta Dental. Check <http://huhs.harvard.edu> for plan details and enrollment deadlines.

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.

Dependents - Dependents of students are not automatically enrolled in HUSHP. Dependents are eligible to sign up for the student plan only when the student is participating in the complete health plan. Students should enroll their dependents during the open enrollment period or within 30 days of the dependents' arrival in the United States.

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

Dependents of students or affiliates may enroll in HUSHP only if the affiliate is also enrolled. 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 United States, 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 Information for Newcomers



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 F and J visa holders are considered non-residents (F and J students for the first five calendar years in the United States and J-1 scholars for the first two calendar years in the United States).

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 United States.

Tax Treaties - There are many tax treaties between the United States 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 United States. 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 Social Security Number (SSN) or an Individual Tax Identification Number (ITIN).

UFS Customer Service Group - The University Financial Services Customer Service Group is located at 1033 Massachusetts Avenue, 2nd floor in Cambridge (phone: 617-496-6800, email: nratax_ufs@harvard.edu). The

Customer Service 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 - Many of 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 .

Tax Preparation Assistance - To help guide you through the tax filing process, the HIO will provide

Tax forms must be completed if you were in the United States 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.

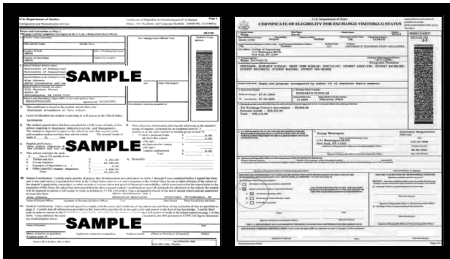
web-based tax return preparation software designed exclusively for international students, scholars, and their dependents who are non-residents for tax purposes. The site also addresses various tax issues, including federal resident returns and dual status returns, as well as Massachusetts state returns for both residents and non-residents. It is available to anyone with a valid Harvard ID and PIN through the HIO web site at www.hio.harvard.edu.

Tax Reporting Documents - If you are employed in the United States, your employer will send you a statement of earnings, called a Form W-2, 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.



Maintaining Your Legal Immigration Status



ously enrolled full-time 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), please contact your HIO advisor immediately.

The following is a summary of what international students and scholars must do to remain lawfully in the United States. For detailed information, please visit the HIO web site at www.hio.harvard.edu 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 Form I-20 or DS-2019 was issued by the HIO, you may report your address change online at www.hio.harvard.edu. If you are in J-1 or F-1 status sponsored by another program or university, please contact your sponsor. If you are in another visa status, you should report your change of address directly to USCIS at www.uscis.gov.

Full Course of Study (F-1 and J-1 students) - You must remain continu-

CONDITIONS ON EMPLOYMENT

F-1 and 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 holidays and vacations. You must obtain prior authorization for any off-campus employment. If you are a J-1 student sponsored by an organization other than Harvard, please obtain from that organization prior written authorization for all types of employment.

J-1 scholars: Short-Term Scholars and Research Scholars/Professors are required to be employed and conduct their academic activities only at the location(s) listed on their Forms DS-2019. Scholars in these categories

may participate in occasional lectures and short-term consultations at off-campus locations. Scholars must first obtain written authorization from their HIO advisors. Visit the HIO web site for details on how to obtain such authorization.

H-1B and O-1 scholars: The H-1B and O-1 visas are employer specific. An H-1B or O-1 visa holder is authorized to work only for the specific employer and in the position and location specified in the approved petition. Scholars in H-1B or O-1 status may not accept employment from any other employer unless that employer also files an H-1B or O-1 petition. These scholars may be reimbursed for their expenses but may not accept compensation such as an honorarium.

Extension - All requests for extensions must be made well before your current immigration document expires (please refer to your Form I-20, DS-2019 or I-797 Approval Notice). Students must request an extension from the registrar's offices at their schools, and scholars should con-

tact their departments about requesting an extension.

