

# The International Student's Survival Guide: New York Metro Area

**Welcome to the U.S.!** One To World would like to introduce you to our organization and the activities and services that we provide for you during your stay in the United States. **One To World** is a New York City-based non-profit membership organization that advances global cooperation and fosters intercultural understanding by creating face-to-face experiences among local communities, international students and Fulbright scholars. **Our function is to serve as a local resource center, answering questions as you get settled and seeing to it that you enjoy your stay in the New York area to the fullest.**

## **One To World's programs are designed to:**

- Introduce you to a variety of American people and help you experience American life and culture.
- Help you make new friends and meet other international students at universities across the New York area.
- Give you an opportunity to share your academic and regional expertise, as well as your culture, with Americans.

In order to register for any of our programs, please take a few minutes to create your account on our website. You can do this by going to [www.one-to-world.org](http://www.one-to-world.org) and clicking “create a new student/scholar account” on our homepage. Your email address will be added to our international student mailing list, and you will start receiving emails about our programs very soon. For more information about One To World's upcoming programs, see our [Program Calendar](#).

## **Every spring and fall, One To World organizes a variety of programs that will allow you to:**

- Take **walking tours** around diverse NYC neighborhoods and famous institutions.
- Spend a weekend with **American families** in New York, New Jersey, Connecticut and Pennsylvania.
- Unwind at **social events**, parties and sports games.
- Volunteer to help local communities through a **community service** program.
- Get to know the “working world” in the U.S. with our **“Campus-to-Career”** series.
- Attend a **foreign affairs conference** at the U.S. Military Academy in West Point, N.Y. or the U.S. Naval Academy in Annapolis, Md.

- Present your country and culture to NYC public school students through our **Global Classroom** program.

In the meantime, connect with us on [Facebook](#), [Twitter](#) or [Instagram](#) to see great photos from our events and read our recommendations for interesting things happening around NYC!

## ABOUT ONE TO WORLD

The only organization of its kind, **One To World** collaborates with over 400 international educators at its more than 70 member colleges, universities and international exchange organizations in the New York metropolitan area, bringing its four decades of experience with international students to support successful educational outcomes.

**One To World** offers year-round programs that engage international students off-campus with local communities. We also provide monthly professional development opportunities for international educators through our membership association of 72 universities in the greater New York City area. Founded in 1977 by a small group of foreign student advisors, **One To World** has grown into a vibrant organization serving the needs of almost 100,000 international students and scholars, and the educational institutions they attend.

**One To World** serves as the officially designated coordinator of enrichment programs for visiting Fulbright grantees in New York, and is a nationally and internationally recognized leader in providing substantive and innovative educational programming, acting as a catalyst for priceless opportunities to build understanding and citizen diplomacy.

**One To World** is proud to publish this expanded edition of The International Student's Survival Guide: New York Metro Area, an invaluable and proven resource for both newly arrived and long-term resident students and visitors in the region. This 2019-20 edition is packed with practical information for newcomers who come to live in New York City or nearby New Jersey. With this handy guide, readers learn how to find housing, open a bank account, practice their English, explore the area and make informed decisions about products and services as they get settled.

This publication was started in 1979, when our guides were first launched, and we have greatly benefited from the help and advice of countless contributors over the years. We gratefully acknowledge the generations of international students, international student advisors, One To World staff members, and volunteers whose great ideas and specific contributions have made this guide possible. We also express our appreciation to our advertising sponsors for recognizing the importance of this project with their financial support.

### PLEASE NOTE:

All pricing indicated throughout this guide is correct at time of publication.



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# CHAPTER ONE

# PREPARING FOR YOUR ARRIVAL

## ARRIVING AT THE AIRPORT



Most international visitors arrive at one of the three main airports in the metropolitan area. All three airports are operated by the Port Authority of New York and New Jersey. For airport transportation information and general information for each airport, call the Port Authority at (800) 247-7433, from 8 a.m. to 6 p.m. on weekdays, or check out their website at [www.panynj.gov](http://www.panynj.gov). The Port Authority website also provides links to each airport's main website, where you can access airport maps and guides that detail airline and parking lot locations, travel directions and services. Visit [www.panynj.gov/airports](http://www.panynj.gov/airports) to see each airport's website and information.

### JOHN F. KENNEDY INTERNATIONAL AIRPORT (JFK)

#### GENERAL INFORMATION

(718) 244-4444

[www.panynj.gov/airports/jfk.html](http://www.panynj.gov/airports/jfk.html)

JFK is located in Queens, about 15 miles/24 kilometers from Mid-Manhattan. Hundreds of international and transcontinental flights arrive and depart every day. Once you've claimed your baggage, there are several ways to get into Manhattan from JFK. **NYC Express Bus** ([www.nycairporter.com](http://www.nycairporter.com)) takes you via direct bus to Grand Central Terminal or the Port Authority Bus Terminal. The one-way cost is \$19, and the round-trip cost is \$36. **SuperShuttle** ([www.supershuttle.com](http://www.supershuttle.com)) is a shared door-to-door van service that takes you to any address in Manhattan for approximately \$30 (plus tolls and tip—see the **Tipping** section to learn more). Another option is a yellow taxi (or “cab”), which can take you to any Manhattan address for a flat rate of \$52 (plus tolls and tip). Taxis line up outside every terminal; follow signs for the taxi stand or ask an airport employee to point you in the right direction. See the **Taxis** section to learn more. You can also use a popular ride-hailing app like Uber or Lyft. See our **Ride-Hailing Apps** section for more information.



Alternatively, if your budget is tight, you can take **The AirTrain JFK** (\$5) from inside any airport terminal to the:

- **Howard Beach Station**, where you can transfer to the A subway train (\$2.75 MetroCard plus a \$1 new card fee).
- **Jamaica Station**, where you can transfer to the E, J or Z subway trains (\$2.75 MetroCard plus a \$1 new card fee) or the Long Island Rail Road (LIRR).

For more information on the Metropolitan Transportation Authority (MTA) New York City Transit services from John F. Kennedy Airport, visit [web.mta.info/nyct/service/airport.htm](http://web.mta.info/nyct/service/airport.htm).

## LAGUARDIA AIRPORT (LGA)

### GENERAL INFORMATION

(718) 533-3400

[www.laguardiaairport.com](http://www.laguardiaairport.com)

LGA, also in Queens, is about 8 miles/13 kilometers from Mid-Manhattan and primarily offers domestic flights and short-haul North American flights. **NYC Express Bus** ([www.nycairporter.com](http://www.nycairporter.com)) takes you via direct bus to Grand Central Terminal or the Port Authority Bus Terminal (\$16 one-way or \$30 round-trip); a **SuperShuttle** ([www.supershuttle.com](http://www.supershuttle.com)) van will deliver you to any location in Manhattan for about \$25 (plus tolls and tip); and a yellow taxi into Manhattan costs approximately \$25–\$37 (plus tolls and tip). See the **Taxis** section to learn more.

If you're on a tight budget, you can take the M60-SBS Bus to Broadway & West 106 St. via 125th St. (\$2.75), and along the route connect to the 1, 2, 3, 4, 5, 6, A, B, C or D subway trains (\$2.75 MetroCard plus a \$1 new card fee). If taking the M60-SBS, you must pay at a fare collector machine *before* boarding the bus. (See [web.mta.info/nyct/sbs/M60LaGuardiaAirportHarlem](http://web.mta.info/nyct/sbs/M60LaGuardiaAirportHarlem) for more information.) You can also take the Q70 bus to Jackson Heights/Roosevelt Ave., where connections to the E, F, M, R and 7 subway trains are available. If you pay with a MetroCard, the transfer between bus and subway is free.

For more information on the MTA New York City Transit services to LaGuardia Airport, visit [web.mta.info/nyct/service/airport.htm](http://web.mta.info/nyct/service/airport.htm).

## NEWARK LIBERTY INTERNATIONAL AIRPORT (EWR)

### GENERAL INFORMATION

(973) 961-6000

[www.panynj.gov/airports/newark-liberty.html](http://www.panynj.gov/airports/newark-liberty.html)

EWR, located in Newark, New Jersey, is about 16 miles/26 kilometers outside Mid-Manhattan and serves both international and domestic routes. **The Olympia Trails Airport Express Bus** ([www.newarkairportexpress.com](http://www.newarkairportexpress.com)) takes you from EWR to Grand Central Terminal, the Port Authority

Bus Terminal or Bryant Park (\$17 one-way or \$30 round-trip). SuperShuttle offers shared door-to-door van service for about \$35 (plus tolls and tip) to Manhattan, and a taxi to Manhattan costs \$50–\$75 (plus tolls and tip). See the [Taxis](#) section to learn more.

You can also take [AirTrain Newark](#) from your terminal to the Newark Liberty International Train Station, where a [New Jersey Transit](#) ([www.njtransit.com](http://www.njtransit.com)) train can take you to New York's Penn Station (34th St. and Eighth Ave.) for \$13, including the cost of AirTrain. Note: The NJ Transit ticket that you purchase at the airport will be used twice—once on the AirTrain and again on the NJ Transit train to Penn Station.

## NEW YORK CITY'S FIVE BOROUGHS AND NEARBY NEW JERSEY



### NEW YORK CITY

New York City consists of five boroughs: Manhattan, Brooklyn, The Bronx, Staten Island and Queens.

### MANHATTAN

The island of Manhattan is the smallest borough, but certainly the best known. As the heart of New York City's cultural and commercial activity, you've seen it in countless films and television shows. Only 13.4 miles/21.5 kilometers long and 2.3 miles/3.7 kilometers across at its widest point, Manhattan is home to 1.65 million residents, making it the most densely populated and expensive of the five boroughs. There are few bargains; most rents range from moderately to prohibitively expensive, forcing many people to seek housing in the other four boroughs. In general, the further uptown you go, the cheaper the price of rent. Neighborhoods such as Washington Heights, Harlem and Inwood, which are the furthest from downtown Manhattan, tend to be less expensive than those farther downtown.

Some pockets of lower Manhattan (specifically those near Chinatown and the East Village) may offer more affordable options. All subway lines except the G line run through Manhattan, and most neighborhoods are easily accessible via public transportation.

## **BROOKLYN**

With nearly 2.64 million residents, Brooklyn has the largest population of the five boroughs. One-third of its residents are foreign-born, and it is home to a wide variety of ethnic groups. Due to the high cost of housing in Manhattan, Brooklyn has become an extremely popular place to live. While Brooklyn offers a wide variety of housing options, there are some areas—such as Park Slope, Williamsburg and Brooklyn Heights—where rent prices can be just as expensive as Manhattan. Some affordable neighborhoods to explore in Brooklyn are Bedford-Stuyvesant, Bushwick, Clinton Hill, Prospect Heights, Crown Heights, Windsor Terrace, Sunset Park, South Park Slope and Red Hook, among others. Linked by numerous subway lines, many neighborhoods in Brooklyn are only a short ride away from downtown Manhattan.

## **QUEENS**

Queens is the largest borough, covering 108 square miles/280 square kilometers. It is the most ethnically diverse urban area in the world, with 48 percent of its 2.36 million residents born outside of the U.S. Safe, comfortable and convenient for shopping, Queens is largely composed of residential, ethnically diverse, family-oriented communities. In general, Queens is one of the more affordable boroughs in New York City; average rents are significantly lower than those in Manhattan and some parts of Brooklyn. Recently, however, neighborhoods like Astoria and Long Island City have become more expensive. Some other popular neighborhoods in Queens include Flushing, Jackson Heights, Rego Park, Elmhurst and Woodside. Served by several major subway lines, Queens is easily accessible from Manhattan. Despite its proximity to Brooklyn, however, the two boroughs are not widely connected by subway. The G line connects Brooklyn and Queens, but service is less frequent than other subway lines. Bus lines provide additional routes to make travel between the two boroughs more convenient.

## **THE BRONX**

The Bronx has the distinction of being the only borough of New York that is not located on an island. A largely residential area with 1.47 million inhabitants, the Bronx is home to diverse communities as well. Because of its distance from central Manhattan, rent in the Bronx tends to be very affordable. The Northwest Bronx is a good area to look for housing; the Fordham University and Italian Belmont areas are also popular neighborhoods for young people and students. The borough is linked to Manhattan by 13 bridges, seven major subway lines and two Metro-North Railroad lines, in addition to its own extensive network of public and private bus lines.

## **STATEN ISLAND**

The city's "greenest" borough with the smallest population (fewer than 500,000), Staten Island seems a world away from the bustle usually associated with New York City. Winding streets, neat lawns and a view of New York Harbor enhance the quiet, suburban atmosphere of Staten Island. The Manhattan skyline, visible in the distance, is a constant reminder that the island is New York City's fifth borough.



The rather long commute to Manhattan makes this borough a less popular place to live, but the lower rent is a definite attraction. Lower Manhattan is 30 minutes away via the Staten Island Ferry, which is free, and several express buses travel the Verrazano-Narrows Bridge, which connects the island to Brooklyn. Buses and a limited subway system provide transportation around the island.

## **NEARBY NEW JERSEY**

Across the Hudson River, a short distance from Manhattan, lie other opportunities for affordable housing in New Jersey. Although New Jersey is a different state from New York, several of its cities are very close to New York City, accessible via NJ Transit, PATH (please see the section on [PATH Trains](#)), or the NY Waterway. Students, young professionals and artists have flocked to these places to take advantage of their affordability and proximity to NYC.

### **FORT LEE**

Known for its cultural diversity, Fort Lee is a suburban borough that boasts a large Asian population, which is most evident in its large and well-known Koreatown. You can take a NJ Transit bus over the George Washington Bridge to Midtown Manhattan, which takes about 40 minutes. Alternatively, you can hop on a shuttle to the NY Waterway ferry.

### **UNION CITY/WEST NEW YORK**

Union City and West New York are affordable options that are very close to Manhattan via bus. In fact, you can get to Times Square quicker from Union City than you can from Brooklyn. Both Union City and West New York have large Latin American populations with nearly 80 percent of people identifying as Hispanic, according to the U.S. Census. The average commute from Union City to Manhattan's Port Authority is under 15 minutes via NJ Transit bus.

### **HOBOKEN**

Hoboken maintains a small-town vibe without ever feeling boring. Festivals and events are held year-round and there is no shortage of excellent restaurants in this waterfront city. The best way to commute to Manhattan is via PATH, which can get you to Midtown Manhattan in 15-20 minutes. You can also reach Manhattan via NJ Transit or the NY Waterway ferry.

### **JERSEY CITY**

Jersey City combines suburban and urban living like few other places. Its bustling downtown is lined with restaurants, coffee shops, bars and stores. Liberty State Park and Liberty Science Center alone draw millions of visitors each year. The best way to commute to Manhattan is via PATH; a ride to the World Trade Center is only about 12 minutes, and you can get to Midtown Manhattan in under 30 minutes. You can also reach Manhattan via NJ Transit or the NY Waterway ferry.

### **NEWARK**

Newark is a diverse, urban city with an active nightlife and plenty of culture. With new cafes, restaurants and bars opening up frequently, the city is constantly evolving. Students appreciate its energetic and thriving arts scene as well. As a major travel hub, Newark is easily accessible a number of ways. The

best options for commuting to Midtown Manhattan are NJ Transit or PATH, either of which can get you there in about 30 minutes.

## NAVIGATING NEW YORK CITY AND NEARBY NEW JERSEY



New York City may strike a newcomer as an intimidating place, with its crowded streets, fast-moving pedestrians and skyscrapers. Once you develop a basic understanding of the geography of the city and become familiar with the different transportation systems, you will quickly become more confident in your ability to get around.

Manhattan streets are laid out in a grid pattern, with avenues running north and south (uptown and downtown) and streets running east and west (crosstown). Fifth Avenue divides Manhattan into the east and west sides. The grid breaks south of 4th Street, in the older part of the city, where streets follow irregular paths and have names instead of numbers. The other boroughs do not have the same rigid layout and are more difficult to navigate. For example, Queens has a unique system; due to the large number of avenues, addresses consist of two sets of numbers. The address 23-05 31st Ave., Queens, NY denotes house number “5” on 31st Avenue at 23rd Street in Queens.

**Google Maps** ([www.google.com/maps](http://www.google.com/maps)) is very useful as you acclimate to the city. The free, downloadable app for smartphones and tablets ensures you’ll never be lost. You can even download maps for offline use for times when you are without service or Wi-Fi. Another fantastic app is **Citymapper** ([www.citymapper.com/nyc](http://www.citymapper.com/nyc)), which has quickly become the go-to app for mapping out routes. Its step-by-step directions include useful information like accurate subway departure times, crucial MTA alerts, and the closest station exits so you can get to your destination even faster.

To find different types of places (such as shops, restaurants and attractions) near you, many people also use the location-based app or website **Yelp** ([www.yelp.com](http://www.yelp.com)), which will list nearby establishments along with reviews and basic information like hours of operation.

A great way to sample the flavors of New York City’s neighborhoods is to sign up for one of the many walking tours offered on weekends. During the academic year, One To World runs excellent walking tours and cultural events that are designed with international students and their budgets in mind. Visit [www.one-to-world.org](http://www.one-to-world.org) for details about upcoming tours.

### TRANSPORTATION IN NYC AND NJ

One of the best things about the metropolitan area is its wealth of transportation options. New York City and many of the most popular towns in New Jersey are home to robust public transportation offerings. Millions rely on public transit each day, and you will quickly learn that getting around these areas is both efficient and affordable.

New York City buses and subways are both run by the Metropolitan Transit Authority (MTA). For more up-to-date traffic and transit information, call 511 to reach the NY state traffic information line. The MTA also offers a few smartphone apps, which contain maps, schedules and service changes. You can download them at [mta.info/apps](https://www.mta.info/apps). For a free subway map, ask an agent in any station booth. The standard bus and subway fare is \$2.75. To travel on the subway, you need a prepaid travel card called a MetroCard, which costs \$1. A new MetroCard will be issued at no charge if your card is expiring or damaged. If you lose your card, you will need to buy a new one. You can easily purchase and load/reload a MetroCard from vending machines in each station, as well as from MTA agents at many stations. To travel on the bus, you can use a MetroCard or exact change (coins only). You can purchase Single Ride tickets, but it is more convenient and economical to purchase “Pay-Per-Ride” or “Unlimited Ride” MetroCards.

Purchasing a Pay-Per-Ride MetroCard allows you to store money on your card. Each time you ride the subway or bus, the fare is deducted from your card. Pay-Per-Ride MetroCards can be purchased for a minimum of \$5.50 (two rides) and a maximum of \$100, and are refillable. A Pay-Per-Ride MetroCard also allows free transfers between the bus and subway within two hours of use.

If you ride the subway or bus regularly, it is probably more economical for you to purchase an Unlimited Ride MetroCard, which will allow you to take as many rides as you need within a fixed period of time for a set price. The cost is:

- \$33 for a seven-day unlimited card.
- \$127 for a 30-day unlimited card.
- \$62 for Express Bus plus seven-day (also valid on subway and local bus).

Note that if you use your Unlimited Ride MetroCard often enough, you will end up paying considerably less than \$2.75 per ride—the more you ride, the less you pay.

**TIPS:**

If you are using a vending machine to purchase a MetroCard or are adding additional fare to an existing card, and you are using an international credit card, input 99999 when asked for your ZIP code.

If you pay with a credit card and lose your Unlimited Ride MetroCard, you can call the MTA to report it lost and receive a refund equal to the amount of fares remaining on the card. Note that you are only allowed to replace your lost card for a refund twice per year.

## PATH TRAINS

The PATH (Port Authority Trans-Hudson Train System) is a rapid transit system of four lines and 13 stations, connecting Newark, Harrison, Hoboken and Jersey City in metropolitan northern New Jersey to Lower and Midtown Manhattan in New York City. As the easiest way to travel between Manhattan and New Jersey, it works similarly to the MTA; in fact, the PATH's SmartLink turnstiles accept both PATH SmartLink cards and MTA MetroCards (as long as the cards are Pay-Per-Ride and not Unlimited Ride). A single ride on the PATH is \$2.75. For more information on the PATH, its accessibility and fares, please visit [www.panynj.gov/path](http://www.panynj.gov/path).

## SUBWAYS

The subway system is vast and sometimes confusing, especially when you are new to the city. When it started operating on Oct. 9, 1863, separate lines were independently built and privately managed. Today, the extensive subway network (running from the farthest reaches of Queens to the northernmost areas of the Bronx) offers incredibly good value for the money and is relatively safe, even at night. While the New York subway may be infamous for being hot and crowded (despite that, almost all cars are air-conditioned in the summer!), it is absolutely the most efficient way to get around the city and will often be the quickest way to get where you need to be.

Amazingly, the subway runs 24/7. However, because it never stops, planned service changes and disruptions are common occurrences to allow for repairs and construction, especially at night and on weekends. Be sure to check for service change information on signs posted in the stations and on the bulletin boards near main station booths. In addition, many stations now have interactive touchscreens that provide information and updates. You can also visit the MTA website ([www.mta.info](http://www.mta.info)) or check their app for any service advisories.

Enter the subway via turnstiles by swiping your MetroCard through the fare reader. Within the next few years, the MTA is expected to phase out MetroCards and turnstiles and replace them with electronic fare readers, so keep a lookout for this new tech!

For in-depth, up-to-the-minute subway and bus information, check out the website [tripplanner.mta.info](http://tripplanner.mta.info).

Mastering the complex NYC subway system takes time. Fortunately, there are some great resources to help you become an expert. Perhaps the most popular is the public transit feature available in **Google Maps** ([www.google.com/maps](http://www.google.com/maps)); it is also built into the Google Maps app that is compatible with most mobile devices. Others include **Transit** ([www.transitapp.com](http://www.transitapp.com)), **Embark** ([letsembark.io/start/en/front](http://letsembark.io/start/en/front)) and **Roadify** ([www.roadify.com](http://www.roadify.com)). **Underway NYC** ([www.underway.nyc](http://www.underway.nyc)) is an iOS app that provides real-time arrival data for subway trains directly from the MTA.

## BUSES

Buses in New York are not the fastest way to travel, but they often help fill in gaps left by subway routes. They can also be a great way to see the city, and, like the subway, run 24/7. Separate bus maps are available for each borough. Every bus has a number indicating its route and a letter indicating its primary borough (**M** for Manhattan, **Q** for Queens, **B** for Brooklyn, **Bx** for the Bronx and **S** for Staten

Island). For traveling between boroughs, particularly to and from Staten Island, express buses can be a good option. Express buses cost \$6.75 per ride and are marked with an **X** before the route number; remember to purchase a round-trip amount since there may not be convenient MetroCard machines near all bus stops, in which case you would have to pay with coins. Be aware that, unless otherwise indicated, express buses run Monday–Friday only.

**TIP:**

If you are riding a bus at night (from 10 p.m.–5 a.m.), you can ask the driver to let you off at any point along your route (as a safety precaution), not just at designated bus stops.

Another bus option is the **Select Bus Service** (SBS). Currently, SBS operates on 15 routes; check out [web.mta.info/mta/planning/sbs](http://web.mta.info/mta/planning/sbs) for route and fare information. It is important to know that this service operates differently than the regular bus service. Prior to boarding, you pay your fare at the stop with either the MetroCard Fare Collector or Coin Fare Collector machine. Board the bus via the front or back doors. Keep your receipt for the duration of your trip; fare inspectors randomly check for them. Anyone who cannot produce a valid receipt could be subject to a substantial fine. You don't give or show your receipt to the bus operator unless you paid with coins and need a transfer. You should board at the front of the bus if you need a transfer.

Although buses try to adhere to their posted schedules, traffic conditions and other factors can lead to delays. Thankfully, the MTA has implemented a very convenient “bus time” service. Each bus stop has its own numeric code; when you send a text to the number 511123 with the code of a specific bus stop, you will receive a text message letting you know how many minutes away the next two or three buses are. You can also find this information online at [bustime.mta.info](http://bustime.mta.info). Apps like **Transit** ([www.transitapp.com](http://www.transitapp.com)) also provide bus schedule information.

## TRAM

If you are planning to go to Roosevelt Island, a narrow island in New York City's East River, there is an easily accessible, four-minute tram ride that offers beautiful views to its passengers. For the same price as a subway ride, passengers can pay with a MetroCard to hop on the tram at 59th St. and Second Ave. in Manhattan. The tram runs every 15 minutes from 6 a.m.–2:30 a.m. (3:30 a.m. on the weekends). Once you arrive, the free Red Bus can take you around the island. One highlight is **FDR Four Freedoms Park**, which offers a stunning view of the Manhattan skyline. For more information, visit [rioc.ny.gov/339/Get-Around](http://rioc.ny.gov/339/Get-Around).

## FERRIES

The **NYC Ferry** is an affordable way to travel between waterfronts throughout New York City. Six ferry routes cover 60 miles of waterway and connect multiple neighborhoods and boroughs. Routes run along the East River, from Soundview in the Bronx to Manhattan's east side and the western border of Queens and Brooklyn, all the way to Rockaway Beach. The price of a ride on the ferry is \$2.75. NYC Ferry is privately operated, so your MetroCard will not work, and you won't receive any free transfers to nearby buses or subways. To easily plan your trip and purchase tickets, you can download the NYC

Ferry app for free on your mobile device. To learn more, visit [www.ferry.nyc](http://www.ferry.nyc).

The **Staten Island Ferry** ([www.siferry.com](http://www.siferry.com)) runs 24/7 between Whitehall St. in Lower Manhattan and St. George on Staten Island. Even if you don't plan to go to Staten Island, a trip on this ferry is worth it. The fare is always free (beware of any scammers trying to sell tickets) and the pleasant ride provides a great view of the Statue of Liberty.

The **Seastreak** ([seastreak.com](http://seastreak.com)) is a luxurious option that connects New Jersey and New York. Its regular commuter boats are efficient and comfortable; student discounts are available as well. In addition to commuter services, Seastreak travels to popular destinations like Martha's Vineyard and Nantucket.

## TAXIS

A New York taxi will look familiar to almost every visitor to the city; its bright yellow iconic exterior is featured in countless films, television shows and photos of the city. Within Manhattan, taxis, also called "cabs," are generally plentiful and relatively easy to hail at any curbside, except during rush hour (4–6 p.m.). All yellow cabs have meters that indicate the fare. The current fare is an initial \$2.50 plus 50 cents per one-fifth of a mile, or 50 cents per minute while stopped in traffic. There is an extra \$1 charge from 4–8 p.m. on weekdays (excluding holidays), and an extra 50 cent nighttime charge from 8 p.m.–6 a.m. A \$2.50 surcharge may apply to trips that originate or end south of 96th St. Bridge or tunnel tolls are added onto the fare; this generally occurs automatically after the driver passes through the toll. Please see below for toll amounts for the major toll bridges and tunnels in the New York City area:

- **Bayonne Bridge:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour). Learn more about paying tolls with E-ZPass at [www.e-zpassny.com](http://www.e-zpassny.com).
- **Bronx-Whitestone Bridge:** \$8.50, E-ZPass \$5.76
- **Cross Bay Veterans Memorial Bridge:** \$4.25, E-ZPass \$2.16
- **George Washington Bridge:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour)
- **Goethals Bridge:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour)
- **Henry Hudson Bridge:** \$6, E-ZPass \$2.64
- **Holland Tunnel:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour)
- **Hugh L. Carey Tunnel:** \$8.50, E-ZPass \$5.76
- **Lincoln Tunnel:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour)

- **Marine Parkway-Gil Hodges Memorial Bridge:** \$4.25, E-ZPass \$2.16
- **Outerbridge Crossing:** \$15, \$12.50 E-ZPass (peak rush hour) or \$10.50 E-ZPass (off-peak rush hour)
- **Queens Midtown Tunnel:** \$8.50, E-ZPass \$5.76
- **Throgs Neck Bridge:** \$8.50, E-ZPass \$5.76
- **Triborough Bridge (formally known as the Robert F. Kennedy Bridge):** \$8.50, E-ZPass \$5.76
- **Verrazano-Narrows Bridge:** \$17, E-ZPass \$11.52 (Toll collected entering Staten Island only)

Don't forget to tip! See **Tipping** in the **Managing Your Money** section. You can pay for taxis with either cash or a credit card.

Taxi drivers are obligated to take you anywhere in the five boroughs or to Newark airport, and are prohibited from charging you more than the metered fee. You may also notice green taxis on the road; these outer-borough taxis can only pick you up in northern Manhattan (north of West 110th St. and East 96th St.), the Bronx, Queens (excluding the airports), Brooklyn and Staten Island, but they are also obligated to take you anywhere in the five boroughs. To complain about a car or driver, or to locate lost property, call the Taxi and Limousine Commission at 311, or go online to [www1.nyc.gov/site/tlc/index.page](http://www1.nyc.gov/site/tlc/index.page).

## RIDE-HAILING APPS

Increasingly, many people are using ride-hailing smartphone apps. For these services, you download an app to your phone or mobile device and register using a credit card. When you want a ride, you request one through the app, enter your destination, and a driver from the company finds you within a few minutes using your phone's location. The services usually provide you a price quote before you ride, and once you arrive at your destination, the app charges your credit card automatically. Similar to taxis, a surcharge of \$2.75 may apply for trips that originate or end south of 96th St. Apps may also charge higher rates depending on current demand, which tends to increase during inclement weather, major holidays like New Year's Eve, and even weekend nights. In some cases, you can split the cost of the ride among friends who are traveling with you if they have the app as well. Most of these apps also offer a cheaper ride-sharing option that involves picking up and dropping off other passengers along your route. The most popular car service apps work throughout many U.S. cities.

### THE MOST COMMON CAR SERVICE APPS

**Uber:** [www.uber.com](http://www.uber.com)

**Via:** [www.ridewithvia.com](http://www.ridewithvia.com)

**Lyft:** [www.lyft.com](http://www.lyft.com)

**Juno:** [www.gojuno.com](http://www.gojuno.com)



Outside of Manhattan, yellow cabs are not generally available on the street. In addition to the green taxis noted above, private “car service” companies offer cars and drivers who will pick you up and drive you to your destination for a fee. You can find a car service company in your area by looking in The Yellow Pages telephone directory under “car service” or searching on Yelp. Call the company and tell the dispatcher where you are and where you would like to go. Always ask for the price of the trip in advance, as there are no meters in car service vehicles. Different companies may charge different prices for the same trip, and you may be required to pay in cash. Occasionally, you will have a long wait, so call ahead if you need to depart at a specific time.

### **CARS FOR HIRE FROM PRIVATE COMPANIES:**

#### **MANHATTAN**

Delancey Car Service .....(212) 228-3301  
Dial 7 Car & Limousine .....(212) 777-7777  
Carmel Car Service .....(212) 666-6666

#### **BROOKLYN**

Court ExpressCar Service .....(718) 237-8888  
Continental Car Service.....(718) 499-0909  
Nostrand Car Service.....(718) 339-5400

#### **THE BRONX**

Gun Hill Car Service.....(718) 515-2600

#### **QUEENS**

Sunshine Car Services.....(718) 322-1800

#### **STATEN ISLAND**

Newport Car Service .....(718) 442-2277  
PDQ Car Service .....(718) 980-1111

## **DRIVING**

Driving a car in New York can be both costly and frustrating, and very few New York City residents choose to keep a car in the city. Parking garages are very expensive, and finding a parking space on the street is a chore; you risk having your car vandalized, and “alternate-side-of-the-street” street cleaning schedules require that you pay close attention to days and hours when parking is forbidden in a particular location. Car insurance is also expensive, and heavy or gridlocked traffic is yet another deterrent. Conditions for driving are a little more favorable in New Jersey, but many of the same issues apply there as well.

If you do plan to drive, you will need a valid driver’s license. Rules for the validity of your home country driver’s license vary by state, so check with the local Department of Motor Vehicles (DMV) or Motor Vehicle Commission (MVC). An International Driving Permit (IDP) supplements a valid government-issued license by translating the information contained on your driver’s license into 10 languages so that officials in foreign countries are able to interpret your license. If you are stopped by law enforcement, you will most likely be asked to produce both your IDP and your home country driver’s license.



## New York State (NYS)

For international students in New York State, driver's licenses from all other countries are valid, and are preferably accompanied by an International Driving Permit (only obtainable in your home country), particularly if your home country driver's license is not in English.

### The New York Department of Motor Vehicles

- [dmv.ny.gov](http://dmv.ny.gov)
- General Information .....(212) 645-5550 or (718) 966-6155
- Telecommunications Device  
for the Deaf (TDD) .....(800) 368-1186
- Traffic Violations Bureau.....(718) 488-5710
- Available weekdays 8 a.m.–4 p.m., except on state holidays

## New Jersey (NJ)

International visitors are allowed to use their home country driver's license, accompanied by an International Driving Permit, for up to one year. However, if you will be living in New Jersey you are required to apply for a New Jersey license within 60 days of moving there. You don't have to surrender your home country license when obtaining a New Jersey license. Depending on whether your country is a member of the United Nations Convention on Road Traffic, you will be required to take certain tests in order to obtain a New Jersey license. Call the number below for a list of participating countries and required documents or visit their website.

### New Jersey Motor Vehicle Commission

- [www.state.nj.us/mvc](http://www.state.nj.us/mvc)
- From within New Jersey.....(888) 486-3339
- From outside New Jersey .....(609) 292-6500

## Connecticut (CT)

International visitors are permitted to use their home country driver's license, accompanied by an International Driving Permit, for up to one year. Full-time students on a student visa can use their home country driver's license with an International Driving Permit for the duration of their stay. If you do apply for a Connecticut license, you don't have to surrender your home country license. Only students from Canada, France and Germany may transfer their home country license to a Connecticut license using the same procedures involved in transferring an out-of-state license. For more information about this process, please call the DMV or visit [www.ct.gov/dmv/cwp/view.asp?Q=244774&a=805](http://www.ct.gov/dmv/cwp/view.asp?Q=244774&a=805).

### Connecticut Department of Motor Vehicles

- [www.ct.gov/dmv](http://www.ct.gov/dmv)
- Within Hartford area or outside CT .....(860) 263-5700
- Elsewhere in CT .....(800) 842-8222

## Insurance

Car insurance is something else to bear in mind when buying, renting or borrowing a car in any state. It is essential to check that you are properly covered in case of accident or theft. Some popular car insurance agencies are **GEICO, Progressive Car Insurance, Allstate Car Insurance** and **AIG Auto**. Rental companies often provide insurance deals or packages with their services.

## Car Sharing Services

Though keeping a car can be costly, there are opportunities to rent or share a car when you may need one temporarily. Car sharing and hourly car rental businesses offer services that allow you to borrow cars for specific amounts of time. See the **Car Rentals** section for more information.

## BICYCLING

Cycling is a great and healthy way to travel, especially in the summer. New York City has over 350 miles of greenways, which are trails intended for cyclists and pedestrians. On these routes, you can get to know Manhattan by circling the entire island. Major parks also have dedicated bike paths that make for enjoyable rides. New Jersey's most popular cities, including Jersey City and Hoboken, are abound with bike paths. Plus, scenic cycling routes provide stunning views along the Jersey waterfronts.

