

Clark University
International Center

Welcome Guide

We look forward welcoming you to the Clark community! To help facilitate a smooth transition to campus, we have collected important information and recommendations for you to review as you prepare for your studies in the U.S. We encourage you to read each section carefully and reach out to us at <a href="mailto:internationalcenter@clarku.edu">internationalcenter@clarku.edu</a> with any questions. You can find additional information on our website: <a href="www.clarku.edu/international-center">www.clarku.edu/international-center</a>.

Please be sure to also carefully review the Clark Orientation website at <a href="https://www.clarku.edu/orientation">www.clarku.edu/orientation</a> for important information about arriving at Clark.

## **Table of Contents**

- 3 | Checklist
- 4 | Health Insurance & Medical Information
  - 5 | Book Travel
  - 6 | Arriving in the U.S.
  - 6 | Airport Transportation
  - 7 | International Student Welcome
    - 7 | Housing Information
      - 8 | Money & Banking
  - 10 | Getting a SIM Card & Cell Phone
    - 10 | Driver's Licenses
    - 12 | Contact Information
    - 13 | Frequently Asked Questions

# Checklist

Set up your Clark email address and credentials
You will receive important communications before your arrival on campus, and will use
these credentials to complete most pre-arrival information and documents. Activate
your Clark account here: <a href="https://biscuits.clarku.edu/activation">https://biscuits.clarku.edu/activation</a>
Submit Health Information
Submit your required immunization and health forms online. For a full list of what you
need and how to submit the forms, see page 4.
Book Travel
Find suggested airports and temporary accommodation information on page 5.
Find Housing
Review your options for on-campus or off-campus housing and secure housing
arrangements prior to arriving in the U.S. For more information on housing, see page 7.
Collect Your Documents
Travel and Arrival Details
Submit your International Student Welcome Registration Form (mandatory) and Airport
Pickup Form (optional) to the International Center.
Check Your Finances
Bring enough \$USD for the first few weeks and find out how you will transfer money
from your home country to a U.S. bank account. For more information on banking in the
U.S., see page 8.
Follow Us on Social Media
Stay up-to-date with the International Center by following us on Instagram
<u>@clarkinternationalcenter</u> .
Attend International Student Welcome!
Arrive on campus for International Student Welcome (ISW), a few days before
Orientation begins. Please note that ISW is required for international students and
optional for U.S. Citizens or Permanent Residents living abroad.

## Health Insurance & Medical Information

#### **Health Information Forms**

Students must complete and upload the required health forms found on the <a href="https://www.clarku.edu/offices/health-services/health-forms">www.clarku.edu/offices/health-services/health-forms</a> webpage as soon as possible.

#### **Immunization Requirements**

The State of Massachusetts and Clark University require that all students provide proof of multiple vaccinations before registering for classes. Vaccination requirements are listed and explained on our website at <a href="https://www.clarku.edu/offices/health-services/immunization">www.clarku.edu/offices/health-services/immunization</a>.

All students, including international students, must comply with state laws regarding immunizations. If you cannot obtain certain immunizations in your home country, please explain this situation when you return your immunization forms to Clark Health Services.

You will not be allowed to register for classes until you are properly immunized according to state law. If you are missing any required immunizations, or need titers drawn, all except varicella and flu vaccination are available at Health Services. There are also a few local pharmacies that offer vaccinations. Remember that your health insurance will be billed for these costs; please know what your insurance will cover before you go to receive any medical care in the U.S., including vaccinations.

#### **Health Insurance**

Health and accident insurance is required by Massachusetts law for all students. You are required to have health insurance to cover health care such as preventative care, emergency treatment, hospital stays or visits to a specialist, X-rays, prescription medicine, or laboratory tests.

The State of Massachusetts does not allow international students who have insurance coverage from their home country to waive participation in the student health insurance plan. Health care is extremely expensive in the United States, and this health insurance will protect you from economic hardship if you have sudden expenses for medical care.

Visit Clark's Health Services website to see all information for new students: <a href="mailto:clarku.edu/offices/health-services">clarku.edu/offices/health-services</a>

## **Book Travel**

## **Book Your Flight**

Book your flight to land at Boston Logan International Airport. When booking your flights, remember that you should arrive in time to attend International Student Welcome.

## **Tell Us You Are Coming**

All incoming international students must complete the **ISW Registration Form** to indicate the details of your travel plans.