International Travel - When planning to travel outside the United States, please ensure that your passport is valid, that you will have a valid U.S. visa for your current immigration status in your passport for reentry, and that your immigration document (Form I-20 or DS-2019) has been properly endorsed by an HIO advisor. (Note: If your Form DS-2019 was issued by an outside organization, you should contact that organization regarding travel signatures.) Before making plans to travel outside the United States, you are strongly advised to review the Travel section on the HIO web site (www.hio.harvard.edu) and/or speak to an HIO advisor.

Note: Always retain all immigration documents such as Form I-20, EAD, DS-2019, I-797, etc. as part of your personal record. You will need these documents for work permission.



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 www.mbta.com.

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 Holyoke Center Arcade in Cambridge. Purchase loca-

tions for M2 tickets are listed on the M2 schedule, which is available at your parking/commuting office, the Harvard Information Center at Holyoke Center Arcade, and the security desk at Vanderbilt Hall. For more information, please refer to www.masco.org/directions/m2-cambridge-harvard-shuttle.

M2 Shuttle Stops

- Longwood Medical and Academic Area (LMA)
- Back Bay
- MIT
- Central Square
- Harvard Yard

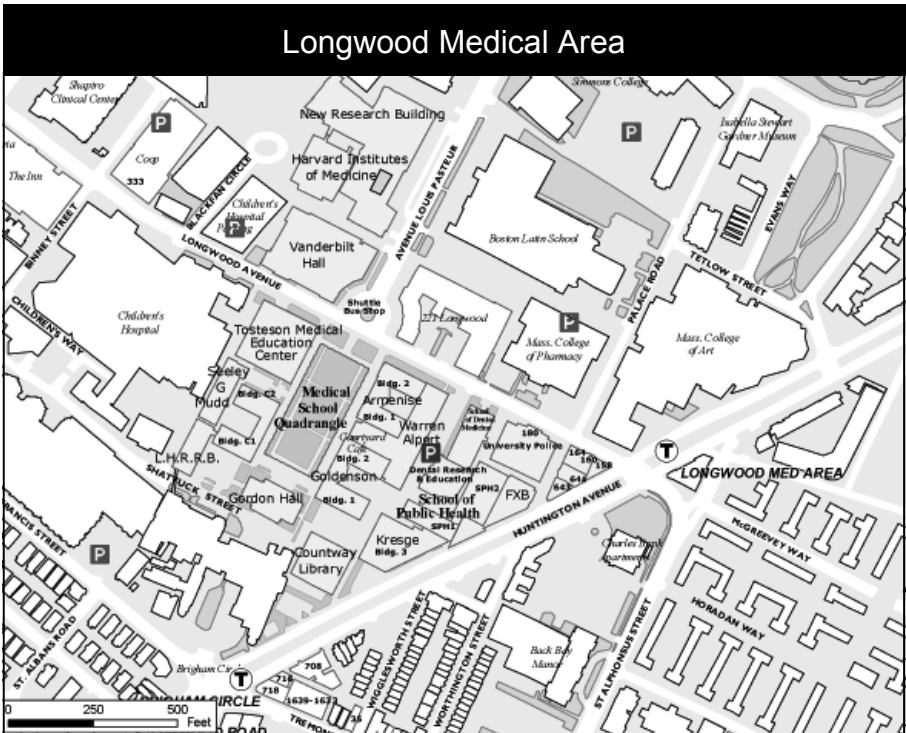
Wondering if the next bus is running on schedule? Want real-time M2 route information? Check the current

location of the M2 Cambridge anytime, anywhere at www.shuttles.masco.org. Please 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. www.zipcar.com/crimson/

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 at www.thehubway.com and access a bike when you need it, three seasons per year (the system shuts down in the winter).

Maps



Harvard Yard ☘ Harvard Business School
Divinity School ☘ Graduate School of Design
Graduate School of Education
Harvard Kennedy School
Law School ☘ Radcliffe Institute
School of Engineering & Applied Sciences