Getting your hands on a bike is quite easy. Besides the many places to purchase bikes, you can also rent bikes at various locations around the city for day trips. If you choose to buy a bike, be sure to buy a strong and secure lock as well as a fitted helmet. Bicycle theft, especially in New York City, is very common, so take precautions.

Citi Bike is a self-service bike system with hundreds of stations located in Manhattan, Brooklyn, Queens, and Jersey City. This service allows you to rent a bike close to home or work and then return it to one of the designated bike stations throughout the area. Twenty-four hour (\$12) and three-day (\$24) rentals can be purchased with a credit card at any bike kiosk. Annual access (\$169) can be purchased online.

- For more information on bike sharing and bike access, visit [www.citibikenyc.com](http://www.citibikenyc.com).
- For more information on bicycle trails, visit [www.nycgovparks.org/facilities/bikeways](http://www.nycgovparks.org/facilities/bikeways).
- For more information about renting bikes, visit [bikeandrollnyc.com](http://bikeandrollnyc.com).
- For more information on bike paths and greenways, visit [www.nycbikemaps.com](http://www.nycbikemaps.com).

- For more general information and to download the Bike Smart Guide, visit [www.nyc.gov/html/dot/html/bicyclists/bicyclists.shtml](http://www.nyc.gov/html/dot/html/bicyclists/bicyclists.shtml).
- For information regarding cycling in New Jersey, visit [www.state.nj.us/transportation/commuter/bike/guide.shtm](http://www.state.nj.us/transportation/commuter/bike/guide.shtm).

## TRAVELING OUTSIDE OF NEW YORK CITY



Many students take the opportunity to travel around other parts of the United States while studying and living here. Several resources are available for travel in the U.S., including those that appeal specifically to international students.

Remember that when you travel, you should always take documentation that proves you are in the United States legally. In addition to your passport with your visa, you should bring your school ID, a U.S. government ID, proof of enrollment in your school, and your Form I-20. You may not need all this documentation, but it is better to be prepared.

### AIRPLANE

You can travel extensively throughout the U.S. by air, and it is particularly useful for traveling longer distances. The main airlines that provide both domestic and international service in the U.S. are American Airlines, Delta Airlines, United Airlines, and US Airways. These airlines generally have the most extensive air networks, including connections with regional U.S. airlines for service to smaller cities and towns as well as international carriers for additional connections outside of the U.S.

Several domestic airlines often provide more inexpensive service throughout the U.S. They do so by flying out of regional airports rather than major international airports, offering fewer in-flight amenities (such as a full meal or entertainment services), offering non-reserved seating (meaning that you choose your seat when you board the plane), or having you fly multiple segments to get to your destination.

- **Frontier Airlines** (flies out of LaGuardia): [www.flyfrontier.com](http://www.flyfrontier.com)
- **JetBlue** (flies out of all three airports): [www.jetblue.com](http://www.jetblue.com)
- **Southwest Airlines** (flies out of LaGuardia and Newark): [www.southwest.com](http://www.southwest.com)

- **Spirit Airlines** (flies out of LaGuardia): [www.spirit.com](http://www.spirit.com)
- **Alaska Airlines** (flies out of all three airports): [www.alaskaair.com](http://www.alaskaair.com)

Air travel can be expensive, but here are some tips for finding cheaper flights and reducing your costs:

- Book your flight as far in advance as possible.
- Book travel for “off-periods.” As much as possible, avoid booking travel during major holidays (particularly Thanksgiving, Christmas, and New Year’s) and weekends. Flights are usually more expensive during these periods.
- Search for discounted flights through discount travel websites (see **SOME POPULAR DISCOUNT TRAVEL SITES** section) or a travel agent.
- Look for deals from airlines, often through their websites.
- Minimize the amount of luggage you bring. Most airlines now charge for each of your checked bags and sometimes carry-on luggage with certain discounted fares. If possible, bring just one carry-on item and a small “personal item,” such as a backpack or purse, to avoid paying checked luggage fees altogether.

Most airlines also have frequent flyer programs, which award you points for every mile you travel. They are usually free to join, and when you have accumulated enough miles, you can trade in your points for benefits like free or discounted flights. Additionally, most of the major airlines mentioned above are networked with airlines in other countries, and you can earn points for traveling on any of their partner airlines. If you tend to fly a specific airline in your home country regularly, check to see if they have a partnering U.S. airline.

For a domestic flight, plan on arriving to the airport at least two hours ahead (three hours for an international flight). In order to fly within the U.S., you must travel with a government-issued photo ID, which can be your passport (with visa) or a state-issued driver’s license that is compliant with the Real ID Act. Visit the Department of Homeland Security site ([www.dhs.gov/real-id](http://www.dhs.gov/real-id)) to check if your driver’s license will be accepted at airports.

Most long-term foreigners (students and H-1B workers) usually do not bring their passport around and only use their driver’s license/ID card when traveling in the continental U.S. However, carrying a passport is a good idea if you are traveling within 100 miles of the southern or northern borders because U.S. Customs and Border Protection operates many checkpoints in these areas. Ensuring you have proper documentation at all times can aid in a smooth trip with no delays. For more information about rules and guidelines for traveling by plane and through airports in the U.S., including what you can and cannot take onto an airplane, visit the website of the **Transportation Safety Administration (TSA)**, [www.tsa.gov/traveler-information](http://www.tsa.gov/traveler-information). Also, check with your airline about their rules and guidelines for travel.

## SOME POPULAR DISCOUNT TRAVEL SITES

These websites offer discounted deals for airlines (domestic and international), hotels, rental cars, vacation packages, and more.

**Expedia:** [www.expedia.com](http://www.expedia.com)

**Hotels.com:** [www.hotels.com](http://www.hotels.com). While they specialize in hotels, Hotels.com also has offers for flights and flight-hotel combinations.

**Hotwire:** [www.hotwire.com](http://www.hotwire.com)

**Kayak:** [www.kayak.com](http://www.kayak.com). Provides price comparison of other discount websites and offers directly from the airlines (and hotels, etc.) themselves.

**Orbitz:** [www.orbitz.com](http://www.orbitz.com)

**Priceline:** [www.priceline.com](http://www.priceline.com). In addition to providing direct offers, Priceline also allows you to bid on flights, hotels, and more by specifying the amount of money you are willing to spend within certain specifications, known as the "Name Your Own Price" service. The website will then let you know if the bid has been accepted. Read more about the process on the website's Frequently Asked Questions (FAQ) page before trying.

**Travelocity:** [www.travelocity.com](http://www.travelocity.com)

## TRAIN

The main way to travel by train around the U.S. is on **Amtrak** trains. Amtrak provides service throughout most of the U.S., including to and from New York City. Amtrak trains are great for traveling to other cities and towns in the region (such as Boston and Washington, D.C.), and they let you see the countryside in the process. In New York City, all Amtrak trains depart from and arrive at Penn Station. In addition to servicing many nearby cities and towns, Amtrak provides bus connections in areas where there is no train service.

To get the best deals on Amtrak train service, it is best to book well in advance. You can do so by going to [www.amtrak.com](http://www.amtrak.com) or by calling (800) 872-7245. If you plan to use Amtrak several times, you can sign up for the Amtrak Guest Rewards Program at [www.amtrakguestrewards.com](http://www.amtrakguestrewards.com) free of charge. It works similarly to many airlines' frequent flyer clubs. Amtrak also has various rail passes providing discounts for travel using multiple trip segments over a 180-day period, which is good if you plan on doing a lot of train travel around the U.S. They also offer various vacation packages, multi-city tickets, special rail passes and more, as well as discounts if you have a **Student Advantage Card** ([www.studentadvantage.com](http://www.studentadvantage.com)). Check out Amtrak's website for more information.

If you plan on traveling to nearby cities and towns in lower New York State, Long Island, New Jersey, or western Connecticut, you likely can travel by one of several different commuter train lines, which are often much less expensive than Amtrak. These include:

- **Metro-North:** Departs from Grand Central Terminal, with some stops in Manhattan and the Bronx. There are also trains to Westchester County, other areas north of New York City, and western and southern Connecticut. Visit [www.mta.info/mnr](http://www.mta.info/mnr).

- **Long Island Railroad (LIRR):** Departs from Penn Station, with some stops in Queens and Brooklyn. There are also trains to Long Island cities and towns. Visit [www.mta.info/lirr](http://www.mta.info/lirr).
- **New Jersey Transit:** Departs from Penn Station. There are also trains to many of New Jersey's cities and towns, as well as to and from Philadelphia. Visit [www.njtransit.com](http://www.njtransit.com).

## BUS

Bus travel is often the cheapest way to travel to other cities and towns in the region. In some cases, aside from car travel, a bus may be the only way to travel to smaller towns. **Greyhound** ([www.greyhound.com](http://www.greyhound.com); (800) 231-2222) provides the most extensive bus service around the United States, with most departures and arrivals occurring at the Port Authority Bus Terminal in Midtown Manhattan. **Peter Pan Bus Lines** ([www.peterpanbus.com](http://www.peterpanbus.com)) also has extensive service throughout the northeastern U.S. and departs from the Port Authority Terminal. **Trailways** ([www.trailways.com](http://www.trailways.com)) is another bus line that leaves from New York City and covers nearly the entire U.S. **Trailways of New York** ([trailwaysny.com](http://trailwaysny.com)) can bus you to places all over New York State that trains simply can't reach. **Wanderu** ([www.wanderu.com](http://www.wanderu.com)) is a great resource to compare prices on buses and trains.

In addition, many discount bus services operate between New York and other major cities throughout the eastern U.S. They are particularly popular with students because they are usually very inexpensive and run frequently. Many of them depart from Chinatown and thus are often called "Chinatown buses." However, some of them now depart from other locations, including the Port Authority Bus Terminal and street locations, particularly near Penn Station. Check with the particular bus service for departure and arrival points as they occasionally change. See the **SOME DISCOUNT/CHINATOWN BUSES** sidebar for a listing of discount bus companies. For more information about destinations, fares, and bus companies, visit [www.chinatown-bus.org](http://www.chinatown-bus.org).

### SOME DISCOUNT/CHINATOWN BUSES

**BoltBus:** [www.boltbus.com](http://www.boltbus.com) Fares start at \$1 depending on how far in advance you buy your ticket and what day of the week you are traveling. Travels between New York and Philadelphia; Cherry Hill, N.J.; Washington D.C.; and Boston.

**Lucky Star Bus:** [www.luckystarbus.com](http://www.luckystarbus.com) Travels between New York and Boston, MA.

**Megabus:** [www.megabus.com](http://www.megabus.com) Offers city-to-city travel for as low as \$1. Their New York City hub serves over 100 cities, including Toronto, Canada.

## CAR RENTALS

Renting a car is likely too expensive to do on a regular basis to get around the New York City area. However, it may be useful for certain occasional purposes, such as moving large items or going on a short trip with friends outside of the city.

Try checking out car rental agencies in New Jersey or around the three main airports to find rates that are more affordable than those in the city. You can also search for good bargains online.

### **SOME POPULAR CAR RENTAL COMPANIES**

**Avis Car Rental:** [www.avis.com](http://www.avis.com), (800) 352-7900

**Budget Car Rental:** [www.budget.com](http://www.budget.com), (800) 214-6094

**Enterprise Rent-A-Car:** [www.enterprise.com](http://www.enterprise.com), (855) 266-9565

**Hertz Car Rental:** [www.hertz.com](http://www.hertz.com), (800) 654-3131

Sometimes it is cheaper to rent a car through a travel agency in your home country, especially if you're from Europe. When you pick up your car in the U.S., you will have to show a driver's license from the country in which you booked the car. If you're planning a long trip, consider traveling to another state by bus, train or airplane and renting a car in a smaller town where rates may be much less expensive (reservations can be made from New York if you rent from a national company).

Another option is **car2go** ([www.car2go.com](http://www.car2go.com)), a reliable app that allows you to reserve smart fortwo cars, even for as little as 10 minutes. You pick up and drop off the cars at designated locations in your vicinity, and your price includes parking, insurance and fueling.

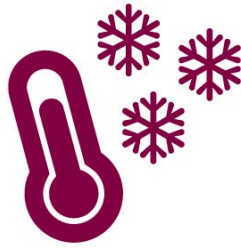
An alternative to traditional car rental companies is **Zipcar** ([www.zipcar.com](http://www.zipcar.com)), an easy and relatively inexpensive option. You can reserve a car for between one hour and four days, and then pick up the car at a location convenient for you. In order to become a member, however, you must be 21 years old. Prices range from \$12/hour to \$89/day on weekdays, and from \$14/hour to \$109/day on weekends. Gas and a certain amount of mileage are covered in the price (180 miles to start). In addition, they accept driver's licenses from almost every country as long as a driving record is submitted. Some universities are affiliated with Zipcar in order to offer cheaper prices for their students, so be sure to check before making a reservation independently.

### **GETTING AROUND IN OTHER CITIES**

Transportation in other U.S. cities and towns varies greatly. Some major cities (such as Boston, Chicago, San Francisco, and Washington, D.C.) have well-developed and extensive public transit systems that generally use a mix of subways, light rail trains, buses, and commuter trains, as well as taxi and car services. Other major cities may have less extensive public transit systems, with more people getting around by personal vehicle. Generally, all cities and large towns will have at least some public buses along with taxi and car services. In small towns or rural areas, you will most likely need to travel by car. Before visiting a town, search online to find information about their public transit and other methods of transportation.

## **CLIMATE AND DRESS**





The area's climate is relatively temperate; however, in summer (June–August) temperatures can exceed 90 degrees Fahrenheit (32 degrees Celsius) and in winter (December–March) can occasionally fall below 10 degrees Fahrenheit (minus 12 degrees Celsius). Alternating hot and cold spells are common. Expect frequent rain showers in the spring months of April and May, with occasional thunderstorms and periods of humidity in June–August. Windy snow showers and ice storms blow in during the months of December–March. All public buildings are heated in the wintertime, and most are air-conditioned in the summer.

**TIP:**

Here are two formulas to convert Fahrenheit to Celsius and vice versa. While not perfectly accurate, you can use these to mentally figure out the approximate local temperature.

$$^{\circ}\text{C} = (^{\circ}\text{F} - 32) \div 2$$

$$^{\circ}\text{F} = (^{\circ}\text{C} \times 2) + 32$$

Light cotton is the most comfortable fabric for summer wear, as it can get extremely humid. In the fall and spring, heavier cottons such as denim should suffice, but woolen clothing is recommended for wintertime. A warm winter coat (preferably waterproof), scarf, gloves and a hat are essential, and waterproof boots can come in handy. In New York City, skyscrapers often turn the city's streets into wind tunnels, which can make the weather seem more severe. You'll need rain gear and a sturdy umbrella that can withstand strong winds.

Clothing worn by college and university students is generally informal. For most American students, jeans are standard attire throughout the year, and can be worn at school, movies, concerts, museums, sporting events, and most bars, restaurants and dance clubs. Unlike dress codes in some other countries, there is no standardized fashion for classes. In fact, one of the great things about the U.S. is that people dress in a wide variety of styles depending on their personality.

On the other hand, informal attire is usually not acceptable at upscale clubs, bars and restaurants, or in some places of worship or concert halls. In the business world, dress codes remain conservative. Women typically wear suits, dresses or formal pants, while men dress in suits and ties. Many offices have a **business casual** dress code, meaning that men can wear a less formal shirt, no tie, and dress pants, and women can opt for more casual skirts or pants with a shirt or sweater. Denim jeans, shorts and athletic wear are not considered business casual attire. **Business attire** generally means a suit and tie for men and a dress or suit for women. **Black tie** implies a tuxedo or dark suit with dress shoes for men and an evening gown with high heels or fancy flats for women.



# SAFETY



## GENERAL SAFETY

As you start to become familiar with your new environment, you will begin to feel relaxed about getting around. New York City is much safer today than it was 30 years ago, but, like any large urban area, it is important to be aware of certain things while living here. The best advice is to always be alert, but not to be afraid. Use your common sense. Here are some general tips, or “street smarts,” that most longtime New Yorkers (and New Jerseyites) try to keep in mind.

If you know that you may be walking alone at night, map out your route beforehand, and avoid dark, deserted streets. Avoid wearing headphones, especially noise-canceling ones, when walking at night so you can be more aware of your surroundings. When possible, try to travel with a companion. You should walk as if you know where you’re going, and try not to look lost even if you are! Avoid stopping in a public place and opening a map of the city as this will mark you as a tourist and a possible target for theft.

Avoid parks after they close at dark, taking out or counting money on the street or subway, and leaving your possessions unattended, even at college libraries. Keep your handbag zipped or snapped shut while in public places, and keep a tight grip on it. Be especially alert for pickpockets on crowded streets, buses and subways, and never carry your wallet or smartphone in the back pocket of your pants.

As in any large city, you will encounter homeless people and “panhandlers” who often ask for money. They are usually located around subway entrances, on subway cars, around ATM machines, and in train and bus terminals. You should never feel pressured to meet a demand for money simply because of someone’s aggressive behavior or persistence. Panhandling, in fact, is illegal on the subway, although you will see it often.

When riding the subway at night, wait for the train near the station booth or in an area where other people are standing. Avoid empty or unlit cars, and ride in the middle car near the MTA conductor.

If you suspect that someone is following you, go into the nearest store or crowded area; don’t enter your building alone if you think someone is behind you. If you do happen to become the victim of a robbery, do not resist. Be prepared to give up your valuables willingly to avoid the greater danger of being hurt. Remember that if you stay calm, you are unlikely to be injured.

Keep in mind that most university campuses have their own security force and will offer a free escort service for students who prefer not to walk alone late at night. Contact your school to find out what services are available to you, and don’t hesitate to use them when you need to.

**Citizen**, a relatively new app for New Yorkers, offers real-time updates on crimes happening around you. App users can even record the incident if they are safe to do so in order to give others a better idea of the situation. You can download the Citizen app from your phone's app store.

## **SEXUAL ASSAULT AND HARASSMENT**

University and college students can be vulnerable to sexual assault and harassment, but knowing the risks and resources available to you can help minimize the danger and teach you what to do if you become a victim. First, every university and college has a policy on sexual behavior on campus. Know your campus's policies, procedures and resources regarding inappropriate sexual behavior. The policies should be available on your institution's website. Second, learn about the risks involved and your rights, should you become a victim. Most institutions now offer workshops or opportunities to discuss the topic, particularly with new students (remember that while most victims are women, men can also be victims). Most importantly, if you do happen to become a victim, seek help immediately. The police, hospitals, and specific people and offices at your institution are trained to help you. If you are a victim of sexual assault or harassment, know that it is not your fault, regardless of the circumstances, and help is available. Your privacy will be respected. If you become a victim of a sexual assault, call the **New York City Domestic and Sexual Violence Hotline** at (800) 621-HOPE (4673) and then go to your nearest hospital. Visit [www.health.ny.gov/prevention/sexual\\_violence](http://www.health.ny.gov/prevention/sexual_violence) for more information.

For other resources, visit the Tools section on the **It's On Us Campaign** website at [www.itsonus.org/tools](http://www.itsonus.org/tools). It's On Us is a national movement to end sexual assault. The campaign was launched following recommendations from the White House Task Force to Prevent Sexual Assault, which noted the importance of engaging everyone in the conversation to end sexual violence.

### **Important Telephone Numbers to Save in Your Phone**

- **Emergency (police, medical, fire):** 911 (available 24/7, free from any telephone)
- **New York City Info & Service:** 311
- **New Jersey Info & Service:** Look up your local police department's non-emergency number
- **Poison Control:** (800) 222-1222
- **Crime Victims Hotline:** (212) 577-7777 in New York or (800) 621-4673
- **Police Sex Crimes Hotline:** (212) 335-9373
- **Domestic Violence Hotline:** (800) 799-7233
- **Con Edison Gas Emergency:** (800) 752-6633

# CHAPTER TWO

# MANAGING YOUR MONEY

## EVERYDAY FINANCE



The basic unit of U.S. currency is the dollar (often written “\$1.00”). Coins are minted in denominations of 1 cent (a penny), 5 cents (a nickel), 10 cents (a dime) and 25 cents (a quarter). One-dollar coins exist but are infrequently used, except as change in subway, train ticket and postage machines. Bills (paper money) are printed in \$1, \$2 (rarely used), \$5, \$10, \$20, \$50, \$100, and rarely seen higher denominations. Be wary of counterfeit (fake) bills, especially at bars and clubs. Familiarize yourself with the special features (such as watermarks and textures) of authentic bills so that you will know how to spot counterfeit ones.



### CURRENCY EXCHANGE

Before you open a bank account, you will probably need to exchange currency or travelers’ checks in order to get you started. As you know, exchange rates fluctuate daily. Many major banks, as well as companies like American Express, offer currency exchange services. Outside banking hours, you’ll have to use a private exchange office. Be sure to ask about the rate and any commission charges before

you change money. You will need to present identification, such as your passport, each time you exchange currency.

Bank cards can be used at automated teller machines (ATMs) to get money. If you bring a bank card from your home country, be sure to find out any service fees before you use it in the U.S., as there could be expensive surcharges.

In order to arrange for transfers of funds from your home country to the U.S., you can either request a bank draft to be forwarded through the mail (which may take up to three weeks to clear and become available to you) or request an electronic transfer of funds directly into your U.S. account. You will most likely be charged a fee for each service.

## **BANKING**

Most students opt to open a local bank account in order to avoid carrying large sums of cash or traveler's checks. A bank account is also useful in helping you keep track of funds more closely.

Service and fees vary from bank to bank, so you should research the banks in your area to find the one that best suits your needs. Some banks offer special student accounts with lower service charges than regular accounts, or your school may have a special arrangement with a local bank. Ask at the International Student Office, and take advantage of these services. Banks that have an arrangement with your school are more likely to accept your school ID in place of a Social Security number, which some banks require, when setting up an account. Others will require you to show your passport and either a second ID, proof of address or a letter from your school. Check with your local bank to find out which supporting documentation you need to bring to open an account.

Banks are generally open from 9 a.m. to 5 p.m. on weekdays, but, increasingly, many branches now open early, close late, or open on the weekends. Almost all are closed on federal and state holidays. Every bank has ATMs that allow you to access your account 24/7. Additionally, all banks offer online banking for you to access account information, transfer funds between accounts, pay bills and make inquiries outside of your bank's normal hours. Your bank will also likely have its own app to make online banking even more convenient. Banking transactions, though, should always be done on a secure internet connection.

### **Questions to Ask When Deciding on a Bank:**

- Does the bank offer any special student accounts?
- What are the monthly fees, if any?
- Do I have to keep a minimum balance in my account?
- Is there a limit on the number of transactions I can make per month?
- Does the bank charge an extra fee for use of ATMs that are not their own?
- Does my bank have several branches and ATMs in my area?

- What are the costs for international transactions?

Once you decide on a bank, you will need to choose what type of account(s) you wish to open. The following is a basic overview of the two main types.

## Checking Accounts

Checking accounts enable you to withdraw your money frequently in the form of:

- Cash for daily expenses;
- A debit card with which you can purchase goods and services; or
- Checks to pay bills or send payments in the mail.

A checking account is the main type of bank account. Money in your checking account is ready to spend. You can use your bank-issued debit card to withdraw cash from ATMs or in person at local bank branches. You can use your debit card to pay for transactions at most stores and restaurants. You can also pay for things by writing checks; though people rarely use these for standard transactions, landlords often prefer them for rent. Keep in mind that checks can take a while to clear.

At the end of each month, you have the option of receiving a bank statement in the mail or online. Each option will include a summary of all your deposits and withdrawals for the past month. Make sure you keep an eye on your checking account to budget properly and look out for unusual activity. You can also check the status of your checking account at any time through your bank's secure website. As mentioned, most banks also have mobile apps that allow you to check account balances, transfer money, locate ATMs and bank branches, and even deposit checks directly from your device.

## Savings Accounts

Savings accounts enable you to earn interest on funds that you don't need right away. The rate of interest will depend on the bank and the type of account you have chosen. When you open your account, most banks will send you a monthly statement that will detail all your transactions and any interest you have accrued.

You can withdraw money from your savings account in cash or in the form of a bank check. You can also transfer money from your savings account to your checking account as needed. However, many banks restrict the number of times you can transfer money from your savings account each month. Deposits to your account can be made in cash, by check, or via a transfer from another account, but funds deposited by check may not be immediately available for use. Check with your bank for the specific time frame.

## Debit Cards

Debit cards are linked to your checking account and can often be used in place of a credit card. Payments made with a debit card are deducted from your checking account balance, either immediately or within two or three days. It is important to retain your receipts in order to remember what you have spent so that you will know if a charge is still outstanding. Debit cards with a credit card logo can be

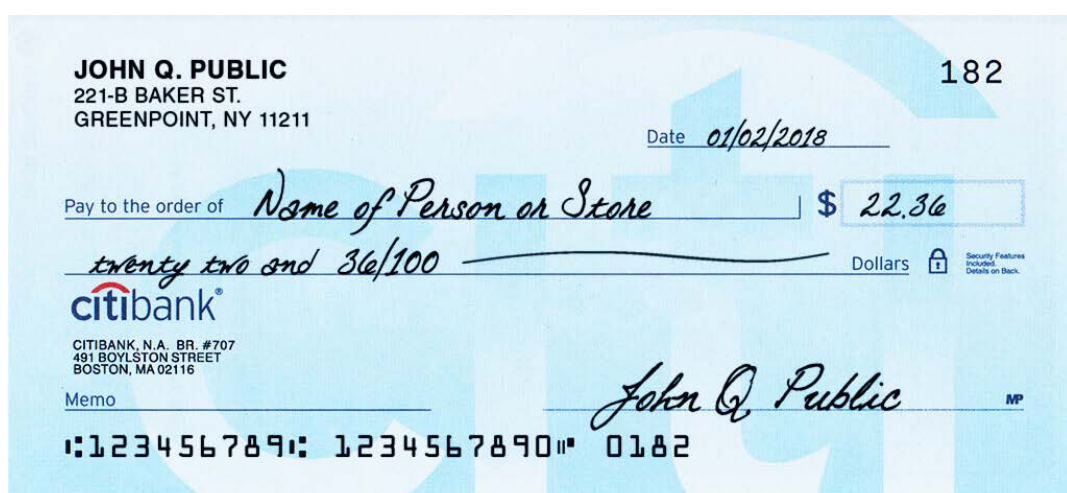
used in most stores, online, and over the telephone. Debit cards without a credit card logo will require you to enter your personal identification number (PIN) at a store terminal, and cannot be used online or over the telephone. Although you can usually use your debit card to withdraw money from your savings account at an ATM machine or to transfer money from your savings to your checking account, remember that your debit card is only linked to the funds in your checking account when you use it to make a purchase. Make sure you have enough money in your checking account before using your debit card.

## Checks

Checks are one way to pay expenses like rent, utility bills and other household costs. Banks make online images of checks available so you have additional proof of payment to a vendor.

You will often be asked to show a photo ID if you are paying by check at a store. If you write a check without sufficient funds available in your account, your check will “bounce,” or fail to clear. You will be fined by your bank and probably by the company to which you wrote the bad check; this can also have a negative impact on future banking. Therefore, it’s especially important for you to keep careful records of all your transactions.

Always write checks in dark blue or black ink, never in pencil. Make sure that you sign your checks and date them correctly (remember that the American way of writing a date is **month/day/year**). The following diagram illustrates the correct way to write a check.



Checks generally include a line at the bottom for a “memo.” Use this to write your utility account number when you are paying a bill, or you can include any other note about your payment.

When someone else writes you a check, you need to endorse it for payment to your account by signing your name on the back in the appropriate section. Note that writing “for deposit only” (and your account number) on the back prevents others from cashing your check in the event that it is stolen. **Do not endorse the check until you are ready to deposit.**

## Traveler’s Checks

These checks are especially useful to cover your temporary living expenses before you’ve established your bank account, as well as for trips, as they are accepted virtually everywhere around the world. You must keep a record of each check number, separate from the checks. In the event that your checks are



stolen, reporting these numbers will enable you to receive replacement checks. Traveler's checks can be purchased at most banks for a small service fee.

## **Safe Deposit Boxes**

Safe deposit boxes are available at most banks. For a small fee, you can rent a box to store your valuables, such as official documents, valuable jewelry, etc.

## **ATMs**

Automated Teller Machines, more commonly called ATMs, are a service banks provide to offer you 24/7 banking privileges. Any bank that you have an account with will issue you an ATM card and ask you to choose a personal identification number (PIN). Most ATM cards also double as debit cards. Customers are not limited to using ATMs operated by their own banks. The symbols on your card (Cirrus, Visa, NYCE or Plus, for example) indicate the various systems through which you are able to access your bank account—look for ATMs with matching symbols. Additionally, you can also find many privately owned ATMs in convenience stores, bars, restaurants, or grocery stores.

Note that some ATMs outside your home bank network may charge a service fee from \$1.25 to \$5 that is automatically deducted from your account. You will be informed of this fee before you complete your transaction. Try to avoid using ATMs that charge extra fees, as these can add up quickly. Check with your bank to see if they charge an additional fee for using an ATM that is not affiliated with them. For example, if the ATM has a surcharge of \$1.50 and then the bank charges you \$2, you could be charged \$3.50 for taking out \$20! As a general rule, ATMs located in commercial stores (delis, bars, etc.) have higher surcharges than ATMs at bank branches.

Although ATMs are very convenient, be careful when using these machines. Even though many ATMs are located in well-lit lobbies with doors that automatically lock behind you, avoid visiting ATMs alone late at night. Never give anyone else the opportunity to use your card, even if they offer to help, and be sure that no one watches you enter your PIN number. Make sure you always exit your account and collect your ATM card and receipt after you have completed all transactions. Put away your cash, card and receipt immediately before heading back to the street.

## **CREDIT CARDS**

Credit cards, such as Visa, MasterCard and American Express, enable you to buy goods and services on “credit” by signing a receipt that says you promise to pay the amount of the sale. In order to get a credit card, you must apply through your bank or another institution that will examine your financial records and assign you a “credit line,” defined as the maximum balance you can carry on your card based on your income and credit score. Bear in mind that as a full-time student, you are unlikely to qualify for a large credit line.

# Set yourself up for success.



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Shop around for a credit card. You may find yourself showered with credit card offers, some of which may charge an annual fee while others may be “free.” Interest rates and penalties vary. Ask lots of questions and compare offers before deciding which card to get. Some American Express cards require you to pay in full each month, however you may carry a balance on your Visa or MasterCard as long as you pay the minimum payment each month. But be careful! You may be charged a high interest rate, which varies from company to company and person to person, on the charges you carry over. It is very easy to accumulate finance charges on your card and end up being unable to make the payments. Missing one or more payments will result in hefty fines and your card will likely be canceled.

In addition to the convenience, you may find it necessary to obtain a credit card in order to establish a credit history, which is a record of on-time bill payments that can help you qualify for further credit for a car or mortgage. For information on credit rating and credit history, see the following section on **Credit History, Credit Rating and Credit Checks**.

Keep in mind that in order to do some things, like rent a car or book a hotel room, you must have a credit card. It is also a good idea to have a credit card in case you find yourself in an emergency situation. Although not advised due to the high interest rate, a credit card can be used like your bank card in an ATM to obtain fast cash. Keep all receipts from your credit card purchases and reconcile them with your statement each month.

You should be cautious when using your credit card (or debit card) online. Check that you are using a “secure site” that guarantees the privacy of the transaction and the safety of your credit card number before you pay for something over the internet. Do not send your card number by email or enter it on an unsecured site. If you do so, you risk having your card number stolen and misused. The One To World website is secured, so you can feel safe when registering for any of our events online with your credit card.

If you bring a credit card from home, you should make sure that it is possible to pay your bill from here, or make careful arrangements for someone in your home country (such as a relative) to transmit payments every month for you.

Always make sure to completely fill out and sign all credit card (and debit card) payment slips and to keep them as records of your purchases. If you pay for a meal or other service with a credit card or debit card, you may receive a payment slip with a price, a space for entering a tip, and a space for entering the total price (original price plus tip). Always fill out these spaces before signing a payment slip of this kind, or you risk someone entering a higher tip or higher total than you may wish to pay. If you do not wish to pay for a tip using your credit card, simply put a line through the space for tip on the payment slip and enter the original price in the space for the new total.

Banks allow you to pay credit card bills online through a process known as “online bill-pay.” Most credit cards, telephone companies (including cell phones), and internet providers have account numbers that can easily be stored with your bank and then automatically paid monthly. Check with your landlord to see if he or she is a part of an online rent payment system so that you can make all your payments online.

Credit card fraud is a rising problem in the U.S., so you'll want to take precautions when giving any confidential information, including your credit card number, over the internet or the phone. Always keep an eye on your credit card every time you use it, and make sure you get it back as quickly as possible. As long as the charges are found to be fraudulent, federal law limits your responsibility for unauthorized charges to \$50.

Visit [www.ftc.gov/bcp/edu/pubs/consumer/credit/cre07.shtm](http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre07.shtm) to learn more about avoiding credit card fraud.

For more information on credit card agreements, visit [www.federalreserve.gov/creditcard](http://www.federalreserve.gov/creditcard).

### **If Your Credit Cards Are Lost or Stolen:**

- **American Express (Amex):** (800) 528-4800
- **MasterCard:** (800) 627-8372
- **Visa:** (800) 847-2911

## **Credit History, Credit Rating and Credit Checks**

Your credit history is a track record that shows you have been able to pay back loans and pay your bills in a timely manner. Landlords, brokers, banks or other companies may insist on running a credit check on you before they agree to rent an apartment to you or offer you other services.

There are three major credit bureaus: **Equifax**, **Experian** and **TransUnion**. Each tracks your ability to pay back loans and bills. Every time you pay (or fail to pay) a bill—whether it is to your school, your bank, or a utility company—this information becomes available to the credit bureaus. When a company runs a credit check on you, they contact one of these bureaus to find out how good or bad your record is. If your credit rating is good (i.e., over 600 on a scale of 300–900), it means you have a track record of repaying loans or paying bills promptly. Your credit rating suffers when you pay a bill late or don't pay one at all. It can also suffer for other reasons, like having too many credit cards at once, using too much of your total credit line, or going into overdraft on your checking account.

From the time you first establish credit in the U.S., it can take several years to secure a high score on your credit rating. This means you are only likely to benefit from establishing credit if you plan to be in the U.S. for a long period of time. Even if your credit record back home was good, cross-border data laws often prevent credit information from a foreign country from being exported to the U.S., which means it won't be transferable. In the meantime, landlords or companies may decline to do business with you until they have a way of guaranteeing your reliability through a standard credit check. Some websites you can use to check your credit score for free are [www.creditkarma.com](http://www.creditkarma.com) and [www.annualcreditreport.com](http://www.annualcreditreport.com).