## **Airport Pickup Shuttle**

The International Center offers limited Airport Pickups from Boston Logan International Airport on the Monday of International Student Welcome. Please complete the **Airport Shuttle Pickup Form** if you plan to utilize this service. If you are not using Clark's Shuttle Pickup, you do not need to complete this form. Please note that the shuttle is available for students only.

#### **Short-Term Accommodation**

If you will be arriving to the U.S. earlier than your move-in date, you are responsible for arranging and paying for your temporary accommodations. We have listed some places to look for accommodation below:

#### Hotels

## **AC Hotel by Marriott Worcester**

125 Front Street Worcester, MA 01608 Approximately 1.6 miles/8 minute drive to Clark

#### Hilton Garden Inn Worcester

35 Major Taylor Boulevard Worcester, MA 01608 Approximately 2 miles/10 minute drive to Clark

#### **Holiday Inn**

110 Summer Street
Worcester, MA 01608
Approximately 2 miles/10 minute drive to
Clark

#### La Quinta Inn

446 Southbridge Street
Auburn, MA 01501
Approximately 5 miles/13 minute drive to
Clark

**Grafton Inn** 

25 Grafton Cmn Grafton, MA 01519 Approximately 10 miles/10 minute drive to Clark **Temporary Rentals** 

AirBnB: www.airbnb.com

VrBO: www.vrbo.com

## Arriving in the U.S.

## What to Expect at the U.S. Border

You can find information on arriving in the U.S., including what documents you will need to have with you and what you can expect at Customs and Border Protection inspection on our website: <a href="mailto:clarku.edu/international-center/coming-to-clark/#arrive-in-the-u-s">clarku.edu/international-center/coming-to-clark/#arrive-in-the-u-s</a>. For additional information on arriving in the U.S., please visit: <a href="mailto:clarku.edu/international-center/coming-to-clark">clarku.edu/international-center/coming-to-clark</a>.

## **Airport Transportation**

The International Center offers free, limited airport pickups from Boston Logan International Airport during International Student Welcome. To participate, you must fill out the Airport Pickup Form linked on the International Student Welcome webpage. Please note that the shuttle is available for students only.

We encourage you to arrange your travel plans so that you can take advantage of the airport shuttle pickup as it is offered FREE of charge. If you will not be using the airport pickup, you will need to make your own arrangements to travel from Boston Logan International Airport to Clark. We recommend using a shared van with <a href="Knights Limousine Service">Knights Limousine Service</a> for transportation. Please note that Clark is approximately an hour drive away from Boston, and the cost to Uber from Logan is over \$100.

## International Student Welcome

Clark is excited to welcome international students to campus a few days before the undergraduate and graduate Orientations begin.

International Student Welcome (ISW) provides you with the opportunity to build friendships with other international students and get to know campus. You also will receive important information that will help you be successful during your time at Clark.

ISW is required for all international students and is optional for U.S. citizens or permanent residents who are living outside of the U.S.

Please visit the International Student Welcome website to learn more.

## **Housing Information**

First and second year students are required to live in on-campus housing. Undergraduate third and fourth year, and graduate students can elect to live in on-campus housing on a first-come, first-served basis. Please note that there is a deadline to sign up for on-campus housing. The Office of Residential Life & Housing website provides you with all the information you need, as well as contact information if you have questions about on-campus housing: www.clarku.edu/offices/housing.

If you are planning to live in an off-campus apartment, please note that it is your responsibility to find and secure a place to live before arriving at Clark. See below for some resources to help you in this process:

Clark University Jump Off Campus: <a href="https://clarku.jumpoffcampus.com/">https://clarku.jumpoffcampus.com/</a>

**Facebook Groups**: Clark University Accepted Graduate Students; Clark U. Upper Class & Graduate Housing; Worcester MA Rentals, Apartments, Housing, Rooms, Sublets, Roommates

Third Party Websites: Apartments.com, Zillow.com, Trulia.com, hotpads.com

## Money & Banking

Americans don't usually carry a lot of cash. They prefer to pay by check, credit card, or debit card, even for small purchases. To function efficiently in the U.S. economy, you will need to open a checking and/or savings account at a local bank. Other services you may find at these banks are foreign currency conversion, traveler's checks, and interbank transfers. Most banks also offer online banking.

