
Harvard International Office

The J Guide

*Information for J Exchange Visitors
Sponsored by Harvard University*



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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 10,000 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:

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

Welcome Brochure: <https://j1visa.state.gov/wp-content/uploads/2022/05/EVP-Welcome-Brochure-2022.pdf>

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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.

1

REVIEW YOUR VISA DOCUMENTS

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.

2

PAY MANDATORY I-901 SEVIS FEE

All new J-1 visa holders, including Canadian citizens, are required to 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 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. Print the receipt and carry it with you whenever traveling into the U.S.

3

APPLY FOR YOUR J-1 VISA

Apply for a J visa as soon as possible by following the instructions on the non-immigrant visa application on the website of a U.S. embassy or consulate.

Canadian citizens do not need a J visa in their passports to enter the U.S.

You must bring the following documents to a U.S. Consulate or Embassy to apply for your J-1 visa: valid passport, Form DS-2019, I-901 SEVIS Fee receipt, DS-160 confirmation, and any additional documentation required by the Consulate or Embassy.

If you are coming on the J-1 Student Intern category, you must also have the completed and signed DS-7002 Training Plan.

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.

4

ENTER THE UNITED STATES

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.

After arriving in the U.S., you must complete the [HIO Registration Form](#) and send it via email to internationaloffice@harvard.edu to fulfill your required immigration registration.

In addition, J-1 Student Interns must also send a copy of your fully signed DS-7002 Training Plan with your registration form.

After arriving, please review the [New Student Welcome Guide](#), for more information about your immigration status and your time in the U.S.

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
- 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 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

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

 **Harvard Square** - Smith Center, Rm. 807, 1350 Massachusetts Ave., Cambridge
Hours: Monday - Friday, 9:00 am - 4:00 pm (excluding Harvard holidays)
617-496-7827

 **Longwood Medical Area** - New Research Building, 77 Avenue Louis Pasteur, Suite 133, Boston
Hours: Monday - Friday, 7:00 am - 3:00 pm, Mon. - Fri. (excluding Harvard holidays)
617-432-0389

 **Business School** - Business Operations Center, Shad Hall 020A, 70 North Harvard St., Allston
Hours: Monday - Friday, 8:00 am - 5:00 pm (excluding Harvard holidays)
617- 495-6814 (*This location is only for HBS Students, Faculty and Staff*)

If you lose your ID card, you may obtain a replacement card for \$35.

FOR STUDENTS

Admitted students receive their Harvard ID cards during orientation at their school. For the orientation time and location at your school, consult your school's registration materials or its web site.

FOR J-1 STUDENT INTERNS

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.

FOR SCHOLARS

Research scholars will be able to pick up their ID card from Campus Services only after their department has processed their Harvard appointment and after the start date on the Form DS-2019.

After your arrival in the U.S., please check with your department to be sure that your appointment has been processed before going to one of the above ID card locations.

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
-  **Form DS-2019**
*Document expiration must not have passed by the date of reentry
Original form or printed copy of the electronically signed form are acceptable*
-  **Valid U.S. J-1 Visa in Passport (except Canadians)**
Visa expiration date must not have passed by the date of reentry to the U.S.
-  **Valid Travel Signatures on Form DS-2019**
Travel signature on Form DS-2019 must be less than 12 months old on the date of reentry to the U.S.

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 with a valid travel signature, your I-94 printout, and your valid passport.

MAINTAINING YOUR 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](#).

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.

Early Departure or Completion of Program

If you are completing or leaving your academic program or research project earlier 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.

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 website](#) for more details.

International Travel

When planning to travel outside the U.S., please ensure that you have the proper documents listed in the "Travel and Reentry" section of this guide.

Full Course of Study for J-1 Students

Students 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 on-campus or off-campus employment.

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 website](#) for details on how to obtain such authorization.

J-1 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
- Changes 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
- Your J-2's departure from the U.S. prior to the J-1's departure

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.

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.

Additional Notes

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.

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.

Public Charge

Under certain U.S. federal, state, county, and local laws, J-1 visa holders and their dependents may qualify for “public assistance,” such as health insurance, subsidized housing, food assistance, or unemployment benefits. Accepting such benefits as a J-1 or J-2 visa holder can lead to inadmissibility to the United States due to reliance on “public assistance” under the Immigration and Nationality Act, this could ultimately result in denial of re-entry into the United States in the future. The J-1 visa holder is responsible for understanding that certain types of benefits could qualify for “public assistance” and knowing the risks associated with enrolling and/or receiving such benefits.

TWO YEAR HOME RESIDENCY REQUIREMENT (212E)

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 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 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.