You have several ways to establish credit, while building and maintaining a good rating in the U.S. Speak with a bank representative about secured credit cards and other options when you open a bank account. Always make sure to pay your school, utility and other bills on time and to reconcile and close your accounts before you leave the U.S.

## No Credit History?

There are ways around not having a credit history in the U.S. You can avoid the services that require a credit check. For example, you can sublet rather than lease your own apartment, or you could use university housing. In some cases, landlords may agree to let you sign a lease if you have a guarantor—someone with a good credit rating who will take responsibility for your rent if you fail to pay it. Others will require a large deposit, or ask for several months' rent in advance. One company that can help with an apartment guarantee is **Insurent** ([www.insurent.com](http://www.insurent.com)).

## Other Options

Money orders serve the same purpose as checks, but do not require a checking account. You can purchase these with cash at a post office, and also at large supermarkets or other stores in your neighborhood, for a small fee. Money orders can be written in any denomination you wish (up to \$1,000 in general).

Cashing/Financial Services Locations are independent companies that accept cash payments for household bills. They can also cash certain checks for you if you don't have a checking account. These services usually charge a large fee, and should only be used in emergency situations.

## CREDIT UNIONS

An alternative to banks are credit unions, which are nonprofit organizations that accept deposits, issue loans and provide a wide array of other financial services, similar to banks. However, credit unions are community-based, member-owned cooperative institutions, which may provide more flexible options for users. If you decide to sign on with a credit union, make sure you research the benefits and costs of using a particular service, considering your own financial needs and means. It is also important to note that because credit unions are community-based, you may have to belong to a certain demographic to join (e.g., military veteran, neighborhood resident, etc.). Fortunately, many schools have a direct association with a credit union, meaning you may qualify for one simply by being a student.

If you sign up for a **New York City Identification Card** (IDNYC) ([www1.nyc.gov/site/idnyc/about/about.page](http://www1.nyc.gov/site/idnyc/about/about.page)), which is a government-issued identification card available to all New York City residents age 14 and older regardless of immigration status, you can apply for one of the banks' credit unions listed on the [www.nyc.gov](http://www.nyc.gov) website by opening an account. Find the list of banks and credit unions here: [www1.nyc.gov/site/idnyc/benefits/banks-and-credit-unions.page](http://www1.nyc.gov/site/idnyc/benefits/banks-and-credit-unions.page).

For more information on IDNYC, see the [Living Like a Local](#) chapter.

## FINANCIAL TECHNOLOGIES

A variety of mobile apps can make your banking a lot easier throughout your stay here. See the list below for popular, secure applications you can use right from your mobile device to spend, send and receive money.

- **Apple Pay** is Apple's mobile payment and digital wallet service, which lets iOS users make payments using their compatible devices.
- **Google Wallet** is Google's mobile payment system, which allows users to store and

use debit cards, credit cards, loyalty cards and gift cards among other things, in addition to allowing users to redeem sales promotions on their mobile phones.

- **PayPal** is an American company that operates a worldwide online payment system, which supports online money transfers and serves as an electronic alternative to traditional paper methods like checks and money orders.
- **Venmo** is a free digital wallet that lets you make and share payments with friends and roommates instantly. You can easily split the bill, cab fare and much more.

## LOOKING TO PAY YOUR INTERNATIONAL TUITION FEES?

International money transfer can be expensive with fluctuating exchange rates and additional bank fees. However, there are now several options available to students to save or eliminate the costs completely!

### BANK TRANSFER

The traditional method of international money transfer is via a bank wire. Before processing a wire transfer from your local bank, you will need to ensure your new University accepts direct payments from your home country. Also, be sure to ask your bank for a full breakdown of charges so you can avoid any hidden costs associated with international transfers.

### DON'T FORGET

Different services will offer different rates and savings so it's best to do a price comparison in advance so you can be sure you're getting the best value for your money!

### CREDIT CARD

While using a credit card can seem like the most convenient method of transferring money, the costs incurred can be substantial & often, the school will include a 2/3% processing fee. Before committing to this form of payment ensure you have full transparency on costs and credit limits when using the card internationally.

### MONEY TRANSFER SERVICE

Money transfer services are another great option for travelling students. Using a money transfer service, students can eliminate the cost of international wire fees. Using TransferMate's free service, students can also track payments online and leverage their 24/7 online support.

For more information, check out:  
[www.transfermate.com/OnetoWorld](http://www.transfermate.com/OnetoWorld)

- ✓ ELIMINATE INTERNATIONAL WIRE TRANSFER FEES
- ✓ PROCESS LOCAL CURRENCY PAYMENTS & REFUNDS
- ✓ FREE SERVICE FOR STUDENTS & EDUCATIONAL INSTITUTIONS
- ✓ 24/7 MULTI-LINGUAL SUPPORT

GET STARTED

**TransferMate**  
GLOBAL PAYMENTS



## TIPPING

Tipping for service is a standard practice throughout the United States, especially in restaurants and bars where tips are not seen as a bonus for servers and bartenders, but are an expected part of their income. In bars, a dollar tip per drink is a good rule of thumb. In restaurants, the usual tip is 15 to 20 percent of the bill. In New York City, which adds an 8.875 percent tax on all purchases, a quick trick for calculating the amount to tip in a restaurant is to double the tax; there are also a number of useful apps to help calculate an appropriate tip. Remember that the size of the tip should be based on the service provided. You are not required to tip 15 percent for service that was inadequate, but, on the other hand, it is expected that you will tip extra when you receive especially good service. If you eat out in a group of six or more people, some restaurants automatically add a 15 to 20 percent tip to your bill in the form of a “service charge” or “gratuity.” Always check your bill to see if a service charge has already been applied before you add a tip.

Many other service providers are commonly tipped. For hairdressers, manicurists and taxi drivers, a 10 to 15 percent tip is appropriate. Movers are also tipped. For bellhops and porters, a tip of \$1 to \$2 per bag is standard.

Americans also give holiday tips to thank those who provide them with year-round services, such as superintendents, doormen and mail carriers.

For more info, visit [www.tipping.org](http://www.tipping.org).

## FINANCIAL AID FOR INTERNATIONAL STUDENTS



For international students, financial assistance to study in the United States—grants, scholarships, fellowships and teaching assistantships—is very limited, especially at the undergraduate level. Applying for financial assistance requires considerable research and lead time. Most financial aid is awarded on a competitive basis, and application deadlines are often a full year or more prior to the award date.

Sources of funds for study in the U.S. include academic institutions, private foundations, the U.S. and foreign governments, corporations, research institutes, and bi-national agencies. If you are seeking financial aid for U.S. study, your first task will be to research available sources of funding and identify those for which you believe you are eligible. Libraries and educational advising centers in your home country (contact the U.S. Embassy to locate the nearest U.S. educational advising center) are good

places to start your research. The U.S. Embassy can also give you information about how to apply for a Fulbright scholarship for graduate study in the U.S.

If a university in your home country operates a direct exchange program with a U.S. institution, find out if you are eligible to participate and receive financial aid. In addition, you should look into opportunities offered by your own government or private organizations in your home country.

The **Institute of International Education** provides extensive informational resources for those interested in studying, teaching, interning or volunteering in the U.S. Consult the IIE publication, *Funding for United States Study: A Guide for International Students and Professionals*, or visit [fundingusstudy.org](http://fundingusstudy.org).

Another reliable source of information is the **Education USA** government website: [educationusa.state.gov](http://educationusa.state.gov).

If you are already in the U.S., consult with your school's Financial Aid Office, International Student Office, Career Planning and Placement Office, or other individual academic departments to find out which financial resources are available to international students and how to apply for them.

A wealth of information is available online about how to research financial assistance for study in the United States. Find some of the best places to get started below:

- [www.edupass.org](http://www.edupass.org)
- [www.iefaf.org](http://www.iefaf.org)
- [www.internationalstudent.com/study\\_usa/financing](http://www.internationalstudent.com/study_usa/financing)
- [www.grantspace.org/tools/knowledge-base/Individual-Grantseekers/Students/funding-for-international-students](http://www.grantspace.org/tools/knowledge-base/Individual-Grantseekers/Students/funding-for-international-students)
- [www.scholars4dev.com](http://www.scholars4dev.com)
- [www.studentaid.ed.gov/sites/default/files/international-students.pdf](http://www.studentaid.ed.gov/sites/default/files/international-students.pdf)
- [www.studyusa.com/en](http://www.studyusa.com/en)

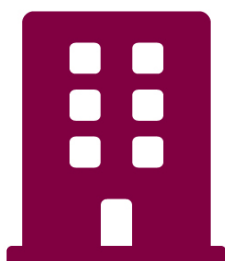




## CHAPTER THREE

# FINDING A HOME

## WHAT KIND OF HOUSING ARE YOU LOOKING FOR?



Your first major goal is finding a place to call home. Although the search for housing can be a challenging and sometimes complicated process, stay positive! The metropolitan area offers a diverse array of safe and affordable housing options, so you're sure to find something that fits your needs. Those needs vary from person to person, and you should do your best to prioritize your own before you start searching.

This information is presented to advise and assist you, but remember that ultimately you are the best judge of your own housing needs and which situation will work best for you. As you get started, the first thing to consider are the types of housing available. In this section, you'll find a detailed description of each of the housing situations listed below:

- Temporary housing and residences
- Dormitories and university housing
- International student housing and homestay residences
- Renting a room in a private home
- Apartment shares
- Subletting an apartment
- Renting your own apartment

### TEMPORARY HOUSING AND RESIDENCES

Be aware that it can take some time to find a suitable place to live, especially in New York's tight housing market. You will probably need a temporary place to stay while you conduct your search. Hotels are expensive, but they aren't your only options. If you are a student, your first step should be to

check with your international student advisor or campus housing office to ask if there is an affordable facility near your school where you can stay until you locate permanent housing. If you already have friends or family in the New York area, discuss the possibility of staying with them before you arrive.

Other temporary housing options include YMCAs, youth hostels and the temporary residences that are listed in the [Appendix](#). These places provide rooms for anywhere from one night to one month, and some even offer longer arrangements. If you are interested in staying in a residence on a longer-term basis, you can look into the residences listed in the [Appendix](#) as well. Many of these residences fill up very quickly, so you should make arrangements for your stay well in advance.

Always call or email first—you will save time and energy!

## **COLLEGE AND UNIVERSITY HOUSING**

Most colleges and universities provide residence halls for their students. Usually both single and shared rooms are offered, as well as a variety of services, such as meal plans, laundry facilities and TV or study lounges. Residence halls are usually coeducational, but single-sex residences or floors may be available. Choosing university housing is a good solution if you want to move in quickly and live in a ready-made community with other students. It also enables you to avoid the responsibilities of signing a lease, and furnishing and maintaining an apartment.

Many newcomers report that living in campus housing provides a sense of community that can otherwise be hard to find upon first arrival. Living in a residence hall, at least during your first year, can help you feel more at home in your new surroundings. However, whether or not you live in a residence hall, One To World's programs can enhance this sense of community outside of residential life by connecting you to international students at 70 other colleges and universities. Visit our event calendar online at [one-to-world.org/site/315/International-Students/Program-Calendar](https://one-to-world.org/site/315/International-Students/Program-Calendar) to learn more.

Keep in mind, however, that some campuses do not have sufficient housing for all the students who request it. If you are interested in this option, you will need to act quickly and reserve a room well in advance of arriving at your school. Be sure to keep yourself knowledgeable and updated about your university's housing process.

## **INTERNATIONAL STUDENT HOUSING AND HOMESTAY RESIDENCES**

In some cases, there are off-campus housing centers that specifically cater to international students and scholars who are staying for an extended period of time. Built like college and university housing, international student housing residences offer a good solution if you hope to move in quickly. Additionally, community mixers or cultural and social events may allow you to meet other residents within the center who are from different countries.

Another reason to consider this option is that many of these housing centers are nonprofit organizations, which means the money collected goes back towards achieving the organizations' particular goals.





# International House

*You are welcome here!*

*Come live in a vibrant, global community that offers exciting opportunities to help you grow both personally and professionally.*

***Robust programming and events offered throughout the year include:***

- A Speaker Series to bring together the thought leaders of today and tomorrow
- Programs like the Women's International Leadership program and I-House Innovation Labs offer mentorship and skills-building
- Legacy cultural events like the All Nations Festival showcase the breadth of experience and talent in the House

***Financial Aid is available.***



[Learn more and apply here!](#)



[IHOUSE-NYC.ORG](http://IHOUSE-NYC.ORG)

**International House**, or **I-House** ([www.ihouse-nyc.org](http://www.ihouse-nyc.org)), near Columbia University's campus on the Upper West Side, is a nonprofit organization and one of the most well-known graduate student housing centers and international community residences in New York City. Rooms at I-House are in high demand and you must submit an application if you would like to live there.

**Educational Housing Services**, or **EHS** ([www.studenthousing.org](http://www.studenthousing.org)), is another nonprofit organization that houses students, similar to I-House. One of EHS's draws is its varied selection of buildings in prime locations, such as Brooklyn Heights, the Upper East Side, and Midtown East and West.

Applying for a homestay residency, where you would live with an American family, is another viable option for housing that may also provide unique cultural enrichment opportunities.

Similar to university housing, these options are very popular, and centers like I-House and other homestay residency opportunities may not have the space or resources to accommodate everyone requesting their services. Inquiring and acting quickly before you arrive to New York City will improve your chance of securing this housing option, should you be interested.

## **RENTING A ROOM IN A PRIVATE HOME**

Local residents occasionally rent out an extra room in their home or apartment to students at a nearby campus. The rooms are usually furnished with a bed, dresser and desk, but may or may not include a private bath. You might also have permission to use the kitchen. For information about renting a room in a private residence, contact your school's Off-Campus Housing office to ask if they maintain a list of such accommodations, or check notices posted on campus bulletin boards.

Though relatively inexpensive, this type of living situation requires careful consideration. Remember that you may have to adjust your lifestyle to accommodate the person or family with whom you will be living. For instance, if you are a smoker and the owner of the house doesn't allow smoking, then this house might not be a good match for you. On the other hand, you may find that you have much in common with your new "family" and this could be the start of a rewarding friendship. The best way to avoid major problems is to get to know your prospective housemate(s) before you make the decision to rent the room. Think about your needs and the specific circumstances very carefully before you make your decision.

## **APARTMENT SHARES**

A share refers to a situation in which you move into a space, such as an apartment, loft or house, that has already been rented by another person or persons, and you agree to divide the responsibilities and payment of rent and bills. You may or may not have your name added to the lease or be asked for a deposit. This is one of the most popular housing options among students and young professionals in New York City. As with any roommate situation, it is important to discuss any expectations you might have and agree on ground rules at the beginning. One benefit of moving into a share situation is that there might be more flexibility concerning how long you agree to stay. With an apartment lease, by contrast, you must take responsibility for a complete year's rent even if you will be leaving after nine months. Again, the best place to start this process is with your college's Off-Campus Housing office.

Notices of shares can also be found posted on campus bulletin boards, online and off, and in many newspaper classified ads. Exercise caution before meeting anyone alone or handing over any money.

## **SUBLETTING AN APARTMENT**

Subletting an apartment from a tenant who temporarily leaves the city and plans to return to the same apartment after a period of time may be a short-term option to secure housing. For example, an actor living in New York may get a temporary three-month job in Hollywood. Instead of moving out of his or her apartment, the tenant may choose to sublet it to another person. This means that someone else, a subtenant, can live in the original tenant's apartment and use all the furniture and kitchenware until the primary tenant returns.

This is very common in New York City, but you should be cautious if you agree to sublet an apartment. A subtenant's legal rights aren't always as clear as those of a primary tenant. During a sublet, the original tenant takes full responsibility for all obligations under the lease, continues to pay the rent to the landlord, and reserves the right to reoccupy the apartment. Be sure that you are dealing with a reliable person and that you, too, are reliable. Above all, be certain that the apartment you choose can be subleased on a legal basis. A sublet that does not comply with the law may be grounds for eviction (i.e., the legal removal) of both you and the primary tenant.

A reliable tenant follows legal procedures when subletting their apartment to you. To sublet an apartment, the tenant must first obtain permission from the landlord. In general, a landlord is obligated to grant permission unless it can be proved that you would be an unsuitable subtenant. For example, the landlord may require information about you and your ability to pay the rent. Generally, you will pay rent to the tenant, who will then forward the rent to the landlord.

The landlord may request that the tenant and subtenant provide a copy of the sublease. The sublease is a written contract that states:

- The condition of the apartment and its furnishings;
- The duration of the sublet; and
- Your responsibilities as a subtenant.

Always insist on signing a sublease before paying any rent or putting down a security deposit to the primary tenant. Be sure to request a copy of the signed sublease for your records. You can find examples of sublease agreements by state at [eforms.com/rental](https://www.eforms.com/rental) and selecting the desired state and form.

The primary tenant should remove all valuable items from the apartment before you move in. If it is a short-term sublet, the tenant should make specific arrangements with you about mail delivery.

### **Other points to remember about subletting:**

- While the primary tenant is away, the conditions of his/her lease cannot be changed without his/her consent.

- The primary tenant is not allowed to add more than 10 percent to the legal rent. You can verify this by looking at the tenant's original lease prior to subletting.
- You will probably have to pay a security deposit of 50 to 100 percent of one month's rent. This amount may vary depending on the duration of the sublet and the furnishings provided, as well as the condition of the apartment. For a sublet of six months or longer, it is not unusual to be asked to put down a total of three months' rent upon signing a lease: first and last month's rent, plus an additional month's rent as security deposit. The security deposit should be deposited into a savings account at the bank and returned to you when you vacate the apartment, provided you have left the tenant's home and furnishings in good condition.

For information on how to sublet your own apartment, refer to the [Your Right to Sublet](#) section.

## RENTING YOUR OWN APARTMENT

So you're ready to live the dream? Having your own apartment is one of the ultimate New York experiences. You'll enjoy maximum freedom, space and privacy. There are no rules about guests and you can decorate your space however you'd like!

Looking for your own apartment requires patience and determination. Most people find that they must look at many apartments before finding one they like and can afford. During your search, you will encounter obstacles such as expensive rents, high broker fees and enormous competition, especially in Manhattan. You will need to be persistent—even aggressive—about following up on leads and placing phone calls. Once you find something you like and can afford, you must act on it right away. There is no guarantee you will get the first apartment that appeals to you.

Once you have found a suitable apartment, you will have to go through a complicated approval process, which involves filling out an application, providing references from people who can vouch for your reliability (you can ask your international student advisor, an employer, a previous landlord, professors, friends and family), documenting your financial resources and submitting to a credit check (proof that you have a history of paying your bills on time). A small, non-refundable fee for processing an application/credit check must usually be paid. As a newly arrived student, you may not have any credit history and would need to provide a guarantor. A guarantor is a person (in the U.S.) who provides a written statement of agreement to pay your rent in the event that you fail to do so. As mentioned previously in the [No Credit History?](#) section, **Insurent** is a company that can provide a guarantee to a landlord on your behalf for a fee. Visit [www.insurent.com](http://www.insurent.com) for more information. Note: If you do not have a guarantor in the U.S., your landlord may require a larger security deposit from you.



**WE HELP STUDENTS FROM  
ALL OVER THE WORLD GET THE  
NYC APARTMENT THEY WANT.**



With the **Insurent<sup>®</sup> Lease Guaranty**, international students in New York City are able to easily qualify for and secure the apartment they want. In fact, with the Insurent Lease Guaranty, many international students are able to meet the landlord's requirements and close in less than 24 hours.

**INSURENT**  
LEASE GUARANTY  
**INSURENT**

**(646) 843-1712 • [www.insurent.com](http://www.insurent.com)**

To be prepared to make a quick decision, bring the following items with you when you go to inspect an apartment:

- Checkbook or traveler's checks for any required fees or deposits;
- Photo ID (passport or driver's license);
- Credit-related information (names, addresses and phone numbers of references and guarantor);
- Bank account information (account numbers and recent statements, if available); and
- Verification of income.

## CHECKLIST FOR SELECTING HOUSING

Here are some things to consider before you sign a lease:

- **Security:** How secure is the building? Is there an intercom system or a doorman? Is the front door securely locked? Is the entryway well lit? How secure is the apartment? If the apartment is on the first or top floor, or is accessible by a fire escape, are there gates on the windows?
- **Convenience:** Is it in a convenient location? Consider access to transportation and necessary services like grocery stores, laundry facilities, etc.
- **Noise:** How noisy is the apartment? Traffic noise or nearby trains, schools, hospitals, or fire stations can all make for a noisy location.
- **Location:** How many flights of stairs will you have to climb if there is no elevator? Will a great view compensate for extra physical exertion? Is the ventilation adequate? Does the apartment receive sunlight for at least part of the day?
- **Space, Facilities, Amenities:** Are the closet and storage spaces adequate? What kind of bathing facilities does the apartment have? Do a stove and refrigerator come with the apartment? Are both in good working order?
- **Wi-Fi and Utilities:** Are the electrical and plumbing working and properly maintained? How many electrical outlets are in each room? Is high-speed internet available in the apartment? How are the utilities billed (gas, electric, water, etc.)? Are any included in the rent, or are they each paid separately?
- **Apartment Quality:** Are there visible physical defects, such as cracked plaster or leaking faucets? If so, write down everything that is wrong and try to get the landlord to sign a written agreement that the defects will be repaired. If he/she refuses, send the list to the landlord via registered mail and request a return receipt before you get the keys. You should also photograph any defects in the apartment;

these images will serve as proof that you did not cause those damage or defects.

- **Painting and Maintenance:** It is standard for landlords to make all necessary repairs and apply a fresh coat of paint inside the apartment between tenants. Some landlords may not do this unless you specifically request it. Also, find out if there is a superintendent or designated maintenance worker you may contact if anything needs to be fixed or repaired, and how best to contact them. Discuss all maintenance projects or needs with your landlord before signing the lease.

## WHERE SHOULD YOU BEGIN YOUR SEARCH?



### INITIAL RESOURCES

A good place to start your research, in addition to reading this guide, is the website of the New York City Rent Guidelines Board ([www.nycrgb.org](http://www.nycrgb.org)). You'll find detailed explanations of current laws and tenant rights, as well as reliable resources for finding housing.

If you're looking in New Jersey, you can find landlord-tenant information at [www.state.nj.us/dca/divisions/codes/offices/landlord\\_tenant\\_information.html](http://www.state.nj.us/dca/divisions/codes/offices/landlord_tenant_information.html).

### OFF-CAMPUS HOUSING OFFICE AND UNIVERSITY PORTAL SYSTEM LISTINGS

If you are affiliated with a university, see if your school has an Off-Campus Housing office that posts apartment listings from local landlords, notices of sublets or rooms in private homes, and listings for roommates and shares. You will usually need to show your student ID in order to gain access to the office.

Also, be sure to visit their website for updated postings. Housing listings change frequently, so you should check for recent updates many times a day. The Off-Campus Housing office is one of the most convenient and least expensive resources for students trying to find housing.

Many universities have an internal housing portal where students can post housing ads that are only accessible to other students. These kinds of ads offer additional peace of mind as they tend to be reputable leads for vacancies. Typically, you are able to access these systems once your school has assigned you an online ID. Consult your university's website to look into what kind of housing resources they provide,

and how you can access them.

## WORD OF MOUTH

Believe it or not, word of mouth is still one of the best ways to find out about a place to live. The more people you talk to about your search, the more likely it is that someone will give you information that will lead you to what you are looking for—they may even have friends who are looking for a roommate. Expand your network by telling as many people as possible that you are on the hunt for a place to live, which neighborhood(s) you are interested in, and what your price range is. Some housing seekers even print flyers or cards to share with friends and acquaintances to remind them of their search.

## NEIGHBORHOOD RESOURCES

As you conduct your search, don't forget to check notices for apartments on bulletin boards at your own school, at nearby campuses, or in neighborhood stores and cafés. Some schools restrict the use of such bulletin boards to their own students. Off campus, you can often find housing notices on bulletin boards at local supermarkets, restaurants, coffee shops, bus stops, bookstores, copy services or laundromats. You can also use these bulletin boards to post your own notice stating what type of apartment you are looking to rent or share. Your card or flyer should include your name (first name only), a phone number or an e-mail address where you can be reached, and the type of apartment or living situation you are seeking. For personal safety reasons, do not include your full name or the address of your temporary residence.

## INTERNET RESOURCES & SOCIAL MEDIA

In addition to the resources previously mentioned, a number of online housing resources are extremely useful. Browsing them will give you a good idea of what's out there, and might even lead to the right place for you.

Remember, if you are affiliated with a university, the first place you want to look is on your school's website, but here are some valuable public online housing resources and forums:

- [www.apartmentsearch.com](http://www.apartmentsearch.com)
- [www.cityrealty.com](http://www.cityrealty.com)
- [www.nooklyn.com](http://www.nooklyn.com)
- [www.roomiapp.com](http://www.roomiapp.com)
- [www.roommates.com](http://www.roommates.com)
- [www.roomster.com](http://www.roomster.com)
- [www.spareroom.com](http://www.spareroom.com)
- [www.sublet.com](http://www.sublet.com)

However, the most notable resource remains **Craigslist**, where you can find local classifieds and forums



that are moderated for more than 500 cities in over 50 countries worldwide. On [www.craigslist.org](http://www.craigslist.org), you can filter search results for all kinds of housing situation, as well as find items for sale and other community services.

Furthermore, you can download a number of useful mobile apps to stay on top of up-to-date housing listings:

- **Apartments.com** provides real-time availability in its map-based app, with a focus on the amenities that apartment communities offer and the additional fees to expect.
- **Apartment Finder** caters to new renters and budget-conscious tenants.
- **Apartment Guide** provides high-definition photos and floor plans for a deeper look at available spaces.
- **HotPads** includes neighborhood details to help you get a feel for the area around the apartment you're considering.
- **PadMapper** plots apartment listings from multiple sources on an interactive online map.
- **StreetEasy** is one of the largest online real estate market places in the New York metropolitan area. You can search by “no fee” to find apartments that do not have a broker fee.
- **Trulia** streamlines inquiries with its one-click feature, which puts interested renters in direct contact with the property manager.

## FACEBOOK HOUSING GROUPS

If you are on Facebook, some university students create housing groups that function similarly to university campus listservs as sources for house listings. This is a good option to find cheap and frequent listings in your university's local area. Rather than going through university offices to post ads for available housing, students post their ads in these Facebook groups. Students may prefer this method of advertising because of the immediate response they get from others, but listings tend to be for short-term sublets since students want to find occupants quickly. Because of this, joining a Facebook group at the beginning of the year and looking for housing between semesters may yield more long-term placements. [NYC.BK.Apartments](#) is a popular Facebook group that helps connect roommates. [Ghostlight Housing](#) is also a very active Facebook group specifically for performing artists in New York City.

## AVOIDING SCAMS AND FRAUD

While housing websites and apps are the most convenient way to access a wide range of housing options, you should take some important precautions if you decide to go this route. As the popularity of these sites has increased with prospective renters, so has their popularity among those out to scam renters.

As a result of the high-pressure housing process, criminals are able to fool prospective tenants with fake housing postings. Through these scams, they mislead potential renters into sending them money, but don't follow through on their side of the housing process, usually never to be heard from again after they've received your payment. Below you will find a list of more specific tips from Craigslist that you can follow as you navigate your search. See all of the tips on their website here at [www.craigslist.org/about/scams](http://www.craigslist.org/about/scams).

### **Guidelines to Follow:**

- Deal locally with people you can meet in person—follow this one simple rule and you will avoid 99 percent of scam attempts.
- Never wire funds via Western Union, Moneygram or any other wire service—anyone who asks you to do so is a scammer.
- Avoid apartment posts that do not have photos, or where you have seen the same photos on multiple different postings.
- Fake cashier checks and money orders are common. Banks will cash them and then hold you responsible when the fake is discovered weeks later.
- Craigslist (and most other housing forums) are not involved in any transaction, and do not handle payments, guarantee transactions, provide escrow services or offer “buyer protection” or “seller certification.”
- **Never give out financial information** (bank account number, social security number or PayPal info, etc.).
- Never send money before you have a lease that both you and the landlord have signed.
- Do not rent without seeing the apartment first in person.
- Avoid deals involving shipping or escrow services, and know that only a scammer will “guarantee” your transaction.
- Do not allow a background or credit check until you have met with the landlord in person.

### **Personal Safety Tips to Follow:**

- Insist on a public meeting place like a café.
- Tell a friend or family member where you are going.
- Take your cell phone.
- Consider having a friend accompany you.
- Trust your instincts.

## REAL ESTATE BROKERS

Many apartments are rented through real estate agents, or brokers, who charge a fee to find you an apartment. This fee, which is rarely negotiable, can range anywhere from one month's rent to between 10 and 18 percent of the annual rent. For example, for an apartment that costs \$1,000 per month (or \$12,000 per year), a broker's fee of 15 percent would total \$1,800. You would pay this in addition to the first month's rent and the security deposit required by the landlord.

Since cheaper apartments can be hard to find, and brokers earn larger fees on more expensive rentals, a broker may try to persuade you to accept an apartment that is more expensive than you can afford. When working with a broker, be prepared to insist that they only show you apartments that are within or close to your price range.

If you decide to use a broker, make sure the fee is due only after the agency has found an apartment and you have signed a lease. Some agencies charge a referral fee (anywhere from \$100 to \$250) that only entitles you to look at their lists of available apartments, and it is up to you to visit and negotiate for the apartments yourself. Paying for these lists can be risky because there is no guarantee that the listings are exclusive or even up-to-date.

## WHAT DECISIONS DO YOU HAVE TO MAKE?



As you begin to look for housing, you'll need to make a number of decisions. The more planning you can do in advance, the more effective and successful your search will be.

### LOCATION

How far away from your school or work are you willing to live? Your rent could be substantially lower if you're willing to travel a little farther, particularly if your school or office is located in Manhattan. Take a look at subway or bus maps to see what transportation options are available in each area you are considering. You can use Google Maps to estimate how long potential commutes would be.

Manhattan is the commercial and cultural center of the New York metropolitan area; rents here are correspondingly higher than in the outer boroughs or in nearby New Jersey. Convenience is a big factor in housing cost, so the areas that are closest to Manhattan are usually more expensive than those farther from the city. Brooklyn's rise in popularity means some of its neighborhoods are now just as expensive as Manhattan. A number of neighborhoods in Queens are relatively close to Manhattan and



affordable.

And living in northern New Jersey, in cities such as Jersey City, Hoboken, Union City, Fort Lee, Newark, and Newport, may be a good option, with many affordable commuter options to reach New York City. In fact, some parts of New Jersey are closer to Manhattan than parts of Brooklyn, Queens, the Bronx and Staten Island.

If possible, bring a friend when you visit an apartment in an unfamiliar neighborhood. If you are seriously considering living in an area, spend a day walking around as if it were your neighborhood—think about how it might feel to live there. For an opportunity to take an organized walking tour of a neighborhood, check out One To World's website ([www.one-to-world.org](http://www.one-to-world.org)) for our **One To World Walking Tour** schedules, or have a look at the *New York Times Weekend* supplement or the Around Town section of *Time Out* magazine.

## **YOUR BUDGET**

Before you can make a decision about where to live, you need to think very carefully about your budget and how much you can afford. Create a monthly financial worksheet in order to project how much you can spend on housing. See the example budget worksheet below to help estimate your income and expenses. As a general rule, it is recommended that you try to spend no more than one-third of your total monthly income on rent. In New York, this can be especially difficult to achieve and you may have to compensate in other areas.

	A	B	C
1	<b>Budget Worksheet</b>		
2			
3	<b>Income</b>		
4	Scholarships/Grant	\$0.00	
5	Loan	\$0.00	
6	Employment	\$0.00	
7	Personal/Family	\$0.00	
8	Other	\$0.00	
9		<b>Total Income</b>	<b>\$0.00</b>
10	<b>Expenses</b>		
11	<b>Apartment</b>		
12	Broker Fee	\$0.00	
13	Security Deposit	\$0.00	
14	Electricity (Deposit/Installation)	\$0.00	
15	Telephone (Purchase/Installation)	\$0.00	
16	Moving Costs	\$0.00	
17	New Locks (Purchase/Installation)	\$0.00	
18	Furnishings	\$0.00	
19	Household Items	\$0.00	
20		<b>Subtotal</b>	<b>\$0.00</b>
21	<b>School</b>		
22	Tuition/Fees	\$0.00	
23	Books	\$0.00	
24	Other	\$0.00	
25		<b>Subtotal</b>	<b>\$0.00</b>
26	<b>Bills</b>		
27	Rent	\$0.00	
28	Electricity	\$0.00	
29	Gas	\$0.00	
30	Cable/Internet	\$0.00	
31	Cell Phone	\$0.00	
32	Landline Phone	\$0.00	
33		<b>Subtotal</b>	<b>\$0.00</b>
34	<b>Daily Life</b>		
35	Groceries	\$0.00	
36	Laundry	\$0.00	
37	Entertainment	\$0.00	
38	Personal/Miscellaneous	\$0.00	
39		<b>Subtotal</b>	<b>\$0.00</b>
40	<b>Transportation</b>		
41	MetroCard	\$0.00	
42	Other	\$0.00	
43		<b>Subtotal</b>	<b>\$0.00</b>
44			
45		<b>End Result</b>	<b>\$0.00</b>
46			
47			

Don't wait to open a checking account at a local bank. Going through the rent process will be smoother if you have a credit history, and a checking account will start building one right away. Otherwise, you may need to use traveler's checks for the necessary payments of security deposit, first month's rent, etc.

## SAFETY

Make safety a high priority when looking for a place to live. The best way to judge an area is to visit it yourself and see if you feel safe and comfortable there, especially at night. Keep in mind that neighborhoods, especially in New York City, can change significantly from block to block, so rather than judging an area by its name (Chelsea, East Village, etc.), it's better to walk around and evaluate the surroundings yourself. Walk to the nearest subway station—would you feel comfortable walking this route both during the day and late at night? In general, a well-lit, busy street is usually safer than a dark, private street. Be sure that the front door of the building locks automatically when closed and that the entry hall is well lit. If your building doesn't have a doorman, look for other safety features nearby: a doorman next door, a 24-hour shop or restaurant, or a police station.