### **Opening an Account**

When you open an account with a bank, most banks require two pieces of identification, such as your passport and a student ID. You may open a checking or savings account at any nearby bank. Upon opening the account, you should also bring the initial deposit. You do not need a Social Security Number to open an account. At the time you open your account, you can complete a W-8BEN Form instead of giving the bank a Social Security Number. You can access this form here: <a href="http://www.irs.gov/pub/irs-pdf/fw8ben.pdf">http://www.irs.gov/pub/irs-pdf/fw8ben.pdf</a>

### **Checking Account**

A checking account is convenient for payment of bills and occasional expenses. The initial deposit may take up to two weeks to clear before you can withdraw money from your account. Once you are able to withdraw, you can use a debit card linked to your account to access your money. This can be done either at the bank, at an ATM, or by using the debit card to pay for purchases. You can also use personal checks that are connected to your checking account to pay for things such as utility bills and monthly rent.

## **Savings Account**

A savings account enables you to save money and accumulate interest on these savings. These accounts are convenient and safe if you have some extra money that you are not going to use immediately. Most banks pay about 0.01% - 0.05% interest credited annually.

## Making a Deposit

To make bank deposits, fill out a "deposit slip" and present this (along with the check or cash) to the bank teller. If the money is in the form of a check, you will have to endorse the check by signing your name on the reverse side. Depending on the amount you deposit, it might take a few days for the entire deposit to be available in your account. Many banks also have online banking apps that allow you to deposit a check using a smart phone.

#### **Debit Cards**

Many banks issue debit cards that make deposit and withdrawal services available to you 24 hours a day, seven days a week by use of an automated teller machine (ATM). These machines, which are located outside banks and in various locations such as grocery stores, are very convenient. You can avoid waiting in line at the bank and have access to cash after the bank closes or in an emergency. Banks that are members of a national ATM network allow you access to your funds throughout the country. Usually, a fee of \$3.00 to \$5.00 is charged for this service if you are not using an ATM supported by your bank. When you are withdrawing cash from an ATM after dark, be aware of your surroundings to prevent an assault. Protect your bankcard and your secret access code (PIN) as you do your cash and credit cards.

#### **Credit Cards**

Credit cards can be convenient, especially if you unexpectedly have major expenses. However, you must understand that credit cards are seductive, and before you know it you may be in debt. Before you accept a credit card you must be sure to understand all of your obligations. Most credit cards charge an annual fee. If you are unable to pay your full balance, you will be charged high interest rates on the remaining balance and any additional charges you make. Being responsible with a credit card can be a great way to begin establishing credit in the United States. Obtaining a credit card requires a Social Security Number.

Credit is usually tied to your "credit score" which is an important number to maintain while you are in the U.S. A lot of calculations go into the credit score, and it is used to evaluate your reliability, especially when making large purchases that require a loan such as a car. If you pay your bills late, or have a large credit card bill that maintains a balance each month, these can contribute to having a bad credit score. If your credit score is very low, it could even effect renting a nice apartment or passing a background check.

#### **Local Banks**

**TD Bank** (ATM available on campus)
295 Park Avenue
Worcester, MA 01609
Approximately 0.6 miles from campus/12
minute walk, 2 minute drive

### **Hometown Bank**

1001 Millbury Street Worcester, MA 01607 Approximately 2.6 miles from campus/8 minute drive

#### **Bank of America**

255 Park Avenue Worcester, MA 01609

Approximately 0.8 miles from campus/16 minute walk, 3 minute drive

ATM available at 443 Park Ave in Worcester (approximately a 2 minute walk from campus)

## Getting a SIM Card & Cell Phone

The International Center will have SIM cards available for international students (please note that they are not pre-paid).

When you are ready to purchase a phone plan and/or a new phone in the U.S., you will need to go in-person to a cell phone service provider to purchase a phone and/or set up your plan. Please see below for service providers near Clark's campus.

#### AT&T

453 Park Avenue Worcester, MA 01610 Approximately 0.4 miles from campus/8 minute walk, 2 minute drive

#### Verizon

87 Gold Star Blvd Worcester, MA 01606 Approximately 3 miles from campus/12 minute drive

#### **T-Mobile**

388 Park Avenue Worcester, MA 01610 Approximately 0.2 miles from campus/4 minute walk

Best Buy (Electronics Retailer)
The Shoppes at Blackstone Valley
70 Worcester-Providence Turnpike Ste 140
Millbury, MA 01527
Approximately 6 miles from campus/15
minute drive

## Driver's Licenses

As an international student on a student visa, you are required to obtain a Massachusetts driver's license if you plan to drive a car. This is because you intend to live in Massachusetts long-term to complete your program, which means you are establishing residency in Massachusetts and you are not categorized as a visitor.