HEALTH INSURANCE AND HEALTH CARE

Government Regulations Regarding Health Insurance

U.S. Federal Law - All J visa holders are required to maintain health insurance that meets the following requirements:

- 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)

Compliance with Health Insurance Regulations

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.

Most of Harvard's health insurance plans meet the requirements of the J-1 visa. **Please note that the "high-deductible plan option" offered by Harvard does NOT meet the J-1 health insurance requirements; you should not select this plan if you are a benefits-eligible J-1 visa holder.** 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.

HEALTH INSURANCE AND HEALTH CARE

Important Health Insurance 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. **HUSHP** - Harvard postdoctoral fellows who are not “benefits eligible” can purchase the “Affiliate” coverage under this plan.
3. **Other options** – Please see the HIO website for outside plans that meet the J visa requirements.
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 and Insurance section under Harvard Resources of the [HIO website](#).

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.

TAXES

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.).

Getting Started

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. The Office of the Controller (OC) will determine your tax status using a system called Sprintax. 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, Sprintax, designed exclusively for international students, scholars, and their dependents who are non-residents for tax purposes. The Sprintax website also addresses various tax issues, including federal resident returns and dual status returns, as well as state returns. It is available to anyone with a valid Harvard ID and PIN through the [HIO website](#).

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 (SSN)

A Social Security Number (SSN) is a tax identification number that will be needed by your employer for payroll and taxation purposes. 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.

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. Please note that it is NOT possible to apply for an SSN online or via an agency. You must have a personal interview with a Social Security Administration representative in a local Social Security office.

When to Apply?

Apply 10 days after you have registered with the HIO. This waiting period ensures 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. For locations and hours of operation, go to the [SSA website](#).

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

J-1 Students under Harvard's visa sponsorship

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

J-1 Scholars

- ☒ Passport
- ☒ Form DS-2019

J-1 Student Interns

- ☒ Passport
- ☒ Form DS-2019
- ☒ Form DS-7002 Training Plan
- ☒ Letter from the HIO indicating that you have work authorization

J-2 Dependents

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

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

HOUSING



The challenges of finding accommodation 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 144.70.

As of July 2023, the average apartment rent in or near Cambridge is \$3390 per month. One bedroom apartments in Cambridge rent for \$3060 per month on average and two bedroom apartments rent \$3720 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.

HOUSING

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.

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.

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.

FINANCIAL MATTERS

Banking

Choosing a Bank - Consider the location of branch offices and automatic teller machines (ATMs) when selecting a bank. Sometimes 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 16). 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, for Boston locations please check the [HUECU website](#). For more information, please look at the [International Members page](#). You will need to present a Harvard ID card, a \$5 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.

- Rent \$3,000-\$3,800 per month
- Utilities \$250 per month
- Internet and Mobile phone \$70-\$150 per month
- Food \$400 per month
- 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." 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.

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.

ADJUSTING TO A NEW CULTURE

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.

ADJUSTING TO A NEW CULTURE

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 Khuong Nguyen](#) 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 DRIVER'S LICENSE AND STATE ID

MA 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.

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.

MA State 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 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 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, refer to the RMV website.

J-1 Status Requirements

Your visa document (Form DS-2019 or Form I-20) must indicate an authorized stay in the U.S. of at least 12 months total to be eligible for a learner's permit, driver's license, or Mass ID card. If your Form DS-2019 or Form I-20 is valid for less than 12 months total, you will only be eligible to apply for the MA Liquor ID.

Please note that some RMV locations only provide limited services (noted on the web site). The addresses of two nearby RMV branch offices are listed below:

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

CELL PHONES, TRANSPORTATION, AND OTHER RESOURCES

Cell Phones

Use a prepaid sim card with your existing, unlocked cell phone. Companies that offer this service include:

Mint Mobile – Sim cards are available for free during the HIO pick up hours. Mint Mobile offers prepaid wireless cell phone plans and operates completely online. After getting a prepaid sim card, you must download an app through which you can choose your plan. They have 3-month introductory plans with the option to renew if you like the service.

US Mobile – Sim card starter kits are available for free during the HIO Pick up hours and offer discounts for students.

Other Resources

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

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

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 website](#).

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](#). For more information, please refer to the [Longwood Collective website](#).

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 website for more information.

Bicycles - [BLUEbikes](#) is a public bike-sharing program providing bikes at BLUEbikes stations located throughout metro-Boston. You can purchase a variety of passes and memberships online and access a bike when you need it. (Please remember to follow the [Rules of the Road](#) when using Bicycles).