## CHECKLIST FOR MAKING YOUR HOME SAFE

Here are some safety protocols everyone should follow:

- Call the police at 911 in the event of a crime, fire or medical emergency, whether you are directly involved or simply a witness. For non-emergency situations, such as reporting a noise complaint, call 311.
- Keep your door locked at all times. When moving into a new house or apartment, consider changing all the locks of the former tenant; you never know who may have a copy of the key. Note that you should request permission from your landlord before replacing the locks. In some cases, you might also be able to negotiate that the landlord replace the locks before you move in. Most locksmiths recommend having a “drop” or “dead bolt” lock on all doors. Ask a locksmith, hardware store or your superintendent for advice. A good lock has three components:
  - a. A drop or dead bolt
  - b. A pick-resistant cylinder
  - c. A guard plate over the cylinder
- When you come home, have your keys ready in your hand as you approach your door. If your building has an unattended lobby or hallway, never let a stranger follow you into the building after you have unlocked the outside door. Report lost or stolen keys promptly to the building owner or superintendent and have the locks changed immediately. If your apartment is broken into, report it to the police. Don't give your keys to anyone or put your name and address on your keys or key ring. And never leave an extra key under your doormat, in a mailbox or any other publicly accessible place. List only your last name and first initial on your doorbell or mailbox. When someone comes to your door, always ask who it is, and be sure of their identity before you open the door. Never use the intercom to let anyone you don't know into the building.
- Your landlord is legally required to provide a functioning smoke detector and carbon monoxide detector in your apartment. Contact your superintendent, designated maintenance worker, repairman or Director of Facilities of your building for assistance if you suspect the detectors are not working. Ask your landlord if you are unsure how to get in touch with the superintendent, or any other building official who may be of assistance.
- If your apartment is located on the ground floor, the top floor, or can be accessed from a fire escape, invest in window gates or install window locks if your building does not provide them. Be sure to check with your superintendent, as New York City fire regulations prohibit certain types of window gates that open onto fire escapes.

- If you plan to be away from home for several days, cancel your newspaper delivery and have the post office hold your mail or have a friend collect it for you. A full mailbox or a stack of newspapers near your door is a clear sign to a burglar that no one is home, making your apartment an easy target.
- Record the serial numbers of your valuables, such as televisions, computers, stereos or cell phones, so they can be readily identified and returned to you if they are recovered after a theft. Keep a master list of the numbers of all your credit cards, your passport and any traveler's checks in a place that is separate from where you store these items. Should any of these items become lost or stolen, report the loss immediately to the appropriate authority.
- In case there is a power outage or other emergency, it is prudent to keep water, canned food, a can opener, a first aid kit, a flashlight with batteries and a battery-powered radio in your apartment.
- Protect your belongings from damage or loss due to fire or theft by obtaining renter's insurance, which is very affordable and can cost as little as \$10–\$15 per month. The **New York State Department of Financial Services** provides information on how to shop for renter's insurance. Visit [www.dfs.ny.gov/consumers/help\\_for\\_homeowners/renters\\_tenants/renters\\_insurance](http://www.dfs.ny.gov/consumers/help_for_homeowners/renters_tenants/renters_insurance).

## ROOMMATES

Sharing an apartment is a common solution to the problem posed by high rents in the area. You may not have considered roommates before, but many students and young professionals choose to find people like themselves to share the high costs of living. Entering into a roommate situation requires cooperation and sharing, so choose a roommate very carefully. Here are some things to think about before making such a commitment:

### Space and Lifestyle

Before agreeing to share housing with one or more roommates, evaluate your possessions and your lifestyle, and consider your personal priorities. For instance, the lifestyles of students and professionals can differ drastically in terms of schedules and routines. A studio might be fine for one person, but two people living in a single room might find the situation intolerable. In a shared scenario, the kitchen and bathroom facilities should be available to everyone. Usually the living room is also a shared space where roommates can welcome guests and socialize, but in some cases this area may need to be sacrificed to provide room for a roommate to sleep. Think in advance about your personal needs for privacy or a quiet area for studying.

### Expenses

Rent and utilities are normally divided evenly by the number of roommates, though rent may be prorated depending on the size of each room. Bills for utilities and shared services, such as electricity

and internet, are typically divided equally and paid monthly. Remember that if one roommate moves out without paying his or her share of the rent, the landlord has a right to collect the rent from the tenants who remain in the apartment. When moving into a shared space, you may be asked to pay an additional one month's rent as a security deposit (see the section on [Security Deposits](#) for more information).

## Making a Roommate Contract

Before moving in together, it's a good idea for you and your roommate(s) to draw up a written contract establishing how your joint home will be run. At the end of the contract, you can renew your agreement if all roommates are still happy with the situation.

### When writing up a contract, think about covering these items:

- **Rent and Utilities:** What is everyone's share? If the landlord requires a single check, which roommate will be responsible for writing it? Who will pay the security deposit? How and when will the security deposit be returned? Remember that if you are the primary person on the lease, you will be held responsible.
- **Space:** Who will occupy which room? How will you divide up closet or drawer space? What are the rules for use of the common areas (i.e., kitchen, living room, and bathroom)?
- **Household Chores:** Who will take responsibility for cleaning which space, and on what schedule?
- **Household Supplies:** How will you split the cost of shared items, such as soap, toilet paper, and cleaning supplies? Who is responsible for replacing these items when they run out?
- **Meals:** Will you share food, shopping and cooking responsibilities? If so, how will you split the costs and the work?
- **Noise:** What hours can the TV be on? How late can music be played?
- **Overnight Guests:** Are boyfriends or girlfriends allowed to stay overnight? What about other guests?
- **Other Considerations:** What will be your policy on smoking? Are pets allowed?
- **Moving Out:** If one of you decides to move, how much notice must be given? (Written notice given one month in advance is standard.) Does the departing tenant need to find an acceptable substitute?

Putting your understandings in writing is ideal as oral agreements are too easily forgotten or misinterpreted after the fact.

Finding potential roommates can be accomplished in a number of ways. The process often includes interviews and screenings of the possible roommate to make sure the person will fit well in the current

situation. Craigslist has an entire section devoted to apartment shares and roommates. Some of the previously mentioned online resources, including Roomi and Facebook housing groups, are great for finding roommates. Professional roommate agencies can introduce you to potential roommates, but they often charge a hefty fee with no guarantee of success. Generally, for students, the best advice is to check your campus housing office, post on your campus listserv, or simply ask around.

## WHAT DO YOU NEED TO KNOW ABOUT HOUSING LAWS?



Arming yourself with housing law knowledge can help prevent you from being taken advantage of. New York City and New Jersey have a few differences in their application of housing laws. For example, New York does not have any formal maximum for the amount a landlord can charge for a security deposit whereas New Jersey limits this amount to 1.5 times the monthly rent. However, most of the following information applies to living in either New York or New Jersey. For the most accurate and current information regarding New York City rental law, please consult the **New York City Rent Guidelines Board** website ([www.nycrgb.org](http://www.nycrgb.org)). For up-to-date information regarding New Jersey rental law, please download the **Truth in Renting Guide**, available in [English](#) or [Spanish](#). You can also find additional New Jersey rental information on your city's website.

### THE LEASE

A lease is a written contract that defines the terms by which a particular apartment is rented. It is written by the landlord and presented to the tenant for signature. Since a lease is a binding legal document, you should review it carefully before signing. Make sure you understand all the language stipulating the terms of the lease. Once it has been signed, it is too late to make changes.

#### **A lease should contain the following information:**

- The name and address of the landlord and tenant
- The amount of rent and the date each month the rent is due; most landlords allow for a “grace period” that allows you to pay rent up to five days late
- The number of tenants
- The term of the lease (when it begins and ends); typical leases last for one year
- Whether the landlord or tenant pays the utility bills (electricity, gas, water and

heat)

- Who is responsible for repairs and what cosmetic or significant structural changes the tenant can make to the apartment

Occasionally, landlords offer apartments on a month-to-month basis, rather than on a one- or two-year lease. In this situation, the arrangement may be terminated by either party provided that written notice is given at least 30 days before the next rent payment is due.

### THE DO'S AND DON'TS OF SIGNING A LEASE

**DO** discuss and negotiate any problem areas in the lease before you sign it. Any changes made should be initialed by all parties involved.

**DO** make sure that all the provisions of the lease are legal. Clauses that prohibit children or overnight guests are not legal, so check with a tenants' association or a lawyer if you suspect questionable terms in your lease.

**DO** remember that you are legally responsible for the payment of rent quoted in the lease.

**DO** find out what the rules are about things like keeping a pet, disposing of garbage, making noise, subletting, etc.

**DO** find a safe place to keep the lease. You may want to consider renting a safe deposit box at the bank as a very secure way of storing important documents.

**DON'T** rely on oral agreements. Only written agreements in a lease are legally binding.

**DON'T** sign the lease until you are satisfied that you understand everything in it, including the legal language.

**DON'T** sign the lease if there are blank spaces. Cross out all blank spaces before you sign so no one can make any new changes.

**DON'T** feel pressured into signing the lease before you've had time to read it over slowly and carefully.

**DON'T** pay rent or security deposit money before signing a lease. You may be required to pay an application or credit check fee before this point.

It is difficult to break or alter a lease, but if your circumstances change unexpectedly and you need to leave your apartment before the lease expires, try to speak with your landlord to ask if special arrangements can be made. In some cases, the landlord may be willing to let you leave on 30 days notice, although you may have to forfeit your security deposit or agree to find a subtenant.

## SECURITY DEPOSITS

Upon signing a lease, you will have to pay a security deposit (typically one month's rent) to your landlord before you move into your apartment. When you sign a renewal lease, the landlord may require that you increase the amount of the security deposit to equal the new monthly rent. Your landlord is entitled to use your security deposit to pay for any damages (beyond normal "wear and tear") to the apartment during your occupancy and any unpaid rent. Otherwise, your deposit is returned to you



when you move out.

## **RENT STABILIZATION**

Rent stabilization is a special New York City law that protects tenants in certain apartments. In New York City, rent-stabilized apartments are generally those apartments in buildings of six or more units built between Feb. 1, 1947 and Jan. 1, 1974. This law means that the city government controls the price that the landlord can charge. Before you sign a lease, you should find out if your building is rent stabilized. To learn more, visit the **New York State Homes and Community Renewal** website at [www.nyshcr.org/rent](http://www.nyshcr.org/rent).

## **RENT INCREASES**

If you live in a rent-stabilized building, your landlord can increase your rent only by a fixed percentage each time you sign a new lease. When you first move in, your rent is based on a fixed percentage over the price that the former tenant was paying. The law says that the landlord must show you a copy of the former tenant's lease, but not by default—you must ask to see it. You may choose to sign a lease for one or two years. The exact percentages of allowable increases change each year and are determined by the **Rent Guidelines Board**. For more information, visit [www.nycrgb.org](http://www.nycrgb.org), or call 311 from within New York City or (212) NEW-YORK (639-9675) from outside New York City.

In New Jersey, the allowable increases differ by municipality. Visit your city's website for more information.

## **VACANCY ALLOWANCE**

A vacancy allowance is a one-time fee that the landlord can charge a new tenant when they move into a rent-stabilized building. The legal amount for a vacancy allowance also changes each year. This is in addition to the normal annual rent increase.

## **YOUR RIGHT TO HAVE A ROOMMATE**

An apartment is rented to whoever signs the lease and his or her immediate family members, including a spouse, children, parents or siblings. A tenant living alone has the right to invite one additional occupant to share the apartment. The landlord's consent is not required, but you must notify the landlord 30 days after the roommate moves in. Occupants (i.e., those whose names are not on the lease) do not have the same rights as tenants. Please note that landlords may limit the total number of people living in an apartment to comply with legal overcrowding standards.

## **YOUR RIGHT TO SUBLET**

Under New York State law, a landlord cannot unreasonably refuse a request to sublet your apartment (as long as you have a lease and reside in a building with four or more units). To sublet, the tenant must obtain permission from the landlord. If you decide to sublet your apartment to another person, you should draw up a written contract with that person. Remember that you are responsible for the actions of your subtenant, even when you are away.

If the landlord consents to the sublet, the tenant remains liable to the landlord for the obligations

of the lease. If the landlord denies the sublet on reasonable grounds, the tenant cannot sublet and the landlord is not required to release the tenant from the lease. If the landlord denies the sublet on unreasonable grounds, the tenant may still sublet. If a lawsuit results, the tenant may recover court costs and attorney fees if a judge rules that the landlord denied the sublet in bad faith.

In New Jersey, the right to sublet depends on the terms of your lease.

### **These steps must be followed by tenants wishing to sublet:**

1. The tenant must send a written request to the landlord by certified mail with a return receipt requested from the Post Office. The request must contain the following information:
  - a. The length of the sublease
  - b. The name of the proposed subtenant, along with his or her home and business addresses
  - c. The reason for subletting
  - d. The tenant's address during the sublet
  - e. The written consent of any co-tenant or guarantor
  - f. A copy of the proposed sublease together with a copy of the tenant's own lease, if available
2. Within 10 days after the mailing of this request, the landlord may ask the tenant for additional information to help make a decision. Any request for additional information may not be unduly burdensome.
3. Within 30 days after the mailing of the tenant's request to sublet or the additional information requested by the landlord, whichever is later, the landlord must send the tenant a notice of consent or the reasons for denial. A landlord's failure to send this written notice is considered consent to sublet.
4. A sublet or assignment that does not comply with the law may be grounds for eviction.

In addition to these sublet rules, there are additional requirements limited to tenants in rent-stabilized apartments. For specific information on these and additional subletting clarifications, visit the New York City Rent Guidelines Board at [www.nycrgb.org](http://www.nycrgb.org).

## **YOUR OBLIGATIONS AS A TENANT**

Renting your own apartment necessitates that you adhere to certain requirements and etiquette.

### **As the tenant, you must:**

- Take legal responsibility for paying the rent each month for the full term of the lease. This means that if the landlord requires you to sign a 12-month lease, you must pay for all 12 months even if you move out in nine months (after the school year ends).
- Pay your rent promptly by the date stipulated in the lease.
- Keep the apartment in good condition.
- Dispose of garbage and recyclable materials in accordance with the landlord's instructions.
- Obtain the written consent of the landlord before making structural changes in the apartment, such as painting the walls, installing shelves, or changing the locks.
- Be considerate of your neighbors, and avoid making too much noise.
- Leave the apartment in its original condition when you move out.
- Supply the apartment with your own furniture and kitchenware (unless you have rented a furnished apartment), or arrange for rental of such items.
- Follow correct subletting protocol should you choose to sublet.

If you violate certain provisions of the lease, you can be evicted—legally removed from the apartment.

## YOUR LANDLORD'S OBLIGATIONS

### By law, your landlord must:

- Provide heat in your apartment from Oct. 1 to May 31 (the time of year when the temperature falls below 55 degrees Fahrenheit).
- Provide hot and cold running water year-round.
- Maintain the public areas in and around the building, collect the garbage and provide lighting in the public spaces.
- Repair your apartment when necessary.
- Paint your apartment every three years.
- Provide a bathtub or shower, a toilet and a kitchen sink inside your apartment.
- Maintain a safe, weatherproof building that is free of rats, mice and bugs. It should be livable, safe and sanitary.
- Install smoke and carbon monoxide detectors that are clearly audible in any sleeping area.

- Furnish a locked mailbox with the tenant's name on it.
- Install a peephole in your apartment door, so that you can see visitors without opening the door.
- Install a chain door guard on the entrance door of your apartment to permit the partial opening of the door to see visitors.
- Install mirrors in each self-service elevator in order to see if anyone is on the elevator before you get on.
- Have access to your apartment, with sufficient prior notice, to provide repairs or services.
- Be permitted to enter your apartment, without any notice, in case of fire.

## **Where to Get More Legal Information About Your Rights as a Tenant**

### **Nonprofit Organizations**

#### **Citizens Housing & Planning Council**

(212) 286-9211

42 Broadway Suite 2010

New York, NY 10004

[www.chpcny.org](http://www.chpcny.org)

[info@chpcny.org](mailto:info@chpcny.org)

CHPC is a nonprofit, nonpartisan policy research and advocacy organization specializing in housing, planning and economic development issues in New York City.

#### **Metropolitan Council on Housing**

(212) 979-6238

(212) 979-0611 (Hotline avail. Mon., Wed., Fri., 1:30–5 p.m.)

339 Lafayette St. #301

New York, NY 10012

[www.metcouncilonhousing.org](http://www.metcouncilonhousing.org)

[active@metcouncil.net](mailto:active@metcouncil.net)

This organization works to preserve and expand affordable housing in New York City. It is a membership-based group that provides information and assistance on things like rent stabilization and housing regulations, and it helps with problems you may have with a landlord or real estate broker.

### **Government Agencies and Departments**

#### **Department of Housing, Division of Code Enforcement**

311

[www1.nyc.gov/site/hpd/renters/report-an-issue.page](http://www1.nyc.gov/site/hpd/renters/report-an-issue.page)

To contact the Department of Housing, dial 311 (this service is available 24/7) to report code

violations, such as lack of heat, hot or cold water, and electricity, as well as general disrepair and faulty plumbing. Use this resource after you have first approached your superintendent or the building's managing agent about the problem.

### **The New York City Rent Guidelines Board**

311 (from within NYC)

(212) 639-9675 (from outside NYC)

51 Chambers St.

Suite 202

New York, NY 10007

[www.nycrgb.org](http://www.nycrgb.org)

[ask@nycrgb.org](mailto:ask@nycrgb.org)

The NYC Rent Guidelines Board is the agency that establishes rent adjustments for all rent-stabilized apartments in New York City. Their website provides comprehensive, up-to-date information on the New York City housing market, along with a variety of resources to help tenants and landlords understand their rights and obligations. Website features include:

- Housing resources
- Rent guidelines
- Housing research
- An apartment guide
- A top 10 list called What Every New Yorker Needs to Know About Rental Housing

### **New Jersey Bureau of Homeowner Protection**

All relevant information is available only on their website at [www.nj.gov/dca/divisions/codes/publications/#10](http://www.nj.gov/dca/divisions/codes/publications/#10).

# CHAPTER FOUR

# SETTLING IN

## WHAT DO YOU NEED TO DO AFTER YOU MOVE IN?



### SETTING UP UTILITIES

#### Electricity, Gas and Water

Water is generally provided at no extra cost to you, but gas and electricity are considered utilities. Some apartments include the cost of electricity and gas in the monthly rent, while others do not. If your rent does not include these services, you will have to make arrangements directly with the utility companies to have your gas, electricity and other excluded utilities turned on.

#### Manhattan, The Bronx and Parts of Queens

**Con Edison** (gas and electricity)

(800) 752-6633 (set up service and report outages)

[www.coned.com](http://www.coned.com)

#### Brooklyn, Staten Island and Other Parts of Queens

**Con Edison** (electricity only)

(800) 752-6633 (set up service and report outages)

[www.coned.com](http://www.coned.com)

**National Grid** (gas only)

(718) 643-4050 (set up service)

911 (report an emergency)

[www.nationalgridus.com](http://www.nationalgridus.com)

#### New Jersey

**Public Service Electric and Gas Company (PSE&G)** (gas and electricity)

(800) 350-7734 (general inquiries)

(800) 436-7734 or (800) 880-7734 (report an emergency such as a gas leak, power outage, loss of heat, etc.)

[www.pseg.com](http://www.pseg.com)

## Long Island

**PSE&G Long Island** (electricity only)

(800) 490-0025 or (631) 755-3417 (billing and general inquiries)

Monday–Friday, 8 a.m.–8 p.m.

(800) 490-0075 or (631) 755-6900 (outages and emergencies)

[www.pseg.com](http://www.pseg.com)

**National Grid** (gas only)

(718) 643-4050 (set up service)

911 (report an emergency)

[www.nationalgridus.com](http://www.nationalgridus.com)

Even if the electricity and gas are already turned on in your apartment when you move in, you must call the proper companies to have the account registered in your name as of the date of your move. In some cases, you will be required to visit the company in person and bring a notarized copy of your lease with you. You may also have to pay a deposit in addition to a service charge for having the utilities turned on.

## Internet

If you live in university housing, you will likely be entitled to a free email account and internet access through your university. If you live off campus in your own apartment, you will need to subscribe to internet service if you want to have internet access in your apartment.

These days, it's common for people to go without landlines and cable television, opting to use cell phones and internet streaming services instead. However, internet companies often try to bundle services together to encourage you to sign up for cable and phone service.

You can choose between different types of connections, such as DSL (Digital Subscriber Line), cable and wireless. DSL uses your telephone line and allows you to use your phone line to make calls and be connected to the internet at the same time. A cable connection also allows you to use your phone and be online simultaneously.

Popular internet service providers include **Verizon, AT&T, Earthlink, Spectrum** and **Xfinity**. Different providers operate in different areas, so you will need to check which ones are available in your area that you can afford; in some neighborhoods or buildings, you may only have one option. Here are three of the main internet service providers:

### Spectrum

(800) 892-4357

[www.spectrum.com](http://www.spectrum.com)

Package Plan: TV, internet and phone—\$44/month



## Verizon

(800) 837-4966 (new service, changes to existing service and billing)

Mon.–Fri., 8 a.m.–6 p.m.

[www.verizon.com](http://www.verizon.com)

Package Plan: TV, internet and phone—\$79.99/month

## Xfinity

(800) 266-2278

[www.xfinity.com](http://www.xfinity.com)

Package Plan: TV, internet and phone—\$69.99/month

## Television

The metropolitan area is served by various national networks, several local channels and public broadcasting systems. If you want more TV than that, you have several options, the most expansive (and expensive) of which is pay-TV. Pay-TV providers offer live TV, live sports, and premium movie channels like HBO and STARZ. You can choose between cable and satellite, but be aware that you will need signed consent from your landlord before installing a dish.

### Major pay-TV providers include:

- **DIRECTV:** [www.directv.com](http://www.directv.com)
- **Dish:** [www.dish.com](http://www.dish.com)
- **Optimum:** [www.optimum.com](http://www.optimum.com)
- **Spectrum:** [www.spectrum.com](http://www.spectrum.com)
- **Verizon:** [www.verizon.com](http://www.verizon.com)
- **Xfinity:** [www.xfinity.com](http://www.xfinity.com)

Check their websites to find out if they provide service in your area.

## Online Streaming Services

In recent years, online streaming services have become increasingly popular, especially for students, to access television and movies. Compared to pay-TV packages, streaming services are more likely to offer budget-friendly options. These services are accessible through any internet-connected computer or mobile device; some cable and satellite TV companies even include them in their packages.

- **Netflix** ([www.netflix.com](http://www.netflix.com)) is perhaps the most popular streaming service, providing unlimited online streaming of its library of movies and TV series, alongside its popular and critically-acclaimed original content. Plans start at \$9/month.
- **Prime Video** ([www.amazon.com/prime](http://www.amazon.com/prime)) is a branch of the major online

retailer's Amazon Prime subscription service. Similar to Netflix, it provides movies, TV series and exclusive content. Amazon Prime members all gain access to streaming music, free e-books and free two-day shipping of its products. Annual membership is \$119 for Prime or \$59 for Prime Student. Monthly Prime subscribers pay \$12.99/month, and monthly Prime Student subscribers pay \$6.49/month.

- **Hulu** ([www.hulu.com](http://www.hulu.com)) allows users to stream some TV show episodes shortly after they have aired on TV for free. A subscription to Hulu costs \$5.99/month.

Some streaming services, like Hulu with Live TV and DIRECTV NOW, offer streaming packages that also include live TV and DVR.

Additionally, many popular TV channels provide access to many of their shows online; some are free but most require a subscription.

## Wi-Fi

Free public Wi-Fi service is available in many public and private spaces throughout New York City. Public Wi-Fi is inherently less secure than your own private connection at home. Stick to NYC's official public Wi-Fi (see LinkNYC below) or Wi-Fi hotspots provided by trusted companies, establishments or service providers. When connected to public Wi-Fi, be careful not to transmit personal information like passwords or credit card numbers.

**Transit Wireless Wi-Fi™** is in most of the New York City underground subway stations. And **LinkNYC** stations can be found on many streets. Each Link provides super-fast, free, public Wi-Fi, phone calls, device charging and a tablet to access city services, maps and directions. Learn more at [www.link.nyc](http://www.link.nyc).

Bars and cafés usually provide free Wi-Fi; just ask the bartender or staff for a password. Some locations guaranteed to have free Wi-Fi include Brooklyn Heights, Cobble Hill, Astoria, SoHo, the Fur-Flower District, the Theatre District, Grand Central-United Nations, Midtown/Clinton and the Upper West Side. Go to [www.nycgo.com/articles/wifi-in-nyc](http://www.nycgo.com/articles/wifi-in-nyc) to learn more.

## STAYING IN TOUCH

Online messaging applications and video call/chat services are the most affordable and convenient ways to keep in touch with family and friends back home. Here are some options to keep long distance and international phone calls/messages affordable or free of charge:

- **Facebook Messenger** ([www.messenger.com](http://www.messenger.com)) is an instant messaging service and software application that functions similarly to WhatsApp, and works in tandem with the Facebook application.
- **Google Hangouts** ([hangouts.google.com](http://hangouts.google.com)) is Google's communication platform that includes instant messaging, video chat, SMS and VOIP features.
- **Kik Messenger** ([www.kik.com](http://www.kik.com)) is a freeware instant messaging mobile app.

- **Line** ([www.line.me/en](http://www.line.me/en)) is a freeware app for instant messaging on smartphones, tablets and personal computers.
- **Skype** ([www.skype.com](http://www.skype.com)) is a computer software program and app that allows you to make telephone and video calls via the internet. After installing the program, you can choose several service options, depending on your needs and budget:
  - a. **Skype-to-Skype** Calling allows users to have one-to-one or group calls with each other and certain other numbers at no cost.
  - b. **Skype Credit** allows users to make regular calls to cell phones or landlines with a “pay-as-you-go” rate ranging from 1.5 to 2.3 cents per minute.
- **Slack** ([www.slack.com](http://www.slack.com)) is a web- or app-based communication platform that allows conversations between members of Slack groups.
- **WeChat** ([www.wechat.com](http://www.wechat.com)) is a popular Chinese multi-purpose social media mobile application software, but there is an international version as well, which doesn't use Chinese characters.
- **WhatsApp** ([www.whatsapp.com](http://www.whatsapp.com)) is a freeware instant messaging and VOIP service that supports text messages, voice calls, video calls, images, and other media and documents.
- **Zoom Video** ([www.zoom.us](http://www.zoom.us)) is a cloud platform for video and audio conferencing, chat and webinars across mobile, desktop and room systems online. It is particularly useful for group chats or calls with more than two people.

## TELEPHONES

### To Make a Call

Phone numbers in the United States consist of a three-digit area code plus a seven-digit number. To make a call, local or otherwise, dial both the area code and the number.

- 212 Manhattan
- 646 Manhattan or cell phone
- 917 Manhattan or cell phone
- 718 Brooklyn, Bronx, Queens, Staten Island
- 347 Brooklyn, Bronx, Queens, Staten Island or cell phone
- 516 Long Island (West)
- 631 Long Island (East)

- 201 Northern New Jersey
- 973 Northern New Jersey
- 845 Westchester and Rockland
- 914 Counties (New York State)

The codes **800, 844, 855, 866, 877** and **888** before a seven-digit telephone number mean that the call you are making is toll-free (you will not be charged a fee).

## To Dial Internationally

In order to dial internationally, you must first dial 011, then the country and city codes, and finally, the number you wish to reach. To find a particular country code, search “International Calling Codes” online. If you wish to call the U.S. from abroad, the **international country code for the United States is 1**.

## Calling Cards

International calling cards—available at local delis and newsstands throughout the city—are one of the cheapest ways to call home. These prepaid cards come with an ID or PIN number that you enter to access your calling credit. You can typically buy them in values of \$5, \$10 or \$20. Certain brands work only for specific countries while others end up being a great value for a specific country or region, but less of a bargain for others. Shop around for the calling card that will work best for your country and offer good value. Some stores provide charts that compare the rates to specific countries for each card.

For most cards, the number of minutes you have for each call depends on how you use the service. Often, you’ll be subject to a connection fee, which means that making a lot of short calls uses up more minutes per card than making a few long calls. Most cards give you the option of dialing a local number or a toll-free 800 number and entering your PIN number to access your credit. You should dial the local number if you have a landline with cheap or unlimited local service, as this will usually leave you with more minutes per card; however, if you are calling from a public phone, the free number may be a better deal. Finally, some cards will automatically deduct money from your credit if it is not used within a specific time frame. Therefore, depending on your usage, it can be a better value to buy \$5 cards rather than \$20 cards.

## To Find the Telephone Number of a Person or Business

Telephone directories are divided into two categories: The White Pages list residential listings and the Yellow Pages list businesses. Both are available online at [www.anywho.com](http://www.anywho.com).

Another way to locate the phone number of a residence or a business is to dial **Directory Assistance** at 411 or visit [www.411.com](http://www.411.com). If you need assistance in finding a number outside your area code, dial the area code, then 555-1212.

In many cases, especially if it’s a business you’re looking to contact, a simple Google search will deliver accurate information.

## CELL PHONE USE IN THE UNITED STATES

Cell phones work differently in the United States than in many countries. To use a cell phone, you need a phone as well as a wireless service provider, through which you buy a calling plan. You can purchase phones from various places, but you must make sure that the phone will work with the specific wireless service provider you would like to use. The wireless service provider connects your phone to a wireless network, allowing you to make and receive calls.

Some phones, called GSM phones, have SIM (Subscriber Information Module) cards that hold the subscriber's phone number and other settings that are necessary for the phone to function with a particular service provider. GSM phones that are sold as "unlocked" can have the SIM card reprogrammed for use on different wireless service providers. Most phones in the U.S. are non-GSM and contain a service provider lock (SP-lock). This prevents you from using your phone with a different service provider in the future. Even non SP-locked phones may not be usable on a different wireless network.

### Types of Calling Plans

#### Contract (Monthly) Plans

With a contract plan, you pay a fixed amount at the end of each month, and you are locked into a contract that typically lasts one to three years. For this fixed amount, you get a certain amount of minutes and data each month, often at a lower rate and with additional features. However, you are committed to the service provider (carrier) and plan for the length of the contract. If you want to cancel your contract or switch carriers before your contract expires, you will have to pay a large fee (up to \$200). If you do not have a credit history, the service provider will probably want a security deposit. The amount of the deposit can range depending on the carrier and it is usually refunded by the end of the year, either all at once or in monthly increments.

#### Prepaid Plans

With prepaid plans, also called "pay-as-you-go" and "no-contract" plans, you must pay up front for the minutes you will use before you use them. These plans often have higher rates than contract plans, but there are no deposits, cancellation fees or contracts, so you can cancel anytime without any fees. Typically, minutes are bought in fixed dollar amounts of \$10, \$20, etc. in the form of calling cards. This type of plan is a good choice if you only need a phone for emergency situations or for a couple of months since the calling cards can expire and your unused minutes will be lost.

You can find another option with **MetroPCS**. They offer plans with no contracts starting at \$30/month for unlimited calling, texting and data usage. They also offer great deals that include unlimited international calling and some international texting for an extra \$10/month. For more information, visit [www.metropcs.com](http://www.metropcs.com). Please keep in mind that cheaper plans may have limitations on data or the range of service that you may be able to access outside of urban or densely populated areas (i.e., depending on the service quality, rural areas may be out of service). Plan accordingly and purchase the best plan for you based on your living needs.

#### Data Plans

Data plans can be purchased in conjunction with or separate from your main wireless calling plan. Many smartphones are able to access the latest high-speed networks offered by companies like Verizon Wireless, T-Mobile and AT&T. The data plan is determined by the service provider and allows the user to browse the web without Wi-Fi access. Basic data plans start around \$30/month, in addition to standard rate plans and fees for calls and text messages. The plan also usually limits the user to a certain amount of bandwidth or data transfer each month.

## **A Word of Caution: Popular Promotions and Pitfalls**

Promotions are used to entice consumers to buy a calling plan, but they might not always be good deals. Make sure the features below would actually save you money before you sign up for a related promotion or sign a contract.

- Free phone
- Unlimited local calls
- Reduced monthly fee for two to six months
- Unlimited data
- Online specials
- Discount if you buy a bundle of mobile, local, long-distance, cable TV or satellite TV services from the same provider
- Automatic enrollment—signing up for one feature and getting another automatically with an additional fee, even if you don't want the other one
- Upgrade on contract renewal—your contract might be automatically upgraded with more features and fees when it is renewed
- New feature that extends the contract term
- Pressure into buying features or services you won't use

## **LINKNYC**

LinkNYC booths are the successors to public pay phones which have been mostly removed from city streets. They can be used as phones, mobile hotspots and recharging stations for your mobile device. You can find them on most blocks of Manhattan, many blocks in Brooklyn, Queens and the Bronx, and they're also on a few blocks in Staten Island. For more information on LinkNYC, please refer to the [Wi-Fi](#) section under [Setting Up Utilities](#).

## **MAIL**

Post Offices are located in every neighborhood. The United States Postal Service website ([www.usps.com](http://www.usps.com)) can help you find ZIP codes; locate Post Offices and view their hours of operation; buy stamps and calculate postage rates; and change your mailing address when you move. Stamps may be

purchased individually, in books of 10 or in rolls of 100.

Your local Post Office will provide free pamphlets that list domestic and international rates. Try to buy your stamps at the Post Office in order to avoid extra charges that some convenience stores or stamp vending machines might add. Stamped letters may be brought to the Post Office or dropped into any blue mailbox on the street.

### Postage rates as of 2019:

- **Domestic**

Letters under 1 oz., first-class: \$0.55 Postcards: \$0.35.

- **International**

Letters and postcards: \$1.15.

Mail is delivered once a day, Monday through Saturday, usually between the hours of 10 a.m. and 3 p.m. Post Office hours are different for each location, but generally are from 8 a.m.–5:30 p.m., Monday through Friday, and until 4 p.m. on Saturday. They are closed on Sundays and legal holidays. The General Post Office (on Eighth Ave. and 33rd St.) and Grand Central Station (on Lexington Ave. and 45th St.) locations have extended hours.

The standard way to address envelopes and packages in the U.S. is illustrated below. The recipient's address goes in the center and your address (also known as the return address) goes in the top-left corner. When sending mail to a U.S. address, be sure to include the apartment number, if known, and the ZIP code—a set of 5 or 9 digits that corresponds to a particular geographic area.



### Special U.S. Postal Services

Mail can be sent “certified” or “registered” for an extra charge if you are sending something valuable—upon delivery, the receiver must sign to accept the package or letter. If speed of delivery is urgent, you can send your package/letter using Express Mail, which provides overnight service in the U.S. and expedited delivery to foreign countries. Priority Mail takes one to three days in many areas, and is slightly cheaper than Express Mail. If you need to send money, you can purchase a postal money order



in either U.S. or foreign currency. You can also rent a Post Office Box (P.O. Box) if you move or travel frequently and want a safe place to collect your mail.

## **Private Delivery**

Independent delivery companies, some of which offer greater convenience than the United States Post Office, provide similar and additional delivery options. Prices vary from company to company. The most popular ones are **United Parcel Service (UPS)** and **Federal Express (FedEx)**. Both deliver overnight within the U.S. and to many international destinations. For information on UPS, call (800) 742-5877 or go to [www.ups.com](http://www.ups.com). For FedEx, call (800) 463-3339, go to [www.fedex.com](http://www.fedex.com) or visit a FedEx shipping center.