## **Converting a License from Another State**

If you have a driver's license from another state in the U.S. that has not expired (or expired less than a year ago), you can pay the required fees for conversion to a Massachusetts license. You can make the conversion after showing proof of residence in Massachusetts and proof of legal status in the U.S., given that you do not have any physical disability or prior criminal record.

### **Converting a Foreign Driver's License**

If you have a foreign driver's license from Canada, Mexico, South Korea, Germany, France, Taiwan, or one of the U.S. Territories, you may convert your foreign license upon becoming a Massachusetts resident without taking the written or road test. If you are not from one of these countries, you will be required to pass a Massachusetts written test and a road test in order to obtain your Massachusetts license. Although some foreign visitors may drive in the U.S. with an acceptable foreign license and an International Driver's Permit for up to one year from the date of entry in the U.S., you must still apply for a Massachusetts license when you establish residency (studying towards a degree is considered establishing residency, as you are more than simply visiting the United States).

## Applying for a New Driver's License

RMV regulations require that visa holders must have a total authorized stay of at least 12 months to be eligible to apply for a Massachusetts Learners Permit or License. This would be based on the amount of time between your program start date and program end date on your I-20 form or your DS-2019. You must also have at least 30 days remaining on your status before applying.

For more information about the process of obtaining a Massachusetts Driver's License, please visit: <a href="https://www.mass.gov/passenger-class-d-drivers-licenses">https://www.mass.gov/passenger-class-d-drivers-licenses</a>

## Registry of Motor Vehicles – Worcester

611 Main Street

Worcester, MA 01608

Hours: Monday-Friday, 9am-5pm

https://www.mass.gov/locations/worcester

<u>-rmv-service-center</u>

## **Contact Information**

### **Useful Resources**

#### **International Center**

www.clarku.edu/international-center internationalcenter@clarku.edu

#### **Orientation Questions**

www.clarku.edu/orientation

## **Housing Questions**

www.clarku.edu/offices/housing reslife@clarku.edu

### **Billing Questions**

www.clarku.edu/offices/student-accounts saccounts@clarku.edu

#### **Financial Aid Questions**

www.clarku.edu/offices/financial-aid finaid@clarku.edu

## **Clark Account/Technology Questions**

www.clarku.edu/its helpdesk@clarku.edu

## **Immigration/Visa Questions**

www.clarku.edu/international-center/immigration isso@clarku.edu

## Frequently Asked Questions

## How do I get insurance if I will be arriving in the U.S. early?

If you are arriving to the U.S. early, we recommend that you purchase a short-term third-party insurance plan, as Clark's health insurance does not take effect until classes begin. We have listed a couple of options below. You can also do your own search online for the various vendors that offer these plans.

https://www.imglobal.com

https://www.aig.com

# What is the COVID policy in the U.S. and at Clark? Do I need to get tested? Are masks required on campus?

Anyone traveling to the U.S. from abroad must provide proof of being fully vaccinated with the primary series of an accepted COVID-19 vaccine. Read more about the U.S. policies <u>online</u>. All Clark students, faculty, and staff are required to be fully vaccinated against COVID-19. Read more about Clark's policies online: <u>www.clarku.edu/healthy-clark-covid-plan</u>. We encourage all of our faculty, staff, and students to carry a mask with them while on campus.

## **Airport Shuttle Pickup FAQs**

## How do I find Clark staff at the airport?

Students who sign up for the airport shuttle will receive detailed information on arriving at the airport and how to find our staff. We will communicate that information to students after the signup deadline.

## What if I arrive on a different day/time as the pickup shuttle?

If you will not be arriving to the U.S. on Arrival Day, or will be arriving later in the evening after the last pickup, you will be responsible for your own transportation to Clark from the airport. We recommend arranging a shared van service with Knights Limousine Service. Please note that Clark is an hour drive from Boston Logan International Airport, and taking an Uber or Lyft will cost over \$100.

## Do I have to wear a mask on the airport shuttle?

Clark currently does not have a mask mandate in effect, so you are not required to wear a mask on the shuttle. You are always welcome to wear a mask if that makes you more comfortable.

Who do I call if my flight is changed or delayed?
The International Center will provide a phone number and Whatsapp contact to students who are signed up for the airport pickup shuttle. If your flight is cancelled or delayed, you should alert the International Center staff. Unfortunately, we will not be able to adjust the airport pickup shuttle times due to delayed or changed flights as they are set with the transportation company ahead of time.
14