## CHAPTER FIVE

# LIVING LIKE A LOCAL

## DRIVER'S LICENSES, NON-DRIVER ID CARDS, NYC ID CARDS



While many individuals residing in the New York metropolitan area have no need for a driver's license, a non-driver ID card is quite useful for the purposes of identification. The application requirements for both a license and non-driver ID are identical and somewhat extensive. Consult your International Student Advisor for information on how to obtain these documents. Depending on your residence, visit the **New York Department of Motor Vehicles (NY DMV)** online at [www.dmv.ny.gov](http://www.dmv.ny.gov) or the **New Jersey Motor Vehicle Commission (NJ MVC)** online at [www.state.nj.us/mvc](http://www.state.nj.us/mvc) for more information.

In 2015, New York City launched a new, free identification card for all residents. As a government-issued photo identification card, the **New York City Identification Card (IDNYC)** is an accessible and secure document that can be useful as another form of identification for international students, and is accepted by certain financial institutions if you would like to open a banking or credit union account.

The IDNYC program also provides a great deal of valuable benefits, including free one-year memberships to many of the city's leading museums, zoos, concert halls, and botanical gardens, as well as discounts on participating programs like movie tickets, sporting events, prescription drugs, fitness and health centers, supermarkets, and other New York City attractions. Plus, an IDNYC card works at any public library in New York; just ask a librarian or library clerk at your local branch to connect your IDNYC card with your library account, or sign up for a new library account and use your IDNYC card as your library card.

Any resident of New York City older than 14 years of age is eligible to apply for an IDNYC, regardless of immigration status. Simply visit [www1.nyc.gov/site/idnyc/index.page](http://www1.nyc.gov/site/idnyc/index.page) and book an appointment at one of the 12 enrollment centers across New York City. Appointments last approximately 20 minutes. You can print out the application in advance from the website, but it must be signed in person during

the appointment. You must bring proof of identification and New York City residency. See the website for more details and accepted documents.

## SHOPPING



New York City is known worldwide for its best-in-class shopping experiences. From the luxury retailers along 5th Avenue to specialty shops of all kinds, finding what you want won't be difficult. For New Yorkers and visitors alike, shopping around is a pastime that is part of the New York experience. This section highlights the best bets for purchasing important items like study materials, clothes, furniture and groceries whether you're living in New York City or in a nearby New Jersey city.

Most items purchased in New York City stores are subject to a sales tax of 8.875 percent. Groceries (food items) are not taxed, but food prepared in restaurants is taxed. Note that the prices marked on goods in stores are all pre-tax; once you make a purchase, the tax is added. There is no tax on clothing and footwear that costs under \$110 in New York City.

Savvy shoppers will travel to New Jersey to shop for clothes because they do not charge sales tax on clothing. In addition, their sales tax is only 6.625%. Like New York City, no sales tax is charged for groceries.

### FURNITURE & HOUSEWARES

If you plan to buy new furniture and housewares for your apartment, there are a number of reasonably priced stores that provide large selections.

#### IKEA

1 Beard St., Red Hook, Brooklyn, NY

[www.ikea.com/us/en/store/brooklyn](http://www.ikea.com/us/en/store/brooklyn)

1000 IKEA Dr., Elizabeth, NJ

[www.ikea.com/us/en/store/elizabeth](http://www.ikea.com/us/en/store/elizabeth)

This Swedish-based store is world-famous for its extensive and inexpensive selection of stylish furniture. You can shop online or visit their Brooklyn or New Jersey location in person.

The Brooklyn store is accessible by the F, D, M or R trains at the Fourth Ave./Ninth St. station or the 2, 3, 4, 5, M or R trains to Court St./Borough Hall. Free shuttle buses run directly to IKEA from either of these locations on weekdays every 30 minutes from 3 p.m.–9 p.m., and weekends every 20 minutes



from 11 a.m.–10:10 p.m. IKEA also offers a water taxi that departs approximately every 40 minutes from Pier 11 on the east side of the Financial District in Manhattan. The first water taxi departs from Manhattan at 2 p.m. on weekdays and costs \$5, and on weekends the first water taxi leaves at 11:30 a.m. and is free. The last water taxi returning to Manhattan leaves IKEA at 9:40 p.m. every day of the week. Visit [www.nywatertaxi.com/cruise/ikea-express-ferry](http://www.nywatertaxi.com/cruise/ikea-express-ferry) for more information.

Popular department stores and large retailers are good options to explore when setting up your new home. The following options can be very affordable and often offer free or low-cost shipping on most items that can be found online:

**Bed Bath and Beyond:** [www.bedbathandbeyond.com](http://www.bedbathandbeyond.com)

**Century 21:** [www.c21stores.com](http://www.c21stores.com)

**Home Goods:** [www.homegoods.com](http://www.homegoods.com)

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

**Macy's:** [www.macys.com](http://www.macys.com)

**Marshalls:** [www.marshallsonline.com](http://www.marshallsonline.com)

**Target:** [www.target.com](http://www.target.com)

**TJ Maxx:** [www.tjmaxx.com](http://www.tjmaxx.com)

**Walmart:** [www.walmart.com](http://www.walmart.com)

Higher end stores such as **Crate & Barrel**, **Pottery Barn**, **ABC Carpet & Home**, **Restoration Hardware** and **Williams-Sonoma** may not be in your budget, but you can still find good deals sometimes. And they're great for "window shopping" or browsing!

For necessities and small household items, it is often simpler and cheaper to stay local—your neighborhood probably has dollar stores, discount stores or branches of **Kmart**, **Duane Reade**, **Rite Aid**, **Target** or **CVS**. You can also purchase the basics inexpensively on [Walmart.com](http://Walmart.com) or [Amazon.com](http://Amazon.com), usually with free or low-cost shipping.

## SECOND-HAND ITEMS

If you're on a budget, you're in luck. New York City is a treasure trove of second-hand household items. With the sheer amount of people moving in, out and around, you can find gently used apartment staples for sale year-round. The best places to find these items are online; check out:

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

**Facebook Marketplace:** [www.facebook.com/marketplace](http://www.facebook.com/marketplace)

**Goodwill:** [www.goodwill.org](http://www.goodwill.org)

**Housing Works:** [www.housingworks.org](http://www.housingworks.org)

**The Salvation Army:** [www.salvationarmyusa.org/usn](http://www.salvationarmyusa.org/usn)

You should be aware, however, that New York City has had issues with bed bug infestations. Be careful when bringing any used furnishings into your home that might house bed bugs. Check for signs of infestation and avoid anything that is upholstered to minimize your risk.

Another possibility, instead of buying furniture and household goods, is to rent. **CORT** supplies rental furniture and household goods, and they have special pricing for students. Their website is [www.cort.com/usanow](http://www.cort.com/usanow).



**FEEL MORE AT HOME WITH  
CORT FURNITURE RENTAL**

Why buy your furniture when you can rent it from  
CORT with packages starting at \$99/month.\*

\*Restrictions apply.

**CORT**

**LEARN MORE**

## TEXTBOOKS AND SCHOOL SUPPLIES

In U.S. colleges and universities, students buy their own textbooks and most of their supplies; the amount you need to buy varies depending on the courses you're enrolled in. Since textbooks in the U.S. can be expensive, you should budget several hundred dollars for books and supplies each term. However, there are many ways to save on textbooks and supplies.

**College Bookstore:** Most colleges and universities have at least one student bookstore that sells all required and recommended books for classes at the institution. The bookstore can also provide information before classes start regarding which books the professor requires. They will often stock both new and used copies, and increasingly, they have started to rent textbooks (where you return the book at the end of the term). Renting is often significantly less expensive than buying the book outright. Some college bookstores may also sell e-book versions of books (for less money) to use on a computer or e-reader. Make sure you understand the store's policy on returning books, particularly if you think you might drop a class.

**Off-Campus Bookstores:** These bookstores tend to be more affordable and are a better source for classic literature and major books than specific textbooks. The largest chain of bookstores in New York (and nationwide) is **Barnes & Noble**. If the book is not in stock in the store, you can ask an employee to order the book for you to pick up or to be delivered to your home. Barnes & Noble also has an



annual membership for \$25 a year that provides 10 to 40 percent discounts on most items in the store. You can also shop online at [www.barnesandnoble.com](http://www.barnesandnoble.com) for new or used books.

Additionally, NYC is home to a lot of great independent bookstores that sell both new and used books. Several of them are near major universities in the area and sometimes cater to students and professors. Examples include:

- **Book Culture:** 536 West 112th St., with a smaller location nearby on Broadway, near Columbia University
- **Strand Book Store:** 828 Broadway, near New York University (NYU)

Ask about discounts for students at independent bookstores.

## Online Textbook Shopping

Increasingly, many students buy (and rent) books online, sometimes in electronic form. See below for some of the most popular websites.

- **Amazon** ([www.amazon.com](http://www.amazon.com)) is very popular among students for buying new and used books, including electronic versions for a Kindle (e-reader). You can buy books and other supplies directly from Amazon or through various sellers who use Amazon as a virtual marketplace. With an Amazon Prime Student Account, which is \$59 per year (instead of the normal \$119 per year), you get free standard shipping on any purchases from Amazon along with several other features.
- **eBay** ([www.ebay.com](http://www.ebay.com)) allows you to bid on items in addition to buying new and used items.
- **Openstax** ([www.openstax.org](http://www.openstax.org)) is an open-source platform provided and maintained by Rice University.

Many websites, available through a search online, provide free electronic copies of books, particularly classics and older books. One site that has a good collection of free books is **Project Gutenberg** ([www.gutenberg.org](http://www.gutenberg.org)). Keep in mind that if you are required to purchase a book originally written in another language and then translated into English, your professor may require you to get a specific translated edition.

## School Library

Although at least one copy of each book required by the professor should be in the school library, they are often checked out quickly, so you should not count on your textbook always being available when you need it. Increasingly, some professors are placing texts on reserve in the library, which means you can borrow the text for a short period of time for use within the library. If the text is placed on electronic reserve, you can access it anytime online through your account via the library's website. Additionally, many institutional libraries provide students access to e-books for free.

As a general rule, it is a good idea to keep any books that are considered classic or essential within your field of study. Otherwise, one practice to help offset the cost of textbooks is to sell back your books. Of course, you will not get back the full value of the book, but you can gain back some of the money you spent on the book.

Most college bookstores will buy back books from students, but usually only during a specific period at the end of the term. The bookstore will tell you how much they will pay you for each book, and you decide to accept or decline. In some cases, the bookstore may not buy back certain books. You can also sell online on Amazon, eBay or similar sites.

You can try selling to an off-campus bookstore that buys and sells used books, such as Book Culture or Strand. Keep in mind that when a new edition of a book comes out, the older editions become less valuable and more difficult to sell at a good price. Also, if you believe you will sell a book when done, avoid writing and marking up the book excessively in order to sell back in better condition and earn more money.

School supplies, such as notebooks, binders, paper and pens, are readily available at a variety of stores across the city, including chains like CVS, Duane Reade, Kmart, Rite Aid, Staples and Target, as well as your college bookstore and local stationery stores. Amazon and Walmart are also good options for buying supplies online.

## DEPARTMENT STORES

If you're looking for one-stop shopping and a taste of New York, visit one of the city's many department stores. You will have access to a huge array of products for every budget all under one roof. Many of these department stores have locations in New Jersey as well.

**Barneys New York:** Shoppers interested in expensive, forward-thinking fashions should browse the racks at Barneys New York. [www.barneys.com](http://www.barneys.com)

**Bergdorf Goodman:** Shop here for luxury fashions, housewares, and accessories. [www.bergdorfgoodman.com](http://www.bergdorfgoodman.com)

**Bloomingdale's:** A greater focus on higher end brands. [www.bloomingdales.com](http://www.bloomingdales.com)

**Century 21:** Known as "New York's Best Kept Secret," this store offers quality brand-name items at a fraction of the cost compared to other major department stores. [www.c21stores.com](http://www.c21stores.com)

**Macy's:** It's famous for being "The Largest Department Store in the World." [www.macys.com](http://www.macys.com)

**Saks Fifth Avenue:** This high-end store offers shoppers a wide array of top-quality merchandise and solid customer service, including free personal shopping. [www.saksfifthavenue.com](http://www.saksfifthavenue.com)

Manhattan stores and the streets around them will be at their busiest on weekdays during lunchtime, after working hours and on Saturdays. Weekday mornings usually offer the best chance of finding stores when they're a little quieter.

Always ask for a receipt when you make a purchase, and find out about the store's refund and exchange policy. Should you need to return an item, make sure you show your original receipt and, if possible, keep all price tags intact. Most stores will refund your money in the form in which you paid, issue you a store credit or allow you to exchange for another item in the store. If a store fails to honor its stated return policy, you can contact the **Better Business Bureau** at (212) 533-6200, the **New York City Department of Consumer Affairs** at 311, or the **New York State Consumer Protection Board** at (800) 697-1220.

## SALES AND DISCOUNTS

Department stores and boutiques offer sales throughout the year. The best time for bargains tends to be during holidays (especially just after Thanksgiving and Christmas) and at the close of each season (for example, summer clothing goes on sale in July and winter clothing in February). Sales are often announced in newspaper or television advertisements, but the best way to make sure you never miss a deal at your favorite store is to sign up for their mailing list, which will get you their flyers and emails on a regular basis. A great bargain shopping opportunity for the clothes shopper is the sample sale—a short sale during which a designer sells off samples of the upcoming season's collection or leftover stock, usually at reductions of between 50 and 70 percent. For the serious “shopaholic,” there are publications and websites that detail all upcoming sales and discount offers, such as the shopping section of [www.nymag.com](http://www.nymag.com). Or you can go to [www.nyc.com](http://www.nyc.com) and click on “shopping.”

It's also possible to find inexpensive clothing and other items at street fairs, which are typically held on weekends during the summer, and flea markets. Canal Street, in Chinatown, is a great place to find deals on small items like costume jewelry, perfumes and shoes. Prices at these street fairs and markets are often negotiable—don't be afraid to bargain! Go to [www.newyorkled.com](http://www.newyorkled.com) and click on **New York City Events** for street fair times and locations.

Flea markets and thrift stores have become especially popular in Brooklyn and Long Island City with the rise of a predominantly college-age and young-professional population. They offer an extensive range of almost anything you'd want to buy, including furniture, vintage and new clothing, food, and records. **Beacon's Closet** and **Buffalo Exchange**, two trendy consignment shops that offer great prices, have several locations in Manhattan, Brooklyn and Queens. As a side note, if you are looking to get rid of some old clothes and make some cash at the same time, many of these consignment stores also buy clothing. Be aware, however, that their standards are high in terms of season, trend and brand when buying clothes from outside parties.

Websites/apps like **Groupon** ([www.groupon.com](http://www.groupon.com)) and **LivingSocial** ([www.livingsocial.com](http://www.livingsocial.com)), among others, also offer some great deals!

## GROCERIES

You can do most of your food shopping at local supermarkets. Small neighborhood grocery stores or delis generally charge higher prices. The most popular supermarkets around include:

- **Fairway:** A large grocery store chain that sells high-quality food, with locations throughout Manhattan, Queens, and Brooklyn. Depending on where you live,

they may offer delivery options. Visit them online at [www.fairwaymarket.com](http://www.fairwaymarket.com).

- **Trader Joe's:** For high-quality food without the high price, this often-busy supermarket is a great choice. There are several locations in Manhattan, Queens, Brooklyn, Staten Island, and Hoboken. Don't be surprised to find long lines during peak shopping hours. Depending on where you live, they may offer delivery options. Check online at [www.traderjoes.com](http://www.traderjoes.com).
- **Whole Foods:** Higher quality, mostly organic products and typically on the more expensive side. There are locations throughout Manhattan and three in Brooklyn. They are also located in Edgewater, N.J. and Newark, N.J. Depending on where you live, they may offer delivery options. Visit them online at [www.wholefoods.com](http://www.wholefoods.com).

Other supermarket options with affordable prices include **C-Town, Food Bazaar, Key Foods, Shoprite, Stop & Shop, Wegmans** and **Western Beef**.

One way to save money on groceries is to use coupons, which you can find on store apps, in newspapers, in supermarket circulars or on websites like [www.coupons.com](http://www.coupons.com). Note: Be sure to check the expiration date, face value and any other restrictions before using them.

Farmers from local farms sell their fresh produce at outdoor markets, called Greenmarkets, throughout the year, with one of the largest being the market at Union Square (East 17th St. and Broadway). For information on Greenmarket locations and schedules, call **GROWN NYC** at (212) 788-7476 or visit [www.grownyc.org](http://www.grownyc.org).

## Bodegas

One aspect of New York's distinct shopping culture is the presence of bodegas. These are independently owned neighborhood markets found on almost every corner. You can find food and drink staples here, such as milk, coffee, eggs, pasta, candy, snacks and beer.

## Online Supermarkets & Food Delivery

Online supermarkets are a growing trend due to their ease and convenience, as long as your apartment or house is in a delivery zone. Though it may seem like an expensive option, some products are cheaper online, especially when purchased in bulk, than when they are sold in actual supermarkets. These retailers tend to offer special discounts for new customers. Examples include:

- **Brandless:** [www.brandless.com](http://www.brandless.com)
- **Fresh Direct:** [www.freshdirect.com](http://www.freshdirect.com)
- **Instacart:** [www.instacart.com](http://www.instacart.com)
- **Peapod:** [www.peapod.com](http://www.peapod.com)

Prepared food delivery has also become very popular over the last few years. Online food ordering

services allow consumers to order food for delivery and takeout from restaurants through their websites or mobile apps. Some examples include:

- **Caviar:** [www.trycaviar.com](http://www.trycaviar.com)
- **Grubhub:** [www.grubhub.com](http://www.grubhub.com)
- **Seamless:** [www.seamless.com](http://www.seamless.com)

Lastly, there are meal kit services that allow you to order packaged ingredients so you can prepare specific meals. The weekly boxes contain ingredients along with suggested recipes to be cooked by the customer. The field is growing, with specialty purveyors focusing on vegan foods, seasonal ingredients and smoothies. Examples include:

- **Blue Apron:** [www.blueapron.com](http://www.blueapron.com)
- **Hello Fresh:** [www.hellofresh.com](http://www.hellofresh.com)
- **Purple Carrot:** [www.purplecarrot.com](http://www.purplecarrot.com)

## Food Co-ops

One of the best ways to save money on groceries, while being environmentally friendly and having access to some of the best produce around, is to join a co-op (short for “cooperative”). A co-op is an organization composed of individual members who volunteer their time in exchange for discounted prices on a commodity (food, in this case). In this situation, you become a working member of a co-op that is supported and stocked by local farmers. In exchange for your work, usually two to three hours a month, you receive shopping access to the co-op store. Whereas most grocery stores mark up their prices by 100 percent by the time they reach the shelves, co-ops only mark up their prices from 20 to 40 percent on food items. There are many co-ops in Brooklyn, with the **Park Slope Co-op** being the largest, catering to over 15,500 members. To search for a co-op by ZIP code, go to [www.coopdirectory.org](http://www.coopdirectory.org) or [www.localharvest.org/food-coops](http://www.localharvest.org/food-coops).

## Community-Supported Agriculture (CSA)

CSA groups allow city residents to have direct access to high-quality, fresh produce grown locally by regional farmers. When you become a member of a CSA group, you’re purchasing a “share” of vegetables from a farmer. Weekly or bi-weekly, from June until October or November, your farmer will deliver that share of produce to a convenient drop-off location in your neighborhood.

CSA group members pay for an entire season of produce upfront. This early bulk payment enables the farmer to plan for the season, purchase new seed, make equipment repairs and more. In New York, visit the **Just Food** website ([www.justfood.org/value-chain-map](http://www.justfood.org/value-chain-map)) to find a CSA group in your neighborhood. In New Jersey, the **New Jersey Family** website ([www.njfamily.com/Jersey-Fresh-Join-a-Community-Supported-Agriculture-CSA-Program-in-NJ](http://www.njfamily.com/Jersey-Fresh-Join-a-Community-Supported-Agriculture-CSA-Program-in-NJ)) has an excellent CSA directory to explore.

## MALLS

The New York City and New Jersey areas are home to a significant number of shopping malls, some of which are enormous in scope. Here are just a few:

- **American Dream:** Opening in late summer, American Dream™ is the third largest mall in the U.S. Located in East Rutherford, N.J., this enormous retail complex promises the future of shopping and entertainment. In addition to its stores and dining options, it will be home to Big Snow America™, a year-round indoor snow park; DreamWorks® Water Park; Nickelodeon Universe® Theme Park; the 235-foot Observation Wheel; and much more. [www.americandream.com](http://www.americandream.com)
- **Garden State Plaza:** This recently renovated mall offers the most modern customer amenities, attracts popular new retailers and is known as a testing ground for innovative retail concepts. [www.westfield.com/gardenstateplaza](http://www.westfield.com/gardenstateplaza)
- **Manhattan Mall:** Located near the Empire State Building, this indoor shopping mall is home to 40 stores.
- **The Mills at Jersey Gardens:** This gigantic retail center boasts over 200 retail stores and is popular for its many outlet locations, which sell popular clothing brands at big discounts. [www.simon.com/mall/the-mills-at-jersey-gardens](http://www.simon.com/mall/the-mills-at-jersey-gardens)
- **Newport Centre:** This enormous Jersey City shopping mall spans three levels and offers over 120 stores. [www.simon.com/mall/newport-centre](http://www.simon.com/mall/newport-centre)
- **The Shops at Columbus Circle:** This iconic shopping and dining destination is known for its luxurious merchants and restaurants. [www.theshopsatcolumbuscircle.com](http://www.theshopsatcolumbuscircle.com)
- **Westfield World Trade Center:** With over 100 stores, this underground shopping complex is the largest, and newest, mall in Manhattan. The interior Oculus features stunning architecture that is worth the trip alone. [www.westfield.com/westfieldworldtradecenter](http://www.westfield.com/westfieldworldtradecenter)

## PUBLIC LIBRARIES



There are three separate public library systems in New York City:



- The New York Public Library System for Manhattan, the Bronx and Staten Island
- The Queens Public Library System
- The Brooklyn Public Library System

The Mid-Manhattan Library (Fifth Ave. between 40th and 42nd Streets) is the central library of the New York system. Each borough has its own central library: Mid-Manhattan Library in Manhattan; Bronx Library Center in the Bronx; St. George Library on Staten Island; Central Library in Brooklyn; and Central Library in Queens. In total, the three library systems comprise about 200 neighborhood branches—including a branch for the visually impaired and physically disabled at 40 West 20th St. in Manhattan—throughout the five boroughs.

Library privileges are free and enable you to borrow books, films, CDs and other materials from any branch in the system where you are registered. A library card can be issued to anyone who lives, works or goes to school in New York. Proof of residency (such as a rent, telephone or electric bill) or other proof of eligibility is required in order to obtain a library card. An IDNYC card can also serve as a library card. Library materials can be borrowed at no cost for one to three weeks, but an overdue fee is charged should you return an item later than its due date. The **SimplyE** mobile app grants you access to 300,000 e-books that can be downloaded right to your device. For specific information on the New York Public Library, call their information number at (917) 275-6975, or visit [www.nypl.org](http://www.nypl.org). You can also make an appointment to meet with a research specialist online at [www.nypl.org/ask-nypl/make-appointment-librarian](http://www.nypl.org/ask-nypl/make-appointment-librarian).

Reference materials are available in every branch, but the most extensive collections are found at the Mid-Manhattan Library and the four other central libraries. These materials must remain in the library building during use, but photocopying service is also provided. In addition, four Research Libraries house archives of over 6 million volumes printed in more than 3,000 languages and dialects. These facilities are mainly designed for scholars, advanced students and specialists conducting original research or intensive study. The Research Libraries include:

- **Stephen A. Schwarzman Building:** 476 Fifth Ave. and 42nd St.
- **Science, Industry and Business Library:** 188 Madison Ave.
- **New York Public Library for Performing Arts:** 40 Lincoln Center Plaza in Lincoln Center
- **Schomburg Center for Research in Black Culture:** 515 Malcolm X Blvd.

The New York Public Library also offers free public classes, like English for Speakers of Other Languages (ESOL), English Conversation Groups and Computer Training. Free talk series, along with programs and exhibitions, are held at many locations. For a full list of classes and events, visit [www.nypl.org/events](http://www.nypl.org/events).

If you're living in or studying in New Jersey, you can get a library card for your city's public library.

Some of the more popular locations include:

- **Fort Lee Public Library:** 320 Main St., Fort Lee, NJ; [fortleelibrary.org](http://fortleelibrary.org)
- **Hoboken Public Library:** 500 Park Ave., Hoboken, NJ; [hobokenlibrary.org](http://hobokenlibrary.org)
- **Jersey City Free Public Library (Main Branch):** 472 Jersey Ave., Jersey City, NJ; [www.jclibrary.org](http://www.jclibrary.org)
- **Newark Public Library:** 5 Washington St., Newark, NJ; [npl.org](http://npl.org)

## OBSERVING LEGAL HOLIDAYS



Expect banks, post offices, libraries, businesses, museums, most schools, and some stores and restaurants to be closed on the following legal holidays:

### AMERICAN HOLIDAYS:

**January 1:** New Year's Day

**Third Monday in January:** Martin Luther King Jr. Day

**Third Monday in February:** Presidents Day

**Last Monday in May:** Memorial Day

**July 4:** Independence Day

**First Monday in September:** Labor Day

**Second Monday in October:** Columbus Day

**November 11:** Veterans Day

**Fourth Thursday in November:** Thanksgiving Day

**December 25:** Christmas Day

Religious holidays, including Passover, Easter, Eid, Yom Kippur, Rosh Hashanah, Hanukkah and Kwanzaa, are also observed by various communities in New York. The observance of one of your own religious holidays is an acceptable reason for absence from school or work. You should discuss this with your professor or manager in advance of the holiday.

## TIPS FOR HAVING FUN



## WHAT'S OUT THERE?

New York City is world renowned for its cultural and entertainment offerings. Virtually every type of event or activity you are interested in is offered somewhere in New York, and probably on a daily basis. Upon first arriving, it can seem almost impossible to fully absorb and appreciate everything taking place throughout the city's five boroughs. The secret is to make yourself familiar with some of the publications and websites that exist to keep visitors and native city dwellers up to date on city happenings. Some of the most popular and useful resources for events in New York and New Jersey are below. Keep your eyes and ears open for posters, flyers and other announcements about gallery openings, concerts, poetry slams and other activities!

### ONE TO WORLD

If you are an international student, scholar or intern, you can visit [www.one-to-world.org/site/352/Get-Involved/Join-Our-Mailing-List](http://www.one-to-world.org/site/352/Get-Involved/Join-Our-Mailing-List) to join the mailing list for our free e-newsletter, which explains our events and other interesting activities in the New York City area. The newsletters are usually sent twice a month.

### City Search

[www.citysearch.com/guide/newyork-ny-metro](http://www.citysearch.com/guide/newyork-ny-metro)

This site serves as a virtual guide to the city, allowing you to access information about events, clubs, restaurants, hotels, shops, sports and favorite tourist attractions. Its search capabilities, weather updates and maps make it a good all-around information site.

### Hoboken Girl

[www.hobokengirl.com](http://www.hobokengirl.com)

Hoboken Girl covers all things Hoboken and Jersey City, including local events, where to eat and drink, fashion and beauty, and arts and entertainment.

### New Jersey Isn't Boring

[newjerseyisntboring.com](http://newjerseyisntboring.com)

This blog and calendar details reviews new places to eat and provides a comprehensive list of festivals and events throughout New Jersey.

## **New York Magazine**

[www.nymag.com](http://www.nymag.com)

Covering arts, entertainment, nightlife, restaurants and more, this magazine is sold at bookstores and newsstands. Visit their website for the popular online version.

## **New Yorkled Magazine**

[www.newyorkled.com](http://www.newyorkled.com)

This online publication is popular with those looking to sample the city's cultural offerings without spending a fortune. It includes a daily events calendar and much more.

## **Not For Tourists Guide to New York**

This compact book contains neighborhood and subway maps, restaurant and nightlife recommendations, shopping, parks, events, community history and more. It's a great resource to help the novice New Yorker find their way around the city. You can buy a copy of the book online at [www.amazon.com/Tourists-Guide-York-City-2019/dp/1510744150](http://www.amazon.com/Tourists-Guide-York-City-2019/dp/1510744150).

## **NYC Go**

[www.nycgo.com](http://www.nycgo.com)

NYC Go prides itself on being the official destination marketing organization for the five boroughs of New York City. Its mission is to maximize travel and tourism opportunities throughout the city, build economic prosperity and spread the dynamic image of New York City around the world.

## **Oh My Rockness**

[www.ohmyrockness.com](http://www.ohmyrockness.com)

Oh My Rockness is an exhaustive calendar of concerts in the NYC and NJ area. You can even choose to view only upcoming free shows.

## **Theatre Development Fund (TDF)**

[www.tdf.org](http://www.tdf.org)

TDF provides low-cost tickets to many events, including Broadway shows, around the city for a small annual membership fee.

## **Time Out New York**

[www.timeout.com/newyork](http://www.timeout.com/newyork)

Calling itself the "obsessive guide to impulsive entertainment," this weekly magazine publishes near-exhaustive lists of museum and gallery exhibitions, comedy clubs, concerts, gigs, sporting events, shows and performances. It also includes reviews of restaurants, bars, and cafés as well as features on cultural events and New York life. You can pick up a free copy of Time Out New York from newsracks on the street every Wednesday.

## The Village Voice

[www.villagevoice.com](http://www.villagevoice.com)

The nation's first alternative newsweekly, the Voice includes an in-depth listing of New York City events.

## Zagat Survey

[www.zagat.com](http://www.zagat.com)

This annually published book offers a comprehensive list of the city's restaurants and nightlife, along with reviews, recommendations and information on prices. Zagat is available in most bookstores and online.

## ON A BUDGET

New York is an expensive city, and the surrounding areas aren't much cheaper. But with a little ingenuity, you can enjoy quite a bit on a student budget. For just the price of a subway ride, you can explore the many unique, diverse neighborhoods that compose the five boroughs. You can spend hours strolling through Central Park, people-watching in Greenwich Village or window shopping on Fifth Avenue—all without spending a penny.

## Student Rates

Student rates are often available for museums, exhibitions, films and performances—be sure to ask when you purchase tickets, and always carry your school ID. Most museums and cultural institutions offer free entrance on certain days or during specific hours. For some museums, the admission price is always “suggested,” rather than required. If you can't afford the suggested admission, you can pay a smaller amount or nothing at all and still enter the museum. Keep in mind, though, that many museums rely heavily on donations, so whatever you can offer will make a difference. For a listing of free museums, go to [www.ny.com/museums/free.html](http://www.ny.com/museums/free.html).

Colleges and universities often sponsor special concerts, films, dances and other social activities. These are usually far less expensive than those offered by commercial groups, and attending these campus events can be a great way to meet other students. In addition, colleges often have discounted tickets to concert, theater and sporting events in the area. Check with your Student Activities office.

And be sure to check out the One To World program calendar, which features a variety of events and programs perfect for a student budget. Often times, you'll even be able to score discounted tickets for events. Visit [www.one-to-world.org/site/315/International-Students/Program-Calendar](http://www.one-to-world.org/site/315/International-Students/Program-Calendar) to explore the full calendar.

## Free Events

Summertime transforms the city into a playground of free cultural activities, making it one of the best times to be a student in the city.

- Central Park offers free performances of Shakespeare. Visit [www.publictheater.org](http://www.publictheater.org).

[org](#) and [www.newyorkclassical.org](http://www.newyorkclassical.org).

- The Metropolitan Opera hosts seasonal productions, and usually has comprehensive summer events. Check out [www.metopera.org](http://www.metopera.org).
- Popular singers and bands perform on specially constructed “Summerstage” concert stages all around New York City. Visit [www.summerstage.org](http://www.summerstage.org) to learn more.
- Summer celebrations like Harlem Week ([harlemweek.com](http://harlemweek.com)) and Gay Pride ([www.nycpride.org](http://www.nycpride.org)) comprise scores of free events. Street festivals and parades take over areas of the city weekend after weekend, and it’s hard to turn a corner without stumbling onto a free outdoor film screening or concert.
- Throughout the spring and summer, many parks and venues offer free outdoor screenings of popular movies. Visit [www.nycgovparks.org/events/free\\_summer\\_movies](http://www.nycgovparks.org/events/free_summer_movies).

## Other Discounts and Deals

Some popular apps provide discounts and recommendations for certain activities, events and restaurants. Examples include:

- **TKTS** offers you a list of performances on (and off) Broadway for which you can buy discounted tickets. Real-time ticket availability is displayed so you know what’s available at the ticket agency’s three booths.
- **The Infatuation** serves as a restaurant recommender. It helps you find the best restaurants in New York for everything from date night to late-night eats. Search thousands of reviews and guides and never have a mediocre meal again!

Many Broadway shows provide a lottery system that lets you enter for a free chance to purchase very affordable tickets. Even huge hits like *Hamilton* do this on a daily basis. The **TodayTix** app hosts a number of lotteries, while some shows require you to enter on their website or via their own app.

## NIGHTLIFE

New York, “the city that never sleeps,” can be even more exciting at night than during the day. The streets in some neighborhoods, such as the East Village, West Villages and SoHo, are just as crowded at 2 a.m. as they are at 2 p.m.! The variety of nightclubs, bars and dance clubs is astounding—unfortunately, sometimes the costs are, too. Many clubs, especially those offering live music, may have a “cover charge” (an admission fee) or a “drink minimum,” which obligates you to buy at least one or two drinks. Cover charges are usually lower on weekdays than on weekends.

Remember that you must be at least 21 years of age in order to purchase or be served alcoholic beverages, and you must be at least 18 years old to buy cigarettes. Expect to be asked to show government-issued identification before entering a bar or club, and when buying alcohol or cigarettes at a store.



Acceptable IDs will have your photo and your date of birth. **Driver's licenses** and **passports** are the most commonly accepted forms of identification. School IDs or IDNYC will not be accepted for entry to a bar or club, or to purchase alcohol.

If you want to learn more about New York City and New Jersey nightlife events, shows and concerts, you can visit the following websites for ideas:

- [www.hobokengirl.com](http://www.hobokengirl.com)
- [www.ny.com/nightlife](http://www.ny.com/nightlife)
- [www.nycgo.com/nightlife](http://www.nycgo.com/nightlife)
- [www.ohmyrockness.com](http://www.ohmyrockness.com)
- [www.yelp.com/c/nyc/nightlife](http://www.yelp.com/c/nyc/nightlife)



## CHAPTER SIX

# STAYING HEALTHY

## PHYSICAL AND MENTAL HEALTH



### COPING WITH CULTURE SHOCK

Like all college students, you will need a few months to acclimate to your new surroundings. As an international student, you also will probably experience a form of “culture shock” when you suddenly find yourself immersed in a new environment with schedules, customs and foods that are different from what you are used to. Moving abroad produces feelings of disorientation to some degree in almost everyone. Relocating from a familiar setting where you may have had many friends and family to a large city like New York—which is busy, fast-paced and, at times, quite impersonal—can be especially difficult. Don’t worry if you feel isolated, “different” or as though you don’t “fit in” during the first few months—this is a completely normal reaction that will pass as you adjust to living in a new country. It is important to be able to communicate how you’re feeling: talk to your international student advisor or college mentor, or get involved with other international students who have probably experienced similar feelings at some point. One To World ([www.one-to-world.org](http://www.one-to-world.org)) runs many programs that bring international students together in various ways—join a One To World program, make friends with others who understand how you are feeling, and soon you will start to feel better.

At times the stress of a new environment may also take a toll on your body. It is crucial that you eat well, exercise regularly and sleep for a reasonable number of hours each night. You should also know how to seek help should you require medical attention.

### MEDICAL INSURANCE

Medical service in the United States is not nationalized and is therefore very expensive. Many U.S. residents participate in private health insurance plans that cover some or all of their hospital, doctor, or other medical fees. The terms of your U.S. visa require that you and any accompanying family members are adequately covered by health insurance. Most academic institutions have either a compulsory or an optional insurance plan, with coverage available for students’ families at an additional cost. See your international student advisor for policy information and referrals to appropriate insurance companies.

Once you are enrolled with a health insurance provider, you will receive a card with an ID number from the company. Carry this card with you at all times in case of an emergency.

### Key Terminology for Health Insurance

- **Deductible:** The amount that must be paid out of pocket by the policy holder before an insurance provider will pay any expenses.
- **Copayment (co-pay):** A payment made by an individual who has health insurance, usually at the time a service is received, to offset some of the cost of care.
- **Referral:** The process of directing or redirecting a patient to an appropriate specialist or agency for treatment. Some medical insurance policies require a referral from your primary care physician before they will cover the expense.

## PHYSICIANS

Many universities and colleges have a campus health service with nurses and doctors who provide free or reduced-cost medical treatment. These centers tend to only treat general, common complaints, such as colds or the flu, but they are prepared to refer you to an outside specialist if you require specialized attention. It's always a good idea to consult your campus health service first before deciding whether or not to see a physician outside of school, which can cost several hundred dollars.

If you choose to use a non-campus health service physician, it makes sense to establish contact before you become ill so you will know where to turn if you do have a medical issue. To find a personal physician, ask for referrals from people you know or from your school's health service. Make sure you find an **in-network** doctor (one who accepts your insurance plan) to ensure you will be covered. If you go to an **out-of-network** doctor (one who does not accept your insurance plan), you will likely have to pay the entire medical cost out of pocket, which can be extremely expensive. Other options include contacting the hospital in your neighborhood or your local county's medical society. It is important to ask if the physician accepts your particular health insurance plan. Physicians' schedules are often full, and they may only accept appointments made two or three weeks in advance. If you are sick and need an appointment right away, you should make this clear when you call and be firm about your urgent need to see the doctor.

**Zocdoc** ([www.zocdoc.com](http://www.zocdoc.com)) is a popular website for finding in-network doctors and booking appointments as needed. Their online directory provides doctor reviews and real-time scheduling that can help you narrow down your search.

Depending on your health insurance requirements, you may need to designate a Primary Care Provider (also known as a PCP, family doctor, internist or general practitioner) as your main doctor for medical consultation. A PCP is trained to diagnose a wide variety of medical conditions; they will help track your health over time and coordinate with other specialists if you need further medical assistance.

Specialists are doctors who have advanced training in a particular branch of medicine, and depending



on the field, can also perform surgery. For instance, if you have a skin problem, you will need to see a dermatologist. However, some insurance providers require you to get a referral from your PCP to see a specialist. Check with your campus health service to understand what your insurance requires.

## HOSPITALS

All New York City hospitals, both private and public (city- and state-operated), offer short-term, long-term and emergency treatment.

Outpatient clinics provide short-term care, similar to the services of private doctors when you are ill but do not need to stay in the hospital overnight. Long waits are common to see a medical attendant in an outpatient clinic, but these clinics often provide access to specialists who would be much more expensive if seen privately.

Inpatient treatment is the longer-term care you receive when you are admitted into the hospital. The hospital where you are treated is determined by your doctor's hospital affiliation; every doctor is required to affiliate with a specific hospital in order to be able to admit patients. Again, it is important to determine if the hospital accepts the health insurance plan that you have.

If you have a serious emergency and do not have a doctor, go to the emergency room of the nearest hospital. Emergency rooms are open 24/7. If you are too ill to get to the hospital, call an ambulance by dialing 911 (note that there will be a substantial charge for ambulance service if it is not covered by your health insurance). Emergency rooms prioritize the most seriously ill patients, so if your problem is not life-threatening, you can expect to wait a long time before you receive treatment.

Urgent Care clinics provide quick access to care for an illness, injury or condition that is serious. Common types of urgent care issues include cuts, minor burns, sprains, rashes and infections that require medical attention or a prescription for medicine. Urgent care can be a convenient way to see a doctor if you are unable to see your primary physician immediately and getting to an emergency room isn't practical or necessary. Check your health insurance to see if urgent care visits are covered by your insurance.

**CityMD** ([www.citymd.com](http://www.citymd.com)) is one of the largest urgent care providers with locations throughout New York City and New Jersey. You can register online prior to treatment, and their website even displays real-time wait times for specific locations. **PromptMD** ([promptmd.com](http://promptmd.com)) offers similar services in three New Jersey cities: Jersey City, Hoboken and Edgewater.

## DENTAL CARE

Dental care is typically not included in health insurance plans. You should consider enrolling in additional dental insurance if you anticipate needing frequent care. Like physicians, going to the dentist without insurance can be expensive. The health service at your school may be able to recommend a dentist in your neighborhood.

Some universities offer dental clinics that are open to the general public for fees that are much lower than those charged by private dentists. The work is performed by students under the careful supervision of trained dentists. Here are some of the most well-regarded university dental clinics in the area:

## **Columbia General and Specialty Dentistry Clinic**

(212) 305-6100

622 West 168th St., 7th Fl.

New York, NY 10032

[www.dental.columbia.edu/teaching-clinics/general-and-specialty-dentistry-clinic](http://www.dental.columbia.edu/teaching-clinics/general-and-specialty-dentistry-clinic)

## **NYU College of Dentistry**

(212) 998-9800

345 E. 24th St.

New York, NY 10010

[dental.nyu.edu/patientcare.html](http://dental.nyu.edu/patientcare.html)

## **Rutgers School of Dentistry**

(973) 972-4242

110 Bergen St.

Newark, NJ 07101

[sdm.rutgers.edu/patients/njds.htm](http://sdm.rutgers.edu/patients/njds.htm)

## **PHARMACIES**

Medication that has been prescribed by your physician can be purchased at a pharmacy or drugstore. Pharmacists are medical professionals and can answer many questions about the medication you have been prescribed. You can also purchase “over-the-counter” medicine for a cold, allergies and indigestion, as well as other basic medication at the drugstore without a prescription. Check out the pharmacies in your area to find one that is convenient and accepts your medical insurance. Several drugstore chains, like Duane Reade and CVS, have locations that are open 24/7.

## **MENTAL HEALTH CARE**

College students regularly undergo periods of stress related to schoolwork, career decisions, and personal or social issues. Should anxieties or negative feelings persist or begin to interfere with your everyday well-being, you may wish to discuss them with a therapist. Try to remember that if you feel like you're under stress, unable to cope or suffering from a condition such as depression, it is not embarrassing or something to be ashamed of. It is common in the U.S. to see a therapist for mental health issues, and is recommended as a way to stay emotionally and physically healthy and overcome the stressors affecting your academic or social lives. Most likely, your university health service will have a confidential mental health or counseling division that is free of charge or partially subsidized for a limited number of visits. If you feel more comfortable seeking independent help, your campus health service should be able to make a confidential referral to a reliable counselor. Otherwise, you may contact **LifeNet**, a confidential help line for mental health and substance abuse services at (800) 543-3638 (available 24/7).

## **WOMEN'S HEALTH CARE**

New York City offers a full range of health services for women. For general information and specific doctor referrals, call 311 and ask for Women's Health services. Based on the Affordable Care Act, all



women are entitled to a free, annual physical exam, or “well-woman exam,” with a PCP or gynecologist who is covered by their insurance. The exam includes a general check-up (including the measure of height, weight and blood pressure) as well as a breast exam, pap smear and pelvic exam. Planned Parenthood clinics also offer reliable and inexpensive gynecological services, including birth control. For an appointment or information, call (800) 230-7526, or visit [www.plannedparenthood.org](http://www.plannedparenthood.org).

## ADDITIONAL SERVICES

Toll-free crisis hotlines are telephone numbers you can call in the event of emergencies or other immediate mental health concerns. Hotline calls are handled confidentially by counselors trained in specific issues and often have translation services available. If your situation is life-threatening, or potentially violent, dial 911 for immediate assistance.

### CRISIS HOTLINES:

**Alcoholics Anonymous:** (212) 647-1680

**Narcotics Anonymous:** (212) 929-6262

**NYC Well (Confidential Mental Health Hotline):** (888) 692-9355

**NYS HIV/AIDS Counseling Hotline:** (800) 872-2777

**Rape Hotline:** (800) 942-6909

**Suicide Prevention Line:** (800) 273-8255

## BRINGING YOUR FAMILY



If you are married or a parent, you may be thinking about having your spouse or your children accompany you to the U.S. for all or part of your academic program. Below are some of the issues you might want to consider.

## BENEFITS

On the positive side, the opportunity to immerse oneself in a different culture can be a life-enriching experience, and you may be looking forward to sharing this experience with your spouse and children for a period of time. Exposure to an English-speaking environment—especially for children—can greatly facilitate learning the language and provide a lifelong benefit for each member of your family. As an international student or scholar, you may find that having your family with you in the U.S. provides you with a source of emotional support.

## CHALLENGES

On the other hand, bringing your family to the U.S. can add considerably to the cost of your stay. You will need to provide proof that you have sufficient funds to support your family members in the U.S. before being able to secure visas for them. You can expect your expenses to be significantly higher, especially for housing, food and health insurance. Since it may be impossible for your spouse to work, you may not be able to count on any supplementary income that you are accustomed to at home. Finally, the presence of family members dealing with their own adjustment issues can sometimes pose difficult demands on your time or attention and possibly distract you from your primary goal of completing your degree program or research project.

Consider the following issues as you decide whether or not to bring your family with you.

### Family Housing

Finding suitable and affordable housing is one of the biggest obstacles you'll face if you decide to bring family members with you to the New York area. A good plan is to delay the arrival of your spouse and/or children until you have arranged a place for your family to live. This is even more important if you have school-age children who you want to enroll in public school as the school they attend will be based on where you reside.

Check with your academic institution to see if housing for couples is available. The off-campus student housing office is a good resource when searching for apartments suitable for families. Faculty in your department may know of available housing, and you should let your local friends and relatives know that you are looking as well. Consult the **HOUSING LISTINGS** section of this guide for a more complete rundown of housing options.

### Child Care

Children under the age of four or five are not eligible for public school; if you or your spouse is unable to care for them at all times, you have the option of applying for universal, free pre-kindergarten and low-cost 3-K For All programs, which offer early childhood education opportunities. Young children should never be left alone, and parents who do so may be subject to legal action. Please look into universal, free pre-K in New York City at [schools.nyc.gov/ChoicesEnrollment/PreK/default.htm](https://schools.nyc.gov/ChoicesEnrollment/PreK/default.htm).

Child care options include day care centers and private nursery schools, where you pay to enroll your child in a care program. You can also hire private babysitters or nannies, who may care for one child or even several children simultaneously. This care is provided either in their homes or in your own home. The student employment office on your campus is a good place to look for students who are available to work as babysitters for an hourly wage. Before hiring any child care provider, always ask for references and arrange to speak with parents for whom the person has previously worked.

Some academic institutions may have child care services and resources available. Check with the work-life center at your university for more information. For day care centers, a good place to begin your research is online at the **New York State Office of Children and Family Services** ([www.ocfs.ny.gov/main/childcare/ccfs\\_template.asp](http://www.ocfs.ny.gov/main/childcare/ccfs_template.asp)) or the **New York City Department of Health**

([www1.nyc.gov/site/doh/index.page](http://www1.nyc.gov/site/doh/index.page)).

## Schooling for Your Children

The public school your child may attend will likely depend upon the “zone” in which you are living. To find information on NYC schools and other learning options in your zone, enter your address into the search field at [www.schools.nyc.gov/find-a-school](http://www.schools.nyc.gov/find-a-school). To find similar information for NJ schools, visit [homeroom5.doe.state.nj.us/directory](http://homeroom5.doe.state.nj.us/directory).

If you plan to enroll your child in public school, you will need to present a copy of the child’s birth certificate and proof of required immunizations. The school year begins in early September and ends in late June.

### Helpful Resources

- **General Enrollment Information:** [schools.nyc.gov](http://schools.nyc.gov)
- **Independent Guide to NYC Public Schools:** [www.insideschools.org](http://www.insideschools.org)

Independent and religious-affiliated schools are also available throughout the New York area. Students must usually go through an application and testing process, and tuition is charged. For more information, refer to one of the following organizations:

- **National Association of Independent Schools:** [www.nais.org](http://www.nais.org)
- **Independent Schools Admissions Association of Greater New York:** [www.isaagny.org](http://www.isaagny.org)
- **Archdiocese of New York (for Catholic Schools):** [www.archny.org/education](http://www.archny.org/education)

## Activities for Your Spouse

It might be helpful to do some advance thinking about how your spouse will spend his or her time in the U.S. If your spouse is not fluent in English, investigate the resources on English language instruction under this book’s **English Conversation Programs** section in the **Appendix** section. Perhaps your college even offers opportunities for informal conversation groups. If your spouse is employed or has a professional career in your home country, he or she will need to prepare for the potential frustration of not being eligible to work in the U.S.—spouses of students on F-1 visas are not allowed to work, while spouses of J-1 students or scholars may work but only under specific circumstances. Consult the international student advisor on your campus to learn more about your spouse’s work eligibility.

Fortunately, the New York City area provides an abundance of resources to help support international spouses. Begin with the International Student office at your institution and find out if they offer any special programs or services. These may include regular spouse club meetings, free or low-cost English language lessons, and other activities.

Another excellent opportunity is to volunteer with One To World’s **Global Classroom** program,

which consists of international students or scholars—and their spouses—visiting New York City schools to give presentations about their home countries and cultures. For additional ideas for your spouse, see the **RESOURCES for INTERNATIONAL STUDENTS** section in the **Appendix**.

# CHAPTER SEVEN

# FOLLOWING THE LAWS



## IMMIGRATION INFORMATION FOR INTERNATIONAL STUDENTS AND SCHOLARS

### PLEASE NOTE:

The following is an overview of issues visitors living temporarily in the U.S. should be aware of regarding their obligations as temporary residents of the U.S. This information is particularly directed towards international students and exchange visitors, and it should not be viewed as individual legal advice. Immigration laws are highly complex and technical, and any legal issues should be reviewed with your institution's International Student office or a qualified immigration attorney.

### IMMIGRATION ISSUES

As with any country in the world, the United States has laws and regulations governing visitors living temporarily within its boundaries. These regulations get more confusing when you factor in that the various aspects of immigration in the U.S. are overseen by three distinct bureaus within the **Department of Homeland Security (DHS): United States Citizenship and Immigration Services (USCIS)**, which is responsible for the adjudication of immigration benefits; **Immigration and Customs Enforcement (ICE)**, the branch housing the Student and Exchange Visitor Program (SEVP), which maintains the Student and Exchange Visitor Information System (SEVIS) and investigates immigration-related issues; and **U.S. Customs and Border Protection (CBP)**, the bureau charged with protecting U.S. borders, whose representatives you meet when you travel through a U.S. port of entry. Other regulations that impact travel to and study in the U.S. are provided by the **Department of State (DOS)**.

If you are an international student or exchange visitor, your school's International Student Advisor

can help you understand the ins and outs of these regulations to ensure that you fulfill your legal obligations, maintain legal nonimmigrant status while in the U.S., and easily travel in and out of the country throughout your studies. Be aware that failure to maintain legal nonimmigrant status may have serious and unfavorable consequences.



The following is a summary of essential responsibilities that you, as a nonimmigrant student, scholar or exchange visitor, are responsible for carrying out with respect to U.S. immigration laws and regulations:

- Always keep your passport valid for at least six months into the future.
- Give truthful answers to any questions asked on immigration forms or by any consular or immigration official.
- Immediately upon your initial arrival on campus, have your International Student Advisor (ISA) check your travel documents. Immigration officers sometimes make mistakes, and it is best to have potential mistakes corrected as soon as possible.
- Keep your Certificate of Eligibility (Form I-20 or DS-2019) current and valid at all times.
- If you are a student, maintain full-time enrollment and make satisfactory progress during the academic year.
- If you ever have to drop below full-time enrollment, consult your ISA before making any significant change to your program.



- Apply for any necessary extension of stay at least 30–60 days before your current Certificate of Eligibility (Form I-20 or DS-2019) expires.
- Always notify your International Student Advisor and obtain any necessary authorizations before changing your program of study or immigration status, or before transferring to another academic institution.
- Do not begin any type of employment—on or off campus—without consulting with your International Student Advisor first. Note that most types of employment are limited to 20 hours per week while school is in session.
- Do not engage in employment off campus without first obtaining appropriate work authorization from United States Citizenship and Immigration Services (USCIS). Your International Student Advisor can offer assistance and help determine your eligibility to apply for the necessary authorization. Note that you must check with your International Student Advisor prior to filing an application for work authorization with USCIS, as one of the prerequisites for working off campus is a recommendation made by your advisor in the Student and Exchange Visitor Information System (SEVIS) verifying your eligibility.
- Complete all required income tax forms, and pay taxes when they are due. Note that all international students—whether they have earned money or not—are required to file U.S. federal, state and local income tax forms.
- If you change your place of residence, inform your international student office and the campus registrar of your new address and telephone number within 10 days of the move.
- Always be sure to report within 10 days any changes or interruptions in employment during post-completion optional practical training. Failure to do so may result in the loss of status and impact your eligibility for future immigration-related benefits.
- Do not travel outside the U.S., even briefly, without asking your International Student Advisor to sign your Certificate of Eligibility (Form I-20 or DS-2019). Your advisor will also be able to advise you on other documents you will need to take with you in order to re-enter the U.S.
- Absolutely do not remain in the U.S. beyond your authorized period of stay. Consequences for doing so can include being barred from re-entering the U.S. for up to 10 years.
- Do not rely on immigration-related advice from friends, family, apps, blogs, websites or newspapers. Always consult your International Student Advisor first. If your International Student Advisor is unable to help you, he or she will refer you to an appropriate resource.

It is very important that you are careful to maintain your status. Nonimmigrants who fail to follow immigration rules and regulations, even in minor ways, face serious consequences.

Your International Student Advisor is a critical source of information and guidance during your academic career in the U.S. Remember that immigration regulations are complex, and government interpretations change frequently. Consult with your International Student Advisor on a regular basis, especially when you have questions.

## **BASIC TRAVEL DOCUMENTS**

If you plan to travel outside the United States, you should consult with your International Student Advisor first in order to make sure your travel documents are current, valid and up to date. Reminder: Make photocopies of all your travel documents and keep them in a safe place! Generally, you will need to carry the following documents in order to re-enter the United States:

- Passport valid for at least the next six months
- Valid Form I-20 or DS-2019 with a current endorsement from your International Student Advisor
- Valid U.S. visa, unless you are Canadian
- Proof of financial support
- Evidence of employment authorization, if appropriate

When you arrive at your U.S. port of entry, the immigration officer will examine these travel documents and determine whether you can be admitted into the U.S.

### **Passport**

You should always keep your passport valid for a minimum of six months into the future. Consult your country's consulate or embassy in the U.S. to renew your passport well in advance of its expiration date. Consult your country's consular website to see what forms and fees, if any, are required for renewal. Many foreign consulates are located in New York City, so it is relatively easy to renew your passport while studying here. If you are required to supply a letter affirming that you are a matriculated, full-time student, you can request such verification of enrollment from your campus registrar.

### **Certificate of Eligibility (Form I-20 or DS-2019)**

This basic travel document is issued by the academic institution you will attend. The Form I-20 or DS-2019 describes:

1. Your school's name, your degree level, and your field of study
2. Your program's start date and expected date of completion
3. The means by which you will finance your U.S. study

This document also establishes your eligibility for things like employment benefits and re-entry permission after travel abroad. If any of the information on this form changes (for instance, you decide to pursue a new degree program or field of study), you must apply to your International Student Advisor for a new Certificate of Eligibility. If you wish to transfer to a new school, you must instruct your current International Student Advisor to release your immigration record to your new school, and then you must obtain an I-20 or DS-2019 from the new school. The I-20 or DS-2019 must always reflect what you are presently doing and is an important record of your immigration status in the U.S.; keep it in a safe and accessible place, and never throw it away.

All I-20 and DS-2019 forms are created in SEVIS (the Student and Exchange Visitor Information System). Your biographical information, as well as information about your academic program and financial resources, is entered into SEVIS, and your institution continuously updates your record to account for any changes (e.g., your new local address, semester enrollments or special authorizations, such as for employment). Your I-20 or DS-2019 contains a unique SEVIS number (starting with “N”) that stays the same as long as you maintain valid F-1 or J-1 status.

You need to keep your I-20 or DS-2019 in a safe place with your passport and I-94 record. If you plan to travel outside the U.S., your International Student Advisor must sign your I-20 or DS-2019 before you leave the U.S. in order to certify that you are enrolled and otherwise eligible for re-entry in the same status. Be sure to pack your I-20 or DS-2019 in your carry-on bag along with your passport and any other documents you may need to show to an immigration officer.

## **Visa**

A current visa—the sticker placed inside your passport by the U.S. consul abroad—is needed to enter the U.S. Your visa shows the latest date on which you may apply to enter this country and the type of visa you have been granted (usually F-1 or J-1 for students and scholars), informing immigration officials of the type of activity you intend to engage in while in the U.S.

Should you need to renew your visa in order to re-enter the U.S., you will need to visit the U.S. Consulate in your home country (or in another country to which you are traveling) before attempting to re-enter the U.S. If you are not a resident of the country to which you are traveling, first check with the country’s U.S. Consulate to make sure that it will accept your visa application for processing. It is not possible to renew an F-1 or J-1 visa while you are within the borders of the U.S. Don’t worry if your F-1 or J-1 visa expires while you are in the U.S.; just make sure your passport, Certificate of Eligibility I-20 ORDS 2019 and I-94 record are current and valid—these are the documents that keep you in status. The purpose of the visa is to enter the U.S. These other documents reflect the purpose and validity of your stay. Visit your International Student Advisor well before you intend to leave the U.S. to make certain your travel documents are in order. If you are traveling somewhere other than your home country, you may need an entry visa for that country; consult that country’s embassy or consulate for information.

## **Form I-94**

The I-94 record generated upon your arrival to the U.S. shows that you have been lawfully admitted to the U.S. You must visit the CBP website to retrieve your I-94 record. It contains an 11-digit admission

number used by DHS to keep track of your entry to and departure from the U.S. A new I-94 record is generated each time you re-enter the U.S., except in certain cases of trips of 30 days or less to Canada, Mexico or the Caribbean.

The I-94 record of an F-1 or J-1 visa holder usually does not indicate a fixed expiration date; rather, the I-94 record simply shows that the bearer may remain in the U.S. for the “Duration of Status” (D/S). This means that the individual is authorized to remain in the U.S. while pursuing the program of study described on his or her current I-20 or DS-2019. Students with I-94 records marked “D/S” need to obtain permission to extend their stay if their I-20 or DS-2019 is about to expire. Such extensions need to be authorized by your academic advisor and processed by your International Student Advisor well before your current program’s end date. However, if you have an I-94 record with a specific expiration date, you must either leave the U.S. before that date, or apply to USCIS for an extension of stay before the expiration date. Procedures for extending your stay vary according to visa type. Consult your International Student Advisor for specific instructions.

## **Proof of Financial Support**

Proof of financial support for your studies can be:

1. A letter from a bank indicating the current balance in your bank account or in the account of your sponsor, as well as the average balance in the account during the previous year;
2. A completed affidavit of support from your sponsor, including a notarized copy of his or her most recent U.S. or local income tax return and an employment letter, if appropriate; or
3. A letter from a sponsoring agency outlining details of their financial award to you. Evidence of U.S. dollar equivalency should also be shown. If you are receiving any university funding, you should carry a letter outlining this support.

Be sure to have, at minimum, copies of these financial documents with you when attempting to apply for a visa or enter the U.S.

## **CRIMINAL ISSUES**

When encountering the police in the U.S., it is always prudent to be courteous. Always keep some form of identification with you, and show your identification if the police officer requests it. In the event that you are arrested, you may request the assistance of a lawyer immediately. Even if you are not arrested, you should consult a lawyer to learn if there are any immigration consequences affecting your status from any encounter with the police. You should also contact your International Student Advisor as soon as possible. If you are ever arrested during your stay in the U.S., be sure to consult your International Student Advisor before attempting to depart and reenter the U.S.

## **TAXES**

All international students and scholars must comply with U.S. federal, state and local tax laws.

Compliance means that you must file tax forms every year whether or not you have earned any money in the U.S. Federal and state tax forms and instructions for filing may be obtained directly from the **Internal Revenue Service (IRS)**, state tax offices and their corresponding websites.

In the United States, there are three types of income tax: **federal, state** and **Social Security/Medicare** (also called “FICA,” which stands for Federal Insurance Contribution Act). These three taxes are also referred to as “withholdings” because at each pay period a certain amount of tax is withheld (deducted) from workers’ paychecks for tax purposes. International students are usually exempt from FICA or Social Security/Medicare withholdings during their first five years in the U.S., but after this period, most are required to begin paying into the Social Security system.

If you are exempt from FICA, check your pay stubs to make sure that your employer does not withhold Social Security/Medicare (FICA) tax from your pay or stipend checks. There may also be state and individual taxes.

## **SOCIAL SECURITY NUMBER (SSN) AND INDIVIDUAL TAXPAYER IDENTIFICATION NUMBER (ITIN)**

If you earn wages in the U.S. or receive a stipend from your school, you are required to have a **Social Security number** (SSN). The number is required for IRS reporting purposes. Your International Student Advisor can advise you on how to apply for a Social Security number.

Students who are ineligible for a Social Security number may be required to obtain an IRS **Individual Taxpayer Identification Number (ITIN)**. The ITIN is a nine-digit number issued by the IRS for tax filing purposes only. Your International Student Advisor can assist you in filing for an ITIN.

To obtain appropriate federal tax forms and publications, you may contact the IRS directly:

### **IRS**

(800) 829-1040 (Information)

(800) 829-3676 (Tax Forms and Publications Division)

[www.irs.gov](http://www.irs.gov)

For information about state taxes, contact:

### **New York State Department of Taxation and Finance Personal Income Tax Information Center**

(518) 457-5181

[www.tax.ny.gov](http://www.tax.ny.gov)

### **New Jersey Department of Taxation and Finance Taxpayer Customer Service Center**

(609) 292-6400

[www.state.nj.us/treasury/taxation](http://www.state.nj.us/treasury/taxation)

## **Some useful websites:**

- **ID New York City (IDNYC):** [www.nyc.gov/idnyc](http://www.nyc.gov/idnyc)
- **Social Security Administration (SSA):** [www.ssa.gov](http://www.ssa.gov)

- **U.S. Citizenship and Immigration Services (USCIS):** [www.uscis.gov](http://www.uscis.gov)
- **U.S. Customs and Border Protection I-94 record retrieval (CBP):** [i94.cbp.dhs.gov](http://i94.cbp.dhs.gov)
- **U.S. Department of Homeland Security (DHS) Study in the States:** [studyinthestates.dhs.gov](http://studyinthestates.dhs.gov)
- **U.S. Department of State (DOS):** [www.travel.state.gov](http://www.travel.state.gov)

## GETTING READY TO LEAVE THE U.S.



As your time studying or working draws to a close, there will be many different things for you to think about. It can be all too easy to get caught up in preparations for your departure and forget that there are bills you need to pay and requirements you still need to fulfill for your college or institution. The following list should serve as a guide to some essential things that you need to do before you leave the city or the country.

- If you have rented your own apartment, be sure to notify your landlord in writing at least a month before your departure date. Avoid losing your security deposit or being charged extra fees by fulfilling all the terms of your lease.
- Notify your telephone, electricity and cable TV suppliers of the date on which they should terminate service. Arrange for refunds of any deposits you may have paid.
- Notify U.S.P.S. of your date of departure and provide your forwarding address. Ask the Post Office for special change-of-address postcards you can send to any companies who may be sending mail. Inquire about the policy for forwarding mail internationally.
- Leave your forwarding address with the International Student office and the registrar at your university.
- Be sure to pay all outstanding bills, including credit cards, library fees and any university fees.
- Make sure you obtain an official copy of your college transcript.



- Return all materials you have borrowed from libraries.
- Let your International Student Advisor know that you are leaving the country and find out what procedures you may need to go through before, during or after your departure.
- Consider donating any clothing or household items you are unable to take home with you to local charities, such as Goodwill.
- Ensure that you have contact information for all your friends and colleagues so you can stay in touch when you return home.

Finally, understand that you may feel some effects of reverse culture shock as you re-enter life in your home country. After making a new life here, it can seem strange to be back at home among old surroundings and people who haven't had the transformational experiences you have. You may start to realize how much you have changed and feel that you no longer fit in to exactly the same place as you did before you went away. A readjustment period after returning home is inevitable, but if you are prepared, the transition will be easier.

## APPENDIX

# RESOURCES FOR INTERNATIONAL STUDENTS

### INTERNATIONAL STUDENT SERVICE ORGANIZATIONS

The organizations described below offer a variety of programs, activities, services and publications especially for the international student community. International student associations, national clubs and many campus-based organizations also sponsor film festivals, concerts, sporting events and social activities throughout the year. Your school's International Student Office and the Office of Student Activities/Student Life are good sources of information on activities that are open to you. You should also make a note of the following nonprofit organizations that can help you make the most of your time in the New York City area.

#### **One To World**

- 307 Seventh Ave.  
Suite #2003  
New York, NY 10001
- (212) 431-1195
- [info@one-to-world.org](mailto:info@one-to-world.org)
- [www.one-to-world.org](http://www.one-to-world.org)
- One To World should be your first stop for finding out how to discover New York and meet Americans! We offer special events for international students and scholars throughout the academic year: community visits with American host families, walking tours, volunteer projects, foreign affairs conferences, social activities and much more. You can also join our *Global Classroom* program and go into New York City schools to lead interactive workshops on your home country and culture. Contact us for more information and to put your name on our mailing list at [www.one-to-world.org/site/352/Get-Involved/Join-Our-Mailing-List](http://www.one-to-world.org/site/352/Get-Involved/Join-Our-Mailing-List). You will receive an e-newsletter on a regular basis with social, cultural, career and educational programs.

#### **Institute of International Education (IIE)**

- 809 United Nations Plaza  
New York, NY 10017
- (212) 883-8200
- [www.iie.org](http://www.iie.org)

- IIE creates programs of study and training for students, educators and professionals from all sectors. It also conducts policy research, provides resources on international exchange opportunities and offers support to scholars in danger. IIE provides a wealth of resources for people doing research on study abroad or study in the United States. Information about internships, volunteerism, transferring to another school and financial aid (scholarships, grants and fellowships) is available via the IIE website.

### **International House**

- 500 Riverside Drive  
New York, NY 10027
- (212) 316-8400
- [www.ihouse-nyc.org](http://www.ihouse-nyc.org)
- International House is a residence and program center for 700 graduate students, interns and trainees from over 100 countries.

## **ENGLISH CONVERSATION PROGRAMS**

Most colleges and universities in New York have English conversation programs on campus. If you would like to find a program outside your school, the organizations listed below offer one-on-one English conversation practice. Registration fees and tutoring hours vary from program to program. Call or visit their websites for specific information.

### **Brooklyn Public Library**

- (718) 230-2100  
[www.bklynlibrary.org](http://www.bklynlibrary.org)
- Provides free classes in its various locations, including Business English classes, and English for Speakers of Other Languages (ESOL): Listening and Speaking and English Conversation Groups.

### **New York Public Library**

- (917) 275-6975  
[www.nypl.org](http://www.nypl.org)
- Provides free classes in its various locations throughout Manhattan, the Bronx and Staten Island. English for Speakers of Other Languages (ESOL): Listening and Speaking and English Conversation Groups.

### **Queens Public Library**

- (718) 480-4300  
[www.queenslibrary.org](http://www.queenslibrary.org)

- Provides free classes in its various locations. English for Speakers of Other Languages (ESOL): Listening and Speaking and English Conversation Groups.

### **English-Speaking Union of the United States**

- 144 East 39th St.  
New York, NY 10016  
(212) 818-1200  
[info@esuus.org](mailto:info@esuus.org)  
[www.esuus.org/newyork](http://www.esuus.org/newyork)
- A non-profit, non-political, charitable corporation with the mission to celebrate English as a shared language, the English-Speaking Union of the United States fosters global understanding and goodwill by providing educational and cultural opportunities for students, educators and members. Ask about “English in Action” for support in language learning.

### **Riverside Church**

- 270 West 89th Street  
New York, NY 10024  
(212) 662-3200  
[www.riversidelanguage.org](http://www.riversidelanguage.org)
- Free and full-time English language program. The program accelerates immigrants’ entry to the American workforce or their pursuit of higher education. The English Conversation Program is offered September–May.

## **VOLUNTEERING**

Donating your time and talent can be a great way to meet people, learn more about the life in your new American community and give something back. Giving back to others is also a proven way to increase your own health and wellness! Volunteer opportunities abound in New York City—the websites below can help you figure out what kind of volunteer work you’d like to do and where to find it.

### **One To World**

- [www.one-to-world.org](http://www.one-to-world.org)
- Consider volunteering at the One To World office or through our community service programs. Through the *Global Classroom* program, you also get the opportunity to volunteer by going into New York City public school classrooms to teach K-12 students about your country and culture. Please contact us via this page to apply as a volunteer: [www.one-to-world.org/site/340/Get-Involved/Volunteer-with-Us](http://www.one-to-world.org/site/340/Get-Involved/Volunteer-with-Us).

### **Idealist**

- [www.idealists.org](http://www.idealists.org)

- Listings of volunteer positions with nongovernmental organizations and other not-for-profit organizations in your community, around the world and in a variety of fields. Sign up to receive personal email updates matching your volunteer interests.

### **New York Cares**

- [www.nycares.org](http://www.nycares.org)
- Offers hands-on, team-based and flexible volunteer projects in New York City. Volunteer fields include working with the homeless or children, fighting hunger, urban renewal and helping the environment.

### **VolunteerMatch**

- [www.volunteermatch.org](http://www.volunteermatch.org)
- Search for long-term or event-based volunteer opportunities available in your area from a wide array of organizations.

## **LESBIAN, GAY, BISEXUAL, TRANSGENDER AND QUEER (LGBTQ) SERVICES**

The following list of resources can help you get involved in the LGBTQ community, find health and support services, and learn about special opportunities for LGBTQ students. Your school may also have an LGBTQ office, student group or other LGBTQ services—ask your International Student Advisor for information.

### **Lesbian, Gay, Bisexual and Transgender Community Center**

- 208 West 13th St.  
New York, NY 10011  
(212) 620-7310  
[www.gaycenter.org](http://www.gaycenter.org)
- Comprehensive and up-to-date information on events, group meetings, educational programs and other resources sponsored by The Center.

### **The Audre Lorde Project**

- 147 West 24th St.  
3rd Floor  
Manhattan, NY 10011-1911  
(212) 463-0342  
[www.alp.org](http://www.alp.org)
- New York's center for lesbian, gay, bisexual, two spirit, trans and gender non-conforming people of color.

### **Callen-Lorde Community Health Center**

- 356 West 18th St.  
New York, NY 10011  
(212) 271-7200  
[www.callen-lorde.org](http://www.callen-lorde.org)
- New York’s leading medical facility dedicated to meeting the health care needs of the LGBTQ communities and people living with HIV/AIDS—regardless of any patient’s ability to pay.

### **LGBT National Help Center**

- National Hotline: (888) 843-4564  
NYC Local Hotline: (212) 989-0999  
[www.glnh.org](http://www.glnh.org)
- The LGBT National Hotline offers free and anonymous counseling services via a toll-free telephone number. Callers can speak directly with a trained volunteer who has access to a national database of referrals specific to the LGBT community. The National Hotline is open Monday through Friday, 4 p.m.–midnight and Saturday, noon–5 p.m. The New York Hotline is open during the same hours. Local hotline counselors can refer callers to local resources.

## **STUDENTS WITH DISABILITIES**

An array of services and organizations exist to serve people with disabilities in New York City. The resources below can help you figure out how to navigate the city and find support. Contact your International Student Advisor to learn more about your school’s services and offerings for disabled students.

### **The Mayor’s Office for People with Disabilities**

- 100 Gold St.  
Second Floor  
New York, NY 10038  
(212) 788-2830  
[www.nyc.gov/html/mopd/home.html](http://www.nyc.gov/html/mopd/home.html)
- Offers information on community and city resources accessible to people with disabilities. Access New York, available on the website above, is a valuable resource on benefits and services for those with disabilities.

### **Big Apple Greeter**

- One Centre St.  
New York, NY 10007  
(212) 669-8159  
[access@bigapplegreeter.org](mailto:access@bigapplegreeter.org)  
[www.bigapplegreeter.org](http://www.bigapplegreeter.org)



- Big Apple Greeter's Access Program organizes volunteer-led visits to New York City neighborhoods for out-of-town disabled visitors. Volunteer guides are disabled or have done disability-sensibility training. Visits require three to four weeks' notice; the online visit-request form is the preferred way of signing up.

### **Mobility International USA/National Clearing House on Disability and Exchange (NCDE)**

- [www.miusa.org](http://www.miusa.org)
- A nonprofit organization that focuses on ensuring successful international experiences for people with disabilities. It provides a free information and referral service, including contacts for disability-related organizations worldwide.

## **CONSULATES**

An **embassy**, typically located in Washington, D.C., includes the Ambassador and staff who represent the interests of their country to the host country's government. **Consulates** function similarly to embassies, reporting to the Ambassador, but they are located in other cities. **Missions** can include any diplomatic post to a foreign government or multinational organization, such as the UN. We have only listed here the consulates located in New York City (occasionally, the websites listed are those of the Washington, D.C. embassies, which has links to the consulates in New York City). All addresses below are New York City addresses.

Nationals of those countries not listed below should contact their respective embassy in Washington, D.C., which can be found using an online search.

**Quickly navigate to your country's alphabetical section by choosing the appropriate letter below.**

**A   B   C   D   E   F   G   H   I   J   K   L   M**  
**N   O   P   Q   R   S   T   U   V   W   X   Y   Z**

### **A**

#### **Afghanistan**

241-02 Northern Blvd.  
 Third Floor  
 Little Neck, NY 11362  
 (212) 972-2277

[www.afghanconsulate-ny.org](http://www.afghanconsulate-ny.org)

#### **Albania**

320 East 79th St.  
 New York, NY 10075  
 (212) 255-7381

[www.ambasadat.gov.al/usa/en/new-york-consulate](http://www.ambasadat.gov.al/usa/en/new-york-consulate)

#### **Algeria**

15 East 47th St.  
 New York, NY 10017  
 (212) 486-6931

[www.algeria-cgny.org](http://www.algeria-cgny.org)

**Andorra**

2 United Nations Plaza  
25th Floor  
New York, NY 10017  
(212) 750-8064

[www.govern.ad](http://www.govern.ad)

**Angola**

336 East 45th St.  
Second Floor  
New York, NY 10017  
(212) 223-3588

[www.angolaconsulateny.org](http://www.angolaconsulateny.org)

**Antigua and Barbuda**

305 East 47th St.  
Sixth Floor  
New York, NY 10017  
(212) 541-4119

[www.abconsulate.nyc](http://www.abconsulate.nyc)

**Argentina**

12 West 56th St.  
New York, NY 10019  
(212) 603-0400

[www.cnyor.mrecic.gov.ar](http://www.cnyor.mrecic.gov.ar)

**Armenia**

119 West 36th St.  
New York, NY 10016  
(212) 686-9079

[www.usa.mfa.am/en](http://www.usa.mfa.am/en)

**Australia**

150 East 42nd St.  
34th Floor  
New York, NY 10017  
(212) 351-6500

[newyork.consulate.gov.au](http://newyork.consulate.gov.au)

**Austria**

31 East 69th St.  
New York, NY 10021  
(212) 737-6400

[www.bmeia.gv.at/gk-new-york](http://www.bmeia.gv.at/gk-new-york)

**Azerbaijan**

866 United Nations Plaza  
Suite 560  
New York, NY 10017  
(212) 371-2559

[www.washington.mfa.gov.az](http://www.washington.mfa.gov.az)

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**B**

**Bahamas, Commonwealth of the**

Bahamas House  
231 East 46th St.  
New York, NY 10036  
(212) 421-6420

[www.bahamasembdc.org](http://www.bahamasembdc.org)

**Bahrain**

866 Second Ave.  
14th Floor  
New York, NY 10017  
(212) 223-6200

[www.mofa.gov.bh/newyork](http://www.mofa.gov.bh/newyork)

**Bangladesh, People's Republic of**

34-18 Northern Blvd.

Long Island City, NY, 11101  
(212) 599-6767

[www.bdcgny.org](http://www.bdcgny.org)

### **Barbados**

820 Second Ave.  
Fifth Floor  
New York, NY 10017  
(212) 551-4325

[www.immigration.gov.bb](http://www.immigration.gov.bb)

### **Belarus**

708 Third Ave.  
20th Floor  
New York, NY 10017  
(212) 682-5392

[www.usa.mfa.gov.by/en](http://www.usa.mfa.gov.by/en)

### **Belgium**

1 Dag Hammarskjöld Plaza  
885 Second Ave.  
41st Floor  
New York, NY 10017  
(212) 586-5110

[unitedstates.diplomatie.belgium.be/en/embassy-and-consulates/consulate-general-new-york](http://unitedstates.diplomatie.belgium.be/en/embassy-and-consulates/consulate-general-new-york)

### **Belize**

600 Third Ave.  
Second Floor  
New York, NY 10016  
(646) 571-2530

[congenbz-ny.gov.bz](http://congenbz-ny.gov.bz)

### **Benin**

845 Third Ave.  
New York, NY 10022  
(347) 542-1685

[www.consulatbeninus.com](http://www.consulatbeninus.com)

### **Bhutan**

763 United National Plaza  
New York, NY 10017  
(212) 682-2268

[www.mfa.gov.bt/pmbny](http://www.mfa.gov.bt/pmbny)

### **Bolivia**

800 Second Ave.  
Suite 430  
New York, NY 10017  
(212) 687-0530

[www.boliviany.org](http://www.boliviany.org)

### **Bosnia and Herzegovina (Representative Office)**

410 Lexington Ave.  
Suites 607 and 608  
New York, NY 10170  
(212) 751-9015

[www.bhmissionun.org](http://www.bhmissionun.org)

### **Botswana**

154 E 46th St.  
New York, NY 10017  
(212) 889-2277

[www.botswanaembassy.org](http://www.botswanaembassy.org)

### **Brazil**

225 East 41st St.  
New York, NY 10017  
(917) 777-7777

[novayork.itamaraty.gov.br/en-us](http://novayork.itamaraty.gov.br/en-us)

### **Brunei**

771 United Nations Plaza  
New York, NY 10017  
(212) 697-3465

[www.bruneiembassy.org](http://www.bruneiembassy.org)

**Bulgaria, The Republic of**

121 East 62nd St.  
New York, NY 10065  
(212) 935-4646

[www.mfa.bg/embassies/usagc](http://www.mfa.bg/embassies/usagc)

**Burkina Faso**

866 United Nations Plaza  
Suite 326  
New York, NY 10017  
(212) 308-4720

[www.burkina-usa.org/new-york-city](http://www.burkina-usa.org/new-york-city)

**Burundi**

336 East 45th St.  
12th Floor  
New York, NY 10017  
(212) 499-0001

[www.burundiembassy-usa.org](http://www.burundiembassy-usa.org)

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**C**

**Cambodia**

327 East 58th St.  
New York, NY 10022  
(212) 336-0777

[www.embassyofcambodia.org](http://www.embassyofcambodia.org)

**Canada**

466 Lexington Ave.  
20th Floor  
New York, NY 10017  
(212) 596-1628

[international.gc.ca/world-monde/united\\_states-etats\\_unis/new\\_york.aspx?lang=eng](http://international.gc.ca/world-monde/united_states-etats_unis/new_york.aspx?lang=eng)

**Cape Verde**

27 East 69th St.  
New York, NY 10021  
(212) 472-0333

[www.embcv-usa.gov.cv](http://www.embcv-usa.gov.cv)

**Central African Republic**

300 East 40th St.  
New York, NY 10016  
(212) 983-0330

[www.rcawashington.org](http://www.rcawashington.org)

**Chad**

129 East 36th St.  
New York, NY 10016  
(212) 986-0980

[www.chadembassy.us](http://www.chadembassy.us)

**Chile**

600 Third Ave.  
Suite 2808  
New York, NY 10016  
(212) 980-3706

[chile.gob.cl/nueva-york](http://chile.gob.cl/nueva-york)

**China, People's Republic of**

520 12th Ave.  
New York, NY 10036  
(212) 244-9392

[newyork.china-consulate.org/chn](http://newyork.china-consulate.org/chn)

**Colombia**

10 East 46th St.  
New York, NY 10017  
(212) 798-9000

[nuevayork.consulado.gov.co](http://nuevayork.consulado.gov.co)

### **Congo, Democratic Republic of**

866 United Nations Plaza  
Suite 511  
New York, NY 10017  
(212) 319-8061

[www.un.int/drcongo](http://www.un.int/drcongo)

### **Costa Rica**

15 West 37th St.  
12th Floor  
New York, NY 10018  
(212) 509-3066/7

[www.costarica-embassy.org](http://www.costarica-embassy.org)

### **Croatia**

820 Second Ave.  
18th Floor  
New York, NY 10017  
(212) 599-3066

[www.mvep.hr](http://www.mvep.hr)

### **Cuba**

315 Lexington Ave.  
New York, NY 10016  
(212) 689-7215

[www.minrex.gob.cu/en](http://www.minrex.gob.cu/en)

### **Cyprus, Republic of**

15 West 38th St.  
11th Floor  
New York, NY 10018  
(646) 905-1140

[www.cyprusun.org](http://www.cyprusun.org)

### **Czech Republic**

321 East 73rd St.  
New York, NY 10021  
(646) 422-3344

[www.mzv.cz/consulate.newyork](http://www.mzv.cz/consulate.newyork)

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## **D**

### **Denmark**

666 Third Ave.  
11th Floor  
New York, NY 10017  
(212) 223-4545

[usa.um.dk/en/about-us/consulate-general-of-denmark---new-york](http://usa.um.dk/en/about-us/consulate-general-of-denmark---new-york)

### **Dominica, Commonwealth of**

800 Second Ave.  
Suite 400H  
New York, NY 10017  
(212) 599-8478

[www.dominicaembassy.com/dominica\\_ministry\\_of\\_foreign\\_affairs](http://www.dominicaembassy.com/dominica_ministry_of_foreign_affairs)

### **Dominican Republic**

1501 Broadway  
Fourth Floor  
New York, NY 10036  
(212) 768-2480

[www.consuladord-ny.net](http://www.consuladord-ny.net)

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## **E**

### **Ecuador**

800 Second Ave.  
Second Floor  
New York, NY 10017

(212) 808-0170

[www.ecuadornyc.com](http://www.ecuadornyc.com)

### **Egypt, Arab Republic of**

866 United Nations Plaza

Suite 586

New York, NY 10017

(212) 759-7120

[www.egypt-nyc.com](http://www.egypt-nyc.com)

### **El Salvador**

46 Park Ave.

Second Floor

New York, NY 10016

(212) 889-3608

[consuladonuevayork.rree.gob.sv](http://consuladonuevayork.rree.gob.sv)

### **Equatorial Guinea**

800 Second Ave.

Suite 305

New York, NY 10017

(212) 223-2324

[www.egembassydc.com](http://www.egembassydc.com)

### **Eritrea**

800 Second Ave.

Suite 1801

New York, NY 10017

(212) 687-3390

[www.embassyeritrea.org](http://www.embassyeritrea.org)

### **Estonia**

305 East 47th St.

New York, NY 10017

(212) 883-0636

[www.nyc.estemb.org](http://www.nyc.estemb.org)

### **Ethiopia**

866 Second Ave.

Third Floor

New York, NY 10017

(212) 421-1830

[www.ethiopianembassy.org](http://www.ethiopianembassy.org)

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## **F**

### **Fiji**

801 Second Ave.

10th Floor

New York, NY 10017

(212) 687-4130

[www.fijiembassydc.com](http://www.fijiembassydc.com)

### **Finland**

605 Third Ave.

35th Floor

New York, NY 10158

(212) 750-4400

[www.finland.org](http://www.finland.org)

### **France**

934 Fifth Ave.

New York, NY 10021

(212) 606-3600

[www.consulfrance-newyork.org](http://www.consulfrance-newyork.org)

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## **G**

### **Gabon**

122 East 42nd St.



Suite 519  
New York, NY 10168  
(212) 683-7371  
[www.gabonconsulate-nyc.com](http://www.gabonconsulate-nyc.com)

### **Gambia**

336 East 45th St.  
Seventh Floor  
New York, NY 10017  
(212) 949-6640  
[www.gambiaembassydc.us](http://www.gambiaembassydc.us)

### **Georgia**

144 East 44th St.  
Fourth Floor  
New York, NY 10017  
(212) 922-1722  
[georgiaembassyusa.org](http://georgiaembassyusa.org)

### **Germany, Federal Republic of**

871 United Nations Plaza  
New York, NY 10017  
(212) 610-9700  
[www.germany.info/us-en/embassy-consulates/newyork](http://www.germany.info/us-en/embassy-consulates/newyork)

### **Ghana**

19 East 47th St.  
New York, NY 10017  
(212) 832-1300  
[www.ghanaconsulatnewyork.org](http://www.ghanaconsulatnewyork.org)

### **Greece**

69 East 79th St.  
New York, NY 10075  
(212) 988-5500  
[www.mfa.gr/usa/en/consulate-general-in-new-york](http://www.mfa.gr/usa/en/consulate-general-in-new-york)

### **Grenada**

685 Third Ave.  
Suite 11-01  
New York, NY 10017  
(212) 599-0301  
[www.grenadaembassyusa.org](http://www.grenadaembassyusa.org)

### **Guatemala**

276 Park Ave. S  
Second Floor  
New York, NY 10010  
(212) 686-3837  
[www.consuladoguatemalanuevayork.org](http://www.consuladoguatemalanuevayork.org)

### **Guyana, Republic of**

308 West 38th St.  
New York, NY 10018  
(212) 947-5110  
[www.guyanaconsulatnewyork.com](http://www.guyanaconsulatnewyork.com)

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## **H**

### **Haiti**

815 Second Ave.  
Sixth Floor  
New York, NY 10017  
(212) 697-9767  
[www.haiti.org](http://www.haiti.org)

### **Honduras**

255 West 36th St.  
First Floor  
New York, NY 10018  
(212) 714-9451  
[www.hondurasemb.org](http://www.hondurasemb.org)

**Hong Kong**

115 East 54th St.  
New York, NY 10022  
(212) 752-3320

[www.hketony.gov.hk](http://www.hketony.gov.hk)

**Hungary**

223 East 52nd St.  
New York, NY 10022  
(212) 752-0669

[www.mfa.gov.hu/cons/newyork](http://www.mfa.gov.hu/cons/newyork)

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**Iceland**

800 Third Ave.  
36th Floor  
New York, NY 10022  
(212) 593-2700

[www.government.is](http://www.government.is)

**India**

3 East 64th St.  
New York, NY 10065  
(347) 721-9243

[www.indiainnewyork.gov.in](http://www.indiainnewyork.gov.in)

**Indonesia**

5 East 68th St.  
New York, NY 10065  
(212) 879-0600

[www.kemlu.go.id/newyork](http://www.kemlu.go.id/newyork)

**Iran, Islamic Republic of**

622 Third Ave.  
34th Floor  
New York, NY 10017  
(212) 687-2020

[newyork.mfa.ir](http://newyork.mfa.ir)

**Iraq**

14 East 79th St.  
New York, NY 10075  
(212) 737-4433

[www.iraqiembassy.us](http://www.iraqiembassy.us)

**Ireland**

345 Park Ave.  
17th Floor  
New York, NY 10154  
(212) 319-2555

[www.dfa.ie/irish-consulate/newyork](http://www.dfa.ie/irish-consulate/newyork)

**Israel**

800 Second Ave.  
New York, NY 10017  
(212) 499-5000

[www.embassies.gov.il/new-york](http://www.embassies.gov.il/new-york)

**Italy**

690 Park Ave.  
New York, NY 10065  
(212) 737-9100

[www.consnewyork.esteri.it](http://www.consnewyork.esteri.it)

**Ivory Coast**

800 Second Ave.  
Fifth Floor  
New York, NY 10017  
(646) 476-7614

[www.consulatci-newyork.org/site/LeConsul](http://www.consulatci-newyork.org/site/LeConsul)

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**J**

**Jamaica**

767 Third Ave.  
Second Floor  
New York, NY 10017  
(212) 935-9000

[www.congenjamaica-ny.org](http://www.congenjamaica-ny.org)

**Japan**

299 Park Ave.  
18th Floor  
New York, NY 10171  
(212) 888-0889

[www.ny.us.emb-japan.go.jp](http://www.ny.us.emb-japan.go.jp)

**Jordan**

[www.jordanembassyus.org](http://www.jordanembassyus.org)

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**K**

**Kazakhstan**

535 Fifth Ave.  
19th Floor  
New York, NY 10017  
(646) 370-6331

[www.kazconsulny.org](http://www.kazconsulny.org)

**Kenya**

866 United Nations Plaza  
Suite 302  
New York, NY 10017  
(212) 421-4741

[www.un.int/kenya/kenya/kenya-consulate-new-york](http://www.un.int/kenya/kenya/kenya-consulate-new-york)

**Korea, Republic of**

460 Park Ave.  
Fourth Floor  
New York, NY 10022  
(646) 674-6000

[overseas.mofa.go.kr/us-newyork-ko/index.do](http://overseas.mofa.go.kr/us-newyork-ko/index.do)

**Kosovo**

801 Second Ave.  
Suite 301  
New York, NY 10017  
(212) 949-1400

[www.ambasada-ks.net/us](http://www.ambasada-ks.net/us)

**Kuwait**

321 East 44th St.  
Suite 405  
New York, NY 10017  
(212) 973-4300

[www.kuwaitmissionun.org/consulate-section.html](http://www.kuwaitmissionun.org/consulate-section.html)

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**L**

**Laos**

317 East 51st St.  
New York, NY 10022  
(212) 832-2734

[www.un.int/lao](http://www.un.int/lao)

**Latvia**

35 Christopher St.  
Suite 1D  
New York, NY 10014

(917) 402-2853

[www.latvia-newyork.org](http://www.latvia-newyork.org)

### **Lebanon**

Nine East 76th St.  
New York, NY 10021  
(212) 744-7905

[www.nylebcons.org](http://www.nylebcons.org)

### **Lesotho**

815 Second Ave.  
Eighth Floor  
New York, NY 10017  
(212) 661-1690

[www.un.int/lesotho](http://www.un.int/lesotho)

### **Liberia**

228 East 45th St.  
New York, NY 10017  
(212) 687-1025

[www.liberiaconsulate-ny.com](http://www.liberiaconsulate-ny.com)

### **Libya**

309 East 48th St.  
New York, NY 10017  
(212) 752-5775

[www.embassyoflibyadc.org](http://www.embassyoflibyadc.org)

### **Liechtenstein**

633 Third Ave.  
27th Floor  
New York, NY 10017  
(212) 599-0220

[www.newyork.liechtenstein.li](http://www.newyork.liechtenstein.li)

### **Lithuania**

420 Fifth Ave.  
Third Floor  
New York, NY 10018  
(212) 354-7840

[ny.mfa.lt/niujorkas](http://ny.mfa.lt/niujorkas)

### **Luxembourg**

17 Beekman Place  
New York, NY 10022  
(212) 888-6664

[newyork-cg.mae.lu/en](http://newyork-cg.mae.lu/en)

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## **M**

### **Macedonia**

866 United Nations Plaza  
New York, NY 10017  
(646) 524-5750

[www.mfa.gov.mk/washington/index.php/en/about-the-embassy](http://www.mfa.gov.mk/washington/index.php/en/about-the-embassy)

### **Madagascar**

820 Second Ave.  
Suite 800  
New York, NY 10017  
(212) 986-9491

[www.madagascar-embassy.org/en](http://www.madagascar-embassy.org/en)

### **Malaysia**

313 East 43rd St.  
New York, NY 10017  
(212) 490-2723

[mw.kln.gov.my/web/usa\\_new-york](http://mw.kln.gov.my/web/usa_new-york)

### **Malta**

249 East 35th St New York, NY 10016  
(212) 725-2345

[www.foreignaffairs.gov.mt/en/Embassies/Pr\\_New\\_York](http://www.foreignaffairs.gov.mt/en/Embassies/Pr_New_York)

**Mexico**

27 East 39th St.  
New York, NY 10016  
(212) 217-6400

[consulmex.sre.gob.mx/nuevayork/index.php/en](http://consulmex.sre.gob.mx/nuevayork/index.php/en)

**Monaco**

565 Fifth Ave.  
New York, NY 10017  
(212) 286-0500

[www.monaco-consulate.com](http://www.monaco-consulate.com)

**Mongolia**

Six East 77th St.  
New York, NY 10075  
(212) 861-9460

[www.un.int/mongolia](http://www.un.int/mongolia)

**Montenegro**

801 Second Ave.  
Suite Seven  
New York, NY 10017  
(212) 661-5400

[www.mvp.gov.me/en/ministry?alphabet=lat](http://www.mvp.gov.me/en/ministry?alphabet=lat)

**Morocco, Kingdom of**

10 East 40th St.  
New York, NY 10016

(212) 758-2625

[www.moroccanconsulate.com](http://www.moroccanconsulate.com)

**Mozambique**

420 East 50th St.  
New York, NY 10022  
(212) 644-6800

[mozambique-un.org](http://mozambique-un.org)

**Myanmar**

10 East 77th St.  
New York, NY 10075  
(212) 744-1279

[myanmarmissionnewyork.org](http://myanmarmissionnewyork.org)

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135 East 36th St.  
New York, NY 10010  
(212) 685-1806

[www.nyc.nepalconsulate.gov.np](http://www.nyc.nepalconsulate.gov.np)

**Nepal**

216 East 49th St.  
Fourth Floor  
New York, NY 10017  
(212) 370-3988

[www.nyc.nepalconsulate.gov.np](http://www.nyc.nepalconsulate.gov.np)

**Netherlands**

666 Third Ave.  
19th Floor  
New York, NY 10017  
(646) 557-2200

[www.netherlandsworldwide.nl/countries/united-states/about-us/consulate-general-in-new-york](http://www.netherlandsworldwide.nl/countries/united-states/about-us/consulate-general-in-new-york)

**New Zealand**

295 Madison Ave.  
41st Floor  
New York, NY 10017  
(212) 832-4038

[www.mfat.govt.nz/en/embassies](http://www.mfat.govt.nz/en/embassies)

### **Nicaragua**

820 Second Ave.  
Eighth Floor  
New York, NY 10017  
(212) 986-6562

[www.consuladodenicaragua.com](http://www.consuladodenicaragua.com)

### **Nigeria**

828 Second Ave.  
New York, NY 10017  
(212) 808-0301

[www.nigeriahouse.com](http://www.nigeriahouse.com)

### **Norway**

825 Third Ave.  
38th Floor  
New York, NY 10022  
(646) 430-7500

[www.norway.no/en/usa/norway-usa/new-york](http://www.norway.no/en/usa/norway-usa/new-york)

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## **P**

### **Pakistan**

12 East 65th St.  
New York, NY 10065  
(212) 879-5800

[www.pakistanconsulateny.org](http://www.pakistanconsulateny.org)

### **Panama**

1212 Avenue of the Americas  
20th Floor  
New York, NY 10036  
(212) 840-2450

[www.nyconsul.com](http://www.nyconsul.com)

### **Paraguay**

801 Second Ave.  
Suite 600  
New York, NY 10017  
(212) 682-9441

[www2.mre.gov.py](http://www2.mre.gov.py)

### **Peru**

241 East 49th St.  
New York, NY 10017  
(646) 735-3901

[www.consuladoperu.com](http://www.consuladoperu.com)

### **Philippines, Republic of**

556 Fifth Ave.  
New York, NY 10036  
(212) 764-1330

[www.newyorkpcg.org](http://www.newyorkpcg.org)

### **Poland, Republic of**

233 Madison Ave.  
New York, NY 10016  
(646) 237-2100

[www.nowyjork.msz.gov.pl/en](http://www.nowyjork.msz.gov.pl/en)

### **Portugal**

866 Second Ave.  
Eighth Floor  
New York, NY 10017  
(646) 845-0042

[www.embassyportugal-us.org](http://www.embassyportugal-us.org)

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## **Q**

### **Qatar**



The Palace Hotel  
455 Madison Ave.  
Suite 4808  
New York, NY 10022  
(917) 274-4999  
[ny.consulate.ga/en](http://ny.consulate.ga/en)

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## R

### **Romania**

200 East 38th St.  
New York, NY 10016  
(212) 682-9122  
[newyork.mae.ro](http://newyork.mae.ro)

### **Russian Federation**

Nine East 91st St.  
New York, NY 10128  
(212) 534-3782  
[ewyork.mid.ru](http://ewyork.mid.ru)

### **Rwanda**

124 East 39th St.  
New York, NY 10016  
(212) 679-9010  
[www.rwandaembassy.org](http://www.rwandaembassy.org)

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## S

### **Saint Kitts & Nevis**

414 East 75th St.  
Fifth Floor  
New York, NY 10021  
(212) 535-1234  
[embassy.gov.kn](http://embassy.gov.kn)

### **Saint Lucia**

800 Second Ave.  
Fifth Floor  
New York, NY 10017  
(212) 697-9360  
[www.saintluciaconsulateny.org](http://www.saintluciaconsulateny.org)

### **Saint Vincent & The Grenadines**

801 Second Ave.  
21st Floor  
New York, NY 10017  
(212) 687-4490  
[www.ny.consulate.gov.vc](http://www.ny.consulate.gov.vc)

### **Samoa**

685 Third Ave.  
Suite 1102  
New York, NY 10017  
(212) 599-6196  
[www.un.int/samoa](http://www.un.int/samoa)

### **Saudi Arabia**

866 Second Ave.  
Fifth Floor  
New York, NY 10017  
(212) 752-2740  
[www.saudiembassy.net](http://www.saudiembassy.net)

### **Senegal**

115 West 116th St.  
New York, NY 10026  
(917) 493-8950  
[www.ambasenegal-us.org](http://www.ambasenegal-us.org)

**Serbia**

62 West 45th St.  
Seventh Floor  
New York, NY 10036  
(212) 596-4241

[www.newyork.mfa.gov.rs](http://www.newyork.mfa.gov.rs)

**Seychelles**

800 Second Ave.  
Suite 400C  
New York, NY 10017  
(212) 972-1785

[www.mfa.gov.sc](http://www.mfa.gov.sc)

**Sierra Leone**

747 Third Ave.  
New York, NY 10017  
(212) 688-1656

[www.embassyofsierraleone.net](http://www.embassyofsierraleone.net)

**Singapore**

318 East 48th St.  
New York, NY 10017  
(212) 223-3331

[www.mfa.gov.sg/content/mfa/overseasmission/newyork-consul.html](http://www.mfa.gov.sg/content/mfa/overseasmission/newyork-consul.html)

**Slovakia**

801 Second Ave.  
12th Floor  
New York, NY 10017  
(212) 286-8434

[www.mzv.sk/cgnewyork](http://www.mzv.sk/cgnewyork)

**Slovenia**

630 Third Ave.,  
20th Floor,  
New York, NY 10017  
(212) 370-3006

[www.newyork.consulate.si](http://www.newyork.consulate.si)

**South Africa**

333 East 38th St.  
Ninth Floor  
New York, NY 10016  
(212) 213-4880

[www.southafrica-newyork.net](http://www.southafrica-newyork.net)

**Spain**

150 East 58th St.  
30th Floor  
New York, NY 10155  
(212) 355-4080

[www.exteriores.gob.es/consulados/nuevayork](http://www.exteriores.gob.es/consulados/nuevayork)

**Sri Lanka**

820 Second Ave.  
Second Floor  
New York, NY 10017  
(212) 986-7040

[www.un.int/srilanka](http://www.un.int/srilanka)

**Swaziland**

228 East 45th St.  
Suite 802  
New York, NY 10017  
(212) 371-8910

[www.gov.sz](http://www.gov.sz)

**Sweden**

One Dag Hammarskjöld Plaza  
40th Floor  
New York, NY 10017  
(212) 583-2560

[www.swedenabroad.se/sv/utlandsmyndigheter/usa-new-york](http://www.swedenabroad.se/sv/utlandsmyndigheter/usa-new-york)

**Switzerland**

633 Third Ave.  
30th Floor  
New York, NY 10017  
(212) 599-5700  
[www.eda.admin.ch/newyork](http://www.eda.admin.ch/newyork)

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## T

### **Taiwan**

One East 42nd St.  
New York, NY 10017  
(212) 317-7300  
[www.taiwanembassy.org/usnyc](http://www.taiwanembassy.org/usnyc)

### **Thailand**

351 East 52nd St.  
New York, NY 10022  
(212) 754-1770  
[www.thaiconsulnewyork.com](http://www.thaiconsulnewyork.com)

### **Trinidad & Tobago, Republic of**

125 Maiden Lane  
Fourth Floor  
New York, NY 10038  
(212) 682-7272  
[www.foreign.gov.tt/cgnewyork](http://www.foreign.gov.tt/cgnewyork)

### **Turkey**

605 Third Ave.  
30th Floor  
New York, NY 10022  
(646) 430-6560  
[www.newyork.bk.mfa.gov.tr/mission](http://www.newyork.bk.mfa.gov.tr/mission)

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## U

### **Uganda**

336 East 45th St.  
New York, NY 10017  
(212) 949-0110  
[newyork.mofa.go.ug](http://newyork.mofa.go.ug)

### **Ukraine**

240 East 49th St.  
New York, NY 10017  
(212) 371-6965  
[ny.mfa.gov.ua/ua](http://ny.mfa.gov.ua/ua)

### **United Arab Emirates**

535 Fifth Ave.  
32nd Floor  
New York, NY 10017  
(212) 419-7670  
[newyork.uae-embassy.org](http://newyork.uae-embassy.org)

### **United Kingdom**

One Dag Hammarskjöld Plaza  
885 Second Ave.  
New York, NY 10017  
(212) 745-0200  
[www.gov.uk/world/organisations/british-consulate-general-new-york](http://www.gov.uk/world/organisations/british-consulate-general-new-york)

### **Uruguay**

420 Madison Ave.  
Sixth Floor  
New York, NY 10017  
(212) 753-8191  
[www.uruguaynewyork.org](http://www.uruguaynewyork.org)

### **Uzbekistan, Republic of**

801 Second Ave.  
20th Floor  
New York, NY 10017  
(212) 754-7403  
[www.uzbekconsulny.org](http://www.uzbekconsulny.org)

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## V

**Venezuela**  
7 East 51st St.  
New York, NY 10022  
(646) 283-5900  
[eeuu.embajada.gob.ve](http://eeuu.embajada.gob.ve)

**Vietnam**  
866 United Nations Plaza  
Suite 428  
New York, NY 10017  
(212) 644-2535  
[www.vietnamconsulate-ny.org](http://www.vietnamconsulate-ny.org)

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## Y

**Yemen**  
413 East 51st St.  
New York, NY 10022  
(213) 355-1730  
[www.yemenembassy.org](http://www.yemenembassy.org)

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# HOUSING GLOSSARY

- **3:** Three-room apartment: kitchen, living room and bedroom (plus bathroom)
- **4:** Four-room apartment: kitchen, living room and two bedrooms (plus bathroom)
- **A/C:** Air-conditioned
- **AG; AGENCY:** Agent; an individual or company appointed by the apartment owner to manage the building, collect rents, etc.
- **ALCV:** Alcove section of a living room that can be sectioned off to create a small dining area or bedroom
- **APT:** Apartment
- **ASAP:** As soon as possible
- **AVAIL:** Available
- **BA; BTH; BTHROM:** Bathroom

- **BALC:** Balcony
- **BARS:** Security against break-ins when placed over windows
- **BDRM; BR; BRM:** Bedroom
- **BKR; BROKER:** An agent appointed by the landlord to show apartments to prospective tenants and to negotiate leases. A broker will charge the new tenant a fee for his or her services.
- **BLDG:** Building
- **BRNSTN:** Brownstone; a three- to five-floor building, usually without an elevator, so named because of the traditional brown stone or brick facade
- **BTM; BSTM:** Basement, basement level
- **CAC; C/A:** Central Air Conditioning
- **CEIL:** Ceiling
- **CENT HEAT; c/heat:** Central Heating
- **CLSTS:** Closets
- **COL U:** Columbia University area
- **COED:** Both males and females
- **CO-OP/CONDO:** Two different types of apartment buildings where individual apartments are owned, rather than rented, by the building's residents
- **CONV TRANS:** Convenient to transportation
- **CNV:** Convertible; usually refers to a space, such as a dining room or alcove, that can be converted into a bedroom
- **CPN:** Central Park North
- **CPS** Central Park South
- **CPW** Central Park West
- **DA** Dining area
- **D/D; d&d, dw/disp:** Dishwasher and disposal
- **DEC FP:** Decorative (i.e., nonworking) fireplace
- **DR; DIN:** Dining room
- **DRMN:** Doorman; a person employed by the landlord and who is stationed at the

main entrance to admit visitors, provide security and assist tenants by accepting deliveries and hailing taxis

- **DUMBO:** Down Under the Manhattan Bridge Overpass (area of Brooklyn)
- **D/W:** Dishwasher
- **EIK:** Eat-in kitchen; a kitchen large enough to hold a table and chairs
- **EFF; EFFICIENCY:** A studio apartment (see “STUDIO” below)
- **ELEC:** Electric or electricity
- **ELEV:** Elevator
- **EV:** East Village
- **EX; XLNT:** Excellent
- **EXP:** Expenses
- **EXPOSED; EXPSD BRICK:** Wall from which plaster has been removed to expose the underlying brick construction
- **EXT:** External
- **FACS:** Facilities
- **FAB:** Fabulous
- **FIX FEE:** Fixture fee; the tenant must pay a set fee for the appliances provided in the dwelling (e.g., tub, sink, toilet, etc.). This fee is usually charged on loft rentals only.
- **FL BTH:** Full Bathroom (toilet, sink, tub or shower) as opposed to a half bath (toilet and sink only)
- **FLEX:** Flexible (same as “CONVERTIBLE,” see above)
- **FLTRN:** Flat Iron (area around 5th Ave. and 23rd St.)
- **FLR; FL:** Floor
- **FLR-THRU:** Floor-through; an apartment that occupies an entire floor of a building
- **FP; FPL; FPLC:** Fireplace
- **FR:** From
- **FULL KIT:** Full kitchen; a kitchen with a full-size stove, sink and refrigerator

- **FURN, F:** Furnished, meaning that the apartment is already supplied with furniture and kitchenware
- **GA; GAR:** Garage
- **G/E:** Gas and electricity
- **GP/GRAM:** Gramercy Park (area around Lexington Avenue and streets in the lower 20s)
- **GRT:** Great
- **HARDWD; HW:** Hardwood Floors
- **HI CEILS:** High ceilings; an apartment in which the ceilings are at least 10 feet high
- **HSE:** House
- **HTR:** Heater
- **IMM OCC:** Immediate occupancy; apartment is available immediately
- **INCL:** Includes or including
- **INT:** Internal
- **INTERCOM:** A two-way communication system with microphone and speaker or telephone, which enables tenants to admit visitors while keeping the main door locked
- **JR:** Junior; refers to an apartment in which the living room can be subdivided to create a small bedroom
- **KIT; KITCH:** Kitchen
- **LANDLORD; LADY:** The person who owns the apartment building and to whom the rent is paid
- **LEASE:** A legal document signed by both the landlord and the tenant, specifying the rent and duration that the premises will be rented; also a verb, meaning to rent
- **LEX:** Lexington Avenue
- **LOC:** Location
- **LRG; LG:** Large
- **LNDRY; LAUN:** Laundry
- **LOFT:** An industrial space that has been converted to a living space; usually larger



than a regular apartment

- **LVRM; LRM; LR:** Living room
- **MO:** Monthly
- **MOD APPL:** Modern appliances
- **NEG; NEGOT:** Negotiable
- **NO FEE:** No charge to prospective tenant for a real estate agent or broker
- **NOHO:** North of Houston Street
- **NOLITA:** North of Little Italy
- **N/S:** A person who does not smoke cigarettes or cigars
- **NR:** Near
- **NU:** New
- **NWLY REN:** Newly renovated
- **ORIG:** Original
- **OWNER; MGMT:** Owner/Management; the owner manages the building rather than designating an agent as intermediary
- **OWNER OCC:** Owner occupied; the owner lives in the building, which usually means the building is safe and well maintained
- **PATIO:** A paved courtyard
- **PENTHOUSE; PH:** An apartment on the top floor of a building, usually with a terrace
- **PK; PKG:** Parking
- **PK VU:** Park view
- **PREM:** Premises
- **PREWAR; P-WAR:** An apartment building constructed before World War II; usually means large rooms with high ceilings
- **PVT; PVTE:** Private
- **PVT BATH:** Private bathroom
- **PVT RM:** Private room
- **PULLMAN KIT:** Pullman kitchen; small kitchen area that extends along one

wall and can usually be closed off by a sliding or folding door

- **PW:** Per week
- **REF; REFS REQ'D:** References required
- **REN; RENO; RENV:** Renovated
- **RFO:** Ready for occupancy
- **RIV VU:** River view
- **RM:** Room
- **ROOMMATE:** A person or persons with whom one shares a living space
- **RR FLAT:** Railroad flat; an apartment that requires passing through each room to get to another room
- **SEC; SEC DEP:** Security deposit
- **SEP KIT:** Separate kitchen
- **SF; SQ FT:** Square feet
- **SHARE; SHR:** An arrangement whereby one rents an apartment with someone who already lives in the apartment
- **SL ALCOVE:** Sleeping alcove; area (usually in a studio) large enough for a bed, not a separate room but set off from the main living space
- **SLEEP LOFT:** A platform at least 6 feet above the floor, containing a bed; often found in studios where it is used to maximize floor space
- **SLPING:** Sleeping
- **SNGL:** Single
- **SOBRO:** South Bronx
- **SO EX:** Southern exposure; the apartment faces south, receiving good sunlight
- **SOHO:** South of Houston Street
- **SPAC:** Spacious
- **STUDIO; STUD:** A one-room apartment (bedroom and living room combined) with a separate bathroom; kitchen may be part of the living space or a separate room
- **STE:** Suite

- **STY:** Story or floor
- **SUBLET:** A procedure by which the legal tenant of an apartment rents this space to someone else
- **SUBW; SBW:** Subway
- **SUPER:** Superintendent; person employed by the landlord to keep the building in good condition, usually residing in the building or at a nearby address
- **TBA:** To be announced
- **TBD:** To be determined
- **TENANT:** The person who rents an apartment from the landlord
- **TENEMENT:** An unrenovated building with many apartments, most of which open out onto an air shaft
- **TERR:** Terrace, patio, or balcony
- **TH/TWNHSE:** Townhouse; A small, usually three- to five-floor apartment building, often without an elevator
- **TIK:** Tub in kitchen; denotes an apartment in which the bathtub is located in the kitchen (toilet and sink separate); usually found only in older tenements (see “TENEMENT” above)
- **TRANS:** Transportation
- **TRIBECA:** Triangle Below Canal Street; area south of SoHo on the west side
- **24-HR DRMN:** An apartment security service; the doorman is on duty 24/7
- **U/F; U/FURN:** Unfurnished
- **UTIL:** Utilities (gas and electricity)
- **UTIL INCL:** Utilities (gas and electricity) are included in the monthly rent
- **UES:** Upper East Side
- **UWS:** Upper West Side
- **VIC:** In the vicinity of; near a designated landmark or location
- **VU:** View; the apartment looks out on a pleasant view
- **W/:** With
- **WALK-UP:** A building of 2 to 6 floors without an elevator

- **WBF; WBFP:** Wood-burning (i.e., working) fireplace
- **W/D:** Washer and dryer
- **WDFLRS:** Wood Floors
- **WEA:** West End Avenue
- **WIND KITA:** Kitchen with a window
- **WLK-IN CLOSET:** A closet that is large enough to walk into
- **WM:** Washing Machine
- **W/UTIL:** With utilities; rent includes the cost of gas and electricity
- **WV; W.Vill:** West Village
- **XPOS BRK:** Exposed brick
- **XTRA:** Extra
- **YD; YRD:** Yard

## HOUSING LISTINGS

### SHORT-TERM ACCOMMODATIONS

Note: Rates are daily unless indicated otherwise.

#### AMERICAN DREAM HOSTEL

(212) 260-9779  
168 East 24th St.  
New York, NY 10010

[www.americandreamhostel.com](http://www.americandreamhostel.com)  
[americandream24@aol.com](mailto:americandream24@aol.com)

##### Private Single

Weekdays \$94/Weekend \$110/Weekly \$658

##### Two Beds Private

Weekdays \$74/Weekend \$84/Weekly \$518

##### Three Beds Private

Weekdays \$60/Weekend \$64/Weekly \$420

Rates are per person. Shared bathroom for all rooms.

Family-owned and -run business. The owner speaks English, Spanish and Italian. Prices include all taxes, breakfast in the morning, Wi-Fi, linens, pillows and towels. All of the rooms are in Manhattan in the Flatiron District/Gramercy Park area.

#### BKLYN HOUSE HOTEL

(718) 388-4433  
9 Beaver St.  
Brooklyn, NY 11206

[www.bklynhousehotel.com](http://www.bklynhousehotel.com)

**Standard 1 Queen Bed** \$129

**1 Queen Bed** \$139

**2 Queen Beds** \$149

**Triple** \$180

**Quad** \$220

Check online for Special Winter Rates from January to March 15th

Bushwick-inspired hotel minutes from Williamsburg, downtown Brooklyn, and Manhattan. This ideal location within New York City's hottest borough is the perfect place to experience the unique culture Brooklyn has to offer, while also being only a few train stops from Manhattan.

### **BROADWAY HOTEL & HOSTEL**

(212) 865-7711

230 West 101st St.

New York, NY 10025

[www.broadwayhotelnyc.com](http://www.broadwayhotelnyc.com)

[reservations@broadwayhotelnyc.com](mailto:reservations@broadwayhotelnyc.com)

[groupsales@broadwayhotelnyc.com](mailto:groupsales@broadwayhotelnyc.com)

#### **Shared Bathroom**

**Double** \$50 (dormitory)

**Double** \$108

#### **Private En Suites**

**Double** twin \$128

Rates exclude tax. Cash, Traveler's Checks, and all major credit cards.

Valid ID and credit card required to check in. 24-hour hotel reception and security desk. Theatre hotel room with plasma TV, gourmet stainless steel kitchen, library with fireplace, internet center with multiple kiosks. Internet access available in lobby. Lockers available for storage (must provide own lock). Daily housekeeping services provided. Linens, towels and blankets. No pets permitted. Maximum stay: 14 days.

### **CARLTON ARMS HOTEL**

(212) 679-0680 or (212) 684-8337

160 East 25th St.

New York, NY 10010

[www.carltonarms.com](http://www.carltonarms.com)

[info@carltonarms.com](mailto:info@carltonarms.com)

W/ private bathroom

**Single** \$130

**Double** \$160

**Triple** \$180

**Quad** \$220

w/ shared bath

**Single** \$90

**Double** \$130

**Triple** \$160

**Quad** \$170

Rates listed apply to students and international travelers. Each room with shared bathroom has a sink. There is a separate toilet and a shower room in every hall for guests to use privately. Fresh towels and linens are provided upon request. No TV or phone in the rooms—available in common room. Free Wi-Fi connection in every room. Cash, traveler's checks and credit card. Pay for seven or more nights upon arrival and receive a 10 percent discount.

### **CHELSEA INTERNATIONAL HOSTEL**

(212) 647-0010

251 West 20th St.

New York, NY 10011

[www.chelseahostel.com](http://www.chelseahostel.com)

Use Online Form or

[reservations@chelseahostel.com](mailto:reservations@chelseahostel.com)

#### **Private Single**

w/ shared bathroom \$72–\$90

w/ private bathroom \$83–\$100

#### **Two-Bed Shared Room**

w/ shared bathroom \$35–\$72

#### **Three- or Four-Bed Shared Room**

w/ private bathroom \$54–\$77

#### **Private Double Bedroom**

w/ shared bathroom \$130–\$175

w/ private bathroom \$150–\$195

\$10 cash key deposit required at check-in which will be refunded upon checkout. Credit card, traveler's checks or cash payments. All payments are due upon check-in. Reservation only with credit card. Hostel provides linens, but no towels. Lockers are available; bring own lock. Kitchen facilities. Free continental breakfast. Recreation room with TV, courtyard, internet access. Wi-Fi in common areas. 24-hour reception. Maximum stay: 14 days.

### **CHELSEA SAVOY HOTEL**

(212) 929-9353  
204 West 23rd St.  
New York, NY 10011

[www.chelseasavoynyc.com](http://www.chelseasavoynyc.com)  
[info@chelseasavoynyc.com](mailto:info@chelseasavoynyc.com)

**Single** (one double bed) \$99–\$140  
**Double** (one queen bed) \$135–\$375  
**Quad Room** (two double beds) \$155–\$395  
**King Room** (one king bed) \$185–\$425

Each room is equipped with a private bath, cable television and goose down pillows and includes continental breakfast. Wireless internet access. Credit card needed to make a reservation. No penalty if cancellation made at least 24 hours in advance (for individual booking only). Group rates available.

### **COLONIAL HOUSE INN**

Local: (212) 243-9669  
Toll Free: (800) 689-3779  
318 West 22nd St.  
New York, NY 10011

[www.colonialhouseinn.com](http://www.colonialhouseinn.com)  
[colonialhousehotel@gmail.com](mailto:colonialhousehotel@gmail.com)

**Economy Guestroom** (full bed w/ shared bath) \$130  
**Standard Guestroom** (queen bed or two twin beds w/ shared bath) \$150  
**Superior Guestroom** (queen bed w/ private bath) \$145  
**Superior Triple Guestroom** (one queen bed plus a single sofa w/ private bath) \$180

Check online for more options. Rates exclude taxes (14.75 percent per room, per night) plus an additional \$3.50 occupancy surcharge, per room, per night.

Rates include a continental breakfast. Complimentary coffee and tea are available all day in the lobby. Features include a rooftop patio and wireless internet access in the lobby and all rooms. A computer with printer is available in the downstairs foyer (both for a small fee). Rooms equipped with sink and TV. Some rooms have refrigerators and fireplaces. Daily maid service. All rooms and indoor areas are non-smoking. Unlimited free local calls. Advance reservations are strongly recommended. 2-week cancellation/change policy. Special weekly and winter rates are available.

### **FLUSHING YMCA**

(718) 961-6880 x133  
138-46 Northern Blvd.  
Flushing, NY 11354

[ymcanyc.org/locations/flushing-ymca/guest-rooms](http://ymcanyc.org/locations/flushing-ymca/guest-rooms)  
[flushingguestrooms@ymcanyc.org](mailto:flushingguestrooms@ymcanyc.org)

**Approximate Price Range** \$67–\$97

Shared bathroom for all rooms. Special rates for international students (w/ student ID).

Clean, comfortable, safe and very affordable guest rooms with daily housekeeping services, air conditioning and cable TV. 24-hour security. Easily accessible by public transportation. Linen service. Free parking. Free internet access and computer kiosks. YMCA facilities also available (pool, sauna, gym, etc). Maximum stay: 21 days.

### **GREENPOINT YMCA**

(718) 389-3700 or (212) 912-2260  
99 Meserole Ave.  
Brooklyn, NY 11222

[ymcanyc.org/locations/greenpoint-ymca/guest-rooms](http://ymcanyc.org/locations/greenpoint-ymca/guest-rooms)

**Approximate Price Range** \$80–\$100

Shared bathroom for all rooms. Student and group rates available.

TV, radio, alarm clock and mailbox access. Indoor swimming pool with male and female saunas, daily housekeeping service and state-of-the-art fitness center. 24-hour reception. Linen service included. Maximum stay: 25 days.

## HARLEM YMCA

(212) 912-2100  
Group Sales: (917) 441-8800 or (212) 912-2629  
180 West 135th St.  
New York, NY 10030

[www.ymcanyc.org/association/guest-rooms/harlemrooms](http://www.ymcanyc.org/association/guest-rooms/harlemrooms)  
[harlemguestrooms@ymcanyc.org](mailto:harlemguestrooms@ymcanyc.org)

**Approximate Price Range** \$50–\$184

Rates include local tax.

Rooms include TV, air conditioning & refrigerator. Full-service fitness center which includes swimming pool, steam room and sauna, and cardiovascular and strength training studios. Take advantage of free Wi-Fi and TV in the lounge, business center, daily housekeeping services, and 24-hour security. Clean linens & towels provided. No curfew or lockout. Maximum stay: 25 days.

## HOSTELLING INTERNATIONAL

(212) 932-2300  
891 Amsterdam Ave.  
New York, NY 10025  
Fax: (212) 662-6731

[www.hinewyork.org](http://www.hinewyork.org)  
[sales.newyork@hiusa.org](mailto:sales.newyork@hiusa.org)

### Dormitory rooms

**4–6 beds** \$62

**8 beds** \$55

**10–12 beds** \$53

**Private room** \$240 (up to four people)

**Family room** \$145 (up to four people)

Rates include local tax.

Family rooms available. Café/bar. Non-smoking room/area. Largest private patio and garden in Manhattan. Meals available. Common room(s). Credit cards accepted. Game room. Internet access and free Wi-Fi. Linens, pillows and blankets included. Lockers available for baggage storage. Air conditioning. Self-catering kitchen. Laundry facilities. TV room. Hostel open 24/7. Guests must present a driver's license or passport at check-in.

## INTERNATIONAL STUDENT CENTER

(212) 787-7706  
38 West 88th St.  
New York, NY 10024

[www.nystudentcenter.org](http://www.nystudentcenter.org)  
[info@nystudentcenter.org](mailto:info@nystudentcenter.org)

### Dorms

**Low season** \$40

**High season** \$50

Includes all taxes, plus \$10 refundable key deposit.

Single-sex and co-ed rooms. Internet access, linens, storage area and lockers are available. No curfew. Full kitchen and common lounge with TV and public phones. Backyard. Maximum stay: 14 days.

## JANE HOTEL

(212) 924-6700  
113 Jane St.  
New York, NY 10014

[www.thejanenyc.com](http://www.thejanenyc.com)  
[reservations@thejanenyc.com](mailto:reservations@thejanenyc.com)

**Double Bunk room** \$115–\$150 (Shared bathroom)

**Single** \$99–\$135 (Shared bathroom)

**Full/Queen/King** \$199–\$325

No taxes included on rates. Rates vary according to season.

TV, wireless internet access, linens, air conditioning, radio alarm clocks w/ iPod docks, telephone with voicemail, in-room safes, 24-hour front desk and multilingual staff. Complimentary bicycles. Parking across the street. Access to ballroom(s) and nightclub. Maximum stay: 30 days.

## MORNINGSIDE INN

(212) 316-0055



235 West 107th St.  
New York City, NY 10025

[www.morningsideinn-ny.com](http://www.morningsideinn-ny.com)  
[info@morningsideinn-ny.com](mailto:info@morningsideinn-ny.com)

**Budget single, std, double and triple** \$95–\$120  
**Deluxe std or double** \$150–\$165  
**Deluxe suite** \$200

Rates are per room. Extended stay rates available. Taxes are not included in above rates.

Front desk reception/security. Internet terminal in lobby. Free Wi-Fi. Lounge area. Coin-operated laundry machines. Carpeted rooms including phones with data port/PC connection. Budget rooms include a refrigerator, ceiling fan, telephone, TV and free Wi-Fi. Bathroom and kitchen facilities are shared. Deluxe rooms include TV with cable/HBO, AM/FM clock radio, air conditioning, private bathrooms, daily maid service and free Wi-Fi. Apartment Suites are available. Maximum stay: three months. Additional \$10 nightly for fourth and fifth person in deluxe suite.

## **SEAFARER INTERNATIONAL HOUSE**

(212) 677-4800  
123 East 15th St.  
New York, NY 10003

[www.sihnyc.org](http://www.sihnyc.org)  
[res@sihnyc.org](mailto:res@sihnyc.org)

### **Rooms**

#### **w/ shared bathroom**

Single Student \$75  
Single \$94-\$97  
Double \$114-\$117

#### **w/ private bathroom**

Single \$132-\$142  
Double \$152-\$162

Advance reservations required. Visa/MasterCard to guarantee reservation. Students must bring letter from their school verifying current registration and a valid student ID card for student discount rate. Our guest house features air-conditioned and smoke-free accommodations, TV, private telephones with voicemail, internet access, coffee bar, library, linen service. Maximum stay: 21 days.

## **VANDERBILT YMCA**

(212) 912-2504  
Group Sales: (917) 441-8800 or (212) 912-2629  
224 East 47th St.  
New York, NY 10017

[ymcanyc.org/locations/vanderbilt-ymca/guest-rooms](http://ymcanyc.org/locations/vanderbilt-ymca/guest-rooms)  
[vanderbiltguestrooms@ymcanyc.org](mailto:vanderbiltguestrooms@ymcanyc.org)

**Approximate Price Range** \$105–\$180

Shared bathroom for all rooms. Discounts available for groups.

Housekeeping, clean linens and towels provided, TV. Air conditioning, no curfew, 24-hour security, safe deposit boxes, luggage storage, laundry facilities, free Wi-Fi Access (in lobby). Complimentary access to fitness facility. Maximum stay: 25 days.

## **WEST SIDE YMCA**

(212) 912-2625  
Group Sales: (917) 441-8800 or (212) 912-2629  
5 West 63rd St.  
New York, NY 10023  
Fax: (212) 875-4291

[www.ymcanyc.org/association/guest-rooms/westsiderooms](http://www.ymcanyc.org/association/guest-rooms/westsiderooms)  
[wsyguestrooms@ymcanyc.org](mailto:wsyguestrooms@ymcanyc.org)

**Approximate Price Range** \$108–\$179

Cable TV. Shared bathrooms on each floor (some private facilities). Air conditioning. Housekeeping, clean linens and towels provided. Elevator building. Around the clock check-in. 24-hour security. Free Wi-Fi in lobby area. Safe Deposit boxes. No curfew. Accessible. Maximum stay: 25 days.

## **RESIDENCES & APARTMENTS: LONG-TERM STAYS**

Note: Rates are monthly unless indicated otherwise.

## CENTRAL PARK INN

(212) 678-0491  
19 West 103rd St.  
New York, NY 10025

[www.centralparkapartmentsnyc.com](http://www.centralparkapartmentsnyc.com)

Studio Apartments from \$1,600–\$2,000

Minimum 30-day stay. Rates subject to availability.

Cash or travelers checks only. No credit cards. Foreign passports required upon check-in. Tours and airport transfers can be booked at front desk. 24-hour security, comfortable lounge area, internet facilities and free Wi-Fi, pool table, TVs, refrigerator, coffee maker, toaster, microwave, linens included, lockers. Long term rates for extended stay of more than 30 days.

## CHELSMORE APARTMENTS

(212) 924-7991  
205 West 15th St.  
New York, NY 10011

[www.chelsmore.com](http://www.chelsmore.com)

[info@chelsmore.com](mailto:info@chelsmore.com)

**Studios** \$3,200 plus utilities  
**Junior 1 Bedroom** \$3,700 plus utilities  
**Small 2 Bedroom** \$3,950 plus utilities  
**Junior 2 Bedroom** \$4,750 plus utilities  
**2 Bedroom plus 2 Bath** \$6,750 plus utilities

\$250 per month utilities

Utilities are a flat fee of \$250 per month and include the following: gas, electricity, heat, hot water, cable TV, high speed internet and telephone line.

Long-term stays only (one month or more). All apartments are furnished. Low vacancy rate. Call for availability. Total capacity: 100 apartments.

## 92YRESIDENCE

(212) 415-5660 or (800) 858-4692  
1395 Lexington Ave.  
New York, NY 10128

[www.92y.org](http://www.92y.org)

[92ycustomerrelations@92y.org](mailto:92ycustomerrelations@92y.org)

**Large Single Room** \$2,100  
**Single Room** \$2,000  
**Double Room** \$1,750 per person  
**Small Double Room** \$1,550 per person

92YResidence houses students, interns and young professionals in the top 11 floors of an iconic, New York City cultural institution (92nd St. Y), hailed by The New York Times as, “that cultural haven for all New Yorkers.” Residents enjoy easy access to 92Y’s world-class programming, which ranges from lectures by Nobel Laureates, presidents of nations, global leaders in technology and business to conversations with fashion icons and Academy Award winning entertainers. Residents are provided fully furnished rooms for both short- and long-term stays, free high-speed internet, free membership to an on-site, state-of-the-art fitness center, free rehearsal space, laundry facilities, lounges and kitchens, 24 hour security and much more.

## EDUCATIONAL HOUSING SERVICES (EHS) STUDENT HOUSING CENTER

(800) 297-4694  
**Headquarters:**  
55 Clark St.  
Brooklyn, NY 11201

[www.studenthousing.org](http://www.studenthousing.org)

[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Rates from \$3,600–\$12,950 per semester

Prices vary depending on availability, semester and building.

Locations available: 3 residences in Brooklyn and 3 in Manhattan (see the following listings). EHS is by application only. Residences are furnished with cooking and laundry facilities. Short term housing (less than four months) is available. Accessible; elevators provided in each residence. All rooms come fully furnished, and utilities, local phone, high-speed internet and gym access are included in the price. Please refer to individual listings for contact information.

### **EHS—1760 Third Ave.**

(800) 297-4694  
1760 Third Ave.  
New York, NY 10029

[www.studenthousing.org/buildings/1760-third-avenue](http://www.studenthousing.org/buildings/1760-third-avenue)  
[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Prices vary depending on availability, semester and building.

### **EHS—55 John St.**

55 John St.  
New York, NY 10038

[www.studenthousing.org/buildings/55-john-street](http://www.studenthousing.org/buildings/55-john-street)

Prices vary depending on availability and building. Available during summer.

### **EHS—Cooper Square**

200 East 6th St.  
New York, NY 10003

[www.studenthousing.org/buildings/cooper-square-residence](http://www.studenthousing.org/buildings/cooper-square-residence)  
[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Prices vary depending on availability and building. Available during summer.

### **EHS—Marymount**

(800) 297-4694  
231 East 55th St.  
New York, NY 10022

[www.studenthousing.org/buildings/marymount](http://www.studenthousing.org/buildings/marymount)  
[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Prices vary depending on availability and building. Available during summer.

### **EHS—New Yorker**

(800) 297-4694  
481 Eighth Ave.  
New York, NY 10001

[www.studenthousing.org/buildings/new-yorker](http://www.studenthousing.org/buildings/new-yorker)  
[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Prices vary depending on availability, semester and building.

### **EHS—St.George Towers**

(800) 297-4694  
55 Clark St.  
Brooklyn, NY 11201

[www.studenthousing.org/buildings/st-george-towers](http://www.studenthousing.org/buildings/st-george-towers)  
[Reservations@studenthousing.org](mailto:Reservations@studenthousing.org)

or use online form

Prices vary depending on availability, semester and building. Buildings in St. George Towers include Clark, Studio and Weller.

### **INTERNATIONAL HOUSE**

(212) 316-8400  
500 Riverside Drive  
New York, NY 10027

[www.ihouse-nyc.org](http://www.ihouse-nyc.org)  
[admissions@ihouse-nyc.org](mailto:admissions@ihouse-nyc.org)

#### **Monthly**

**Single student room** \$1,203–\$1,735  
**Room in a 3- to 5-bedroom apartment** \$1,562–\$1,723  
**Studio or 1-bedroom apartment** \$2,200–\$2,585

Check online for more options.

Open to both American and international graduate students, interns and visiting scholars only during academic year; undergraduates welcome in summer. Requires application. Scholarship and

fellowship opportunities are available. International House provides an array of educational, cultural and recreational activities.

### **PENINGTON FRIENDS HOUSE**

(212) 673-1730  
215 East 15th St.  
New York, NY 10003

[www.penington.org](http://www.penington.org)  
[manager@penington.org](mailto:manager@penington.org)

**Single**

**Monthly** \$1,084–\$1,720

**Daily** \$130

Each additional person: \$20 fee

Shared bathroom for all rooms

Operated by Quakers, residents have housework. Dinner included (Sunday through Thursday). Rooms are furnished with a twin bed or loft bed, dresser, desk and chair, phones with free unlimited calling, air conditioning. Laundry facility, cable facility with DVD player. Rear garden/patio. No minimum stay. Smoking and consumption of alcohol not permitted.

### **UNION SQUARE STUDENT APARTMENTS**

(212) 614-0500  
209 East 14th St.  
New York, NY 10003

[www.unionsquareapartmentsnyc.com](http://www.unionsquareapartmentsnyc.com)  
[reservations@unionsquareinn.com](mailto:reservations@unionsquareinn.com)

**Monthly Rates**

**Rooms w/ private bathrooms**

\$1,900–\$2,500

Long-term rates for extended stay for 30 days and more.

24-hour bellman service. TV, Wi-Fi, free utilities, refrigerator, coffee maker, toaster, microwave and hot plates.

### **RESIDENCES & APARTMENTS: WOMEN ONLY**

#### **CENTRO MARIA RESIDENCE**

(212) 757-6989  
539 West 54th St.  
New York, NY 10019

[www.catholiccharitiesny.org/our-agencies/centro-maria-residence](http://www.catholiccharitiesny.org/our-agencies/centro-maria-residence)  
[cenmariany@gmail.com](mailto:cenmariany@gmail.com)

**Weekly**

**Single** \$250

**Double** \$225

**Triple** \$215

Open until midnight. Breakfast and dinner included; Saturday breakfast only. Single women only, aged 18–29. Minimum stay: one month, 5-year maximum. \$100 non-refundable registration fee. Call for application; interview required.

#### **JEANNE D'ARC RESIDENCE**

(212) 989-5952  
253 West 24th St.  
New York, NY 10011

[www.jdaresidence.com](http://www.jdaresidence.com)  
[jdaresidence@gmail.com](mailto:jdaresidence@gmail.com)

**Monthly rates for yearly leases:**

**Shared rooms** \$570

**Small Single** \$625

**Medium** \$750

**Large** \$905

\$35 utilities

Applicants must provide employer, character references and a doctor's letter and be 18–40 years old. Free internet in library and dining room. Laundry, kitchen and dining room available. Maximum stay: up to five years.

### **JUDSON POST HALL YWCA**

(718) 875-1190 ext. 223  
30 Third Ave.  
Brooklyn, NY 11217

[www.ywcabklyn.org](http://www.ywcabklyn.org)

Use online form

**Monthly**

**Single-Room Occupancy** \$800

**Studio Apartment** \$950

Up to \$20 per month for phone. Large communal kitchen, community lounges, laundry facility, internet access, accessible. TV available on each floor. Roof top garden. 24 hour security. On-site maintenance. Key deposit \$20. Reference letter required.

**MARKLE EVANGELINE RESIDENCE**

(212) 242-2400  
Toll free: (877) 317-6911  
123 West 13th St.  
New York, NY 10011

[marklenyc.org](http://marklenyc.org)

[markle.resident@use.salvationarmy.org](mailto:markle.resident@use.salvationarmy.org)

**Monthly**

**Single and shared rooms** Rates from \$1,430–\$1,995

Plus refundable security deposit. Weekly and daily rates available.

Women ages 18–55. Rooms furnished with bed, dresser, desk and chair, lamp, linens and towels. Housekeeping and laundry facilities available. Wi-Fi available throughout building. Rooftop garden. Application available online. All fees include two meals per day. Full-time security. Minimum stay: 3 months.

**SACRED HEART**

(212) 929-5790  
432 West 20th St.  
New York, NY 10011  
Fax: (212) 924-0891

[www.sacredheartresidence.com](http://www.sacredheartresidence.com)

[sacredheartresidence@hotmail.com](mailto:sacredheartresidence@hotmail.com)

**Daily** \$70

**Weekly** \$350 (7 nights) paid in advance

Non-refundable \$50 deposit to guarantee reservation

Women 18 to 30 years old. Stays of longer than one month must be renewed at the end of each month. Breakfast and dinner are served Monday through Friday. Curfew: Sunday through Thursday 11 p.m.; Friday and Saturday midnight.

**ST. MARY'S RESIDENCE**

(212) 249-6850  
225 East 72nd St.  
New York, NY 10021

[stmarysresidence.blogspot.com](http://stmarysresidence.blogspot.com)

[stmarysres72@aol.com](mailto:stmarysres72@aol.com)

**Three-week minimum stay** \$266/wk

Accept cash, checks, money orders and traveler's checks. Shared bathroom for all rooms

St. Mary's Residence, conducted by the Congregation of the Daughters of Divine Charity, provides a temporary home for young professional women and students. The rooms are private and are furnished with a bed, desk, chair, closet and sink. Shared bathroom. Free wireless internet access in first-floor visitor's lounge during designated hours. Each floor has a lounge with cable TV and a kitchenette (stove, microwave, toaster and refrigerator), laundry room, shower room and ladies room. Maid service once a week in the rooms and common areas cleaned daily. The rooms are air-conditioned during the summer months. 24-hour security service. Smoke-free building. Maximum stay: 4 years. Residents must be between 18 and 40 years of age and working or attending school.

**RESIDENCES & APARTMENTS: MEN ONLY**

**KOLPING HOUSE**

(212) 369-6647  
165 East 88th St.  
New York, NY 10128

[www.kolpingny.org/hostel.cfm](http://www.kolpingny.org/hostel.cfm)  
[residence@kolpingny.org](mailto:residence@kolpingny.org)

**Daily** \$70

**Weekly** \$270 (shared bathroom)

\$70 non-refundable registration fee

Maximum stay: 3 months

Monday–Friday one meal a day included (lunch or dinner). For students and interns, students need letter from parents guaranteeing payment in addition to two letters of reference. Men ages 21–35. Reservations should be made three months in advance. Passport and ID required. Applicants should provide two reference letters and fill out the application form.

### **ADDITIONAL HOUSING RESOURCES NOTES:**

**Airbnb:** [www.airbnb.com](http://www.airbnb.com)

Nightly home rentals offered in private and shared rooms or entire homes/apartments. Property type, price and amenities can be tailored to fit users' needs.

**Couchsurfing:** [www.couchsurfing.com](http://www.couchsurfing.com)

Short-term stays can be arranged with local hosts in numerous cities. Read the safety section.

**Craigslist:** [www.craigslist.com](http://www.craigslist.com)

Search Craigslist by your geographic area for housing listings. Read the personal safety tips and avoid scams and fraud.

**Sabbatical Homes:** [www.sabbaticalhomes.com](http://www.sabbaticalhomes.com)

Sabbatical Homes is an academic, home-exchange, home-for-rent, house-swap, apartment-for-rent, off-campus, housing and vacation-home rental directory dedicated to scholars worldwide. It offers home-rental, exchange or sharing options. Additional information differs based on the selected home.

**Street Easy:** [www.streeteasy.com](http://www.streeteasy.com)

Online source for long-term apartment rental in New York and New Jersey.

**Don't forget to check with your university:**

Many institutions have access to other off-campus housing resources.