

# Guidance on accommodation, insurance & things to carry when going for higher education in USA



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# Guidance on Accommodation

# Accommodation In USA

## About Accommodation:

Where you live is an important part of the student life. A caring, supportive environment is essential for you to focus on your studies.

You'll also learn how to live a life independently.

The cost of accommodation is significant for any traveler exploring the USA especially in the cities.

There are three types of accommodation :

- A) University Residence Halls**
- B) Private Student Housing**
- C) Home Stay Accommodation**

# Types of Accommodation

- **University Residence Halls :**

Residence halls are university-managed accommodation, designed and maintained to provide a caring environment that encourages academic success, respect and personal growth. Living in a residence hall gives you convenient access to all campus facilities and social opportunities.

- **Private Student Housing :**

Private housing helps to become a responsible member of the local community. Most students who live off-campus are in housing that is shared with other students.

- **Home Stay Accommodation:**

Home stay accommodation means you stay with a family near the university campus. Student who are under age are required to stay in such accommodation.

# Establishing Accommodation Budget

Accommodation prices can vary according to occupancy, season and demand. The cost of private rented accommodation varies considerably between university and towns.

## **Guidance on what to include when working out for your budget :**

**Rent :** The general rule is that cost per sharer falls as the number of people sharing increases.

**Utility Bills :** Need to preserve energy to lower expenditure.

**Council Tax:** Full time students are exempt from paying council tax.

**Content Insurance :** In order to protect valuables of students.



# Comparison Chart For Accommodation

On-Campus	v/s	Off-Campus
Dollar amount include food, laundry, cable, internet, etc.	Money	Monthly rent often looks less expensive, but also includes cost of utilities, internet, cable, and other living costs .
In On-Campus someone else cooks for you.	Food	In Off-Campus you need to cook for yourself.
In Residence halls strict noise and party rules are to be followed.	Rules	East Lansing also has its own set of noise and party laws, but you have more freedom to have people over or host parties when you want.

**Continue..**

On-Campus	v/s	Off-Campus
In On-Campus undergraduate students meet new people .	Neighbours	Off-Campus includes a mixture of upperclassmen, graduate students and commonly members.
Residence halls provide a secure living environment with automatic locks, cameras, and gated entry points.	Security	In Off-campus you are responsible for securing your own house and need to be alert every time.
On-Campus parking may be far within a walking distance from where you live.	Parking	Off-Campus parking is a rental unit hence additional parking costs are added.



# Things To Carry When Going For Higher Education



# What To Carry While Travelling to USA

What to carry, what not to carry is a consolidated list of things to bring while travelling to USA. Remember to maintain your baggage within the weight limits as required by the airlines you travel. Otherwise you may have to pay huge sum after you arrive at the port of entry.

It is always recommended that you should check with the airline authorities to know about particular luggage limitations, since these are frequently changed by several regulations.

There is always a risk of having items lost, misplaced, stolen, or damaged, hence proper packing is very essential.



**The following documents are quite important to stay in the USA -**

- Original Form I-20 ,
- Original passport with valid F-1 Visa.
- Original Form I-94.
- Demand drafts, Traveler's Cheque and currency.
- Any sealed documents that the US Consulate gave you.
- Other important documents, such as previous academic records.
- Vaccination Certificate.
- Letter of admission/financial aid (if applicable).



# Tips For Packing your Luggage to Study in USA

Here are a few practical suggestions for packing :

- **Luggage** : Luggage restrictions vary by airlines, so be sure to check with your airline authorities about the packing limit before you start packing as not to exceed. Also attach an identification tag with your contact information on each piece of luggage. Carry a backpack or other small bag to use on short excursions.
- **Clothes**: There is no perfect formula for deciding what clothes to pack. To help evaluate how much and what kinds of clothing you will need depends upon the weather, activities that you perform, social norms for clothing in USA .
- **Cultural Products** : Some products you use at home may not be available abroad. Hence make sure to pack Hair, Facial , Religious and cultural products.

- **Electronics:** In general, it is not a good idea to bring expensive electronic equipment abroad. If you decide to bring electronic products, you may need a converter because the voltage used in other countries differs.
- **Hygiene/ Medical :** Many countries will have similar hygiene or medical products as that of the Home country. In USA products you take for granted may not be readily available hence make sure to carry all specialized hygiene or medical products.



# Some Things That You Can Skip while Packing

- **Scarves -**

Scarves sold everywhere and were completely adorable. They're reasonably priced and you're way better off buying them there.

- **Books -**

If you like reading, invest in an e-reader and pre-download enough books to last the semester. Paper books simply take up way too much space in a suitcase.

- **Food products -**

Unless you have a specific food habit, skip out on bringing food abroad. For one thing, if you go to a developed country, they'll probably have a similar – if not exactly the same – product that you can enjoy to fend off cravings.

Hence, you need to have a knowledge of the city before your travel, also copy interesting information down, and bring on the adventures!





# INSURANCE

# Insurance

A contract (policy) in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. The company pools client's risks to make payments more affordable for the insured.

Many colleges and universities have their own health insurance plans for their students. According to a recent independent study, larger USA schools tend to have better international student insurance programs than smaller schools.

**Here are some basic insurance terms that will get you started in learning more about health care in USA :**

- Premium
- Co-Insurance
- Deductible
- Expenses



# Health Insurance

Health insurance is generally inexpensive for healthy student travelers, but it is important to compare plans to see exactly what you are getting. It can cost a lot, especially if you have a family but it can be even more devastating if you don't have insurance.

In the United States, if you are not covered by a health insurance plan you have to pay for health care services yourself, which leaves you vulnerable to enormous unexpected costs for serious illnesses.

The two major ways to obtain health insurance coverage are by paying into a **Group health insurance plan** offered by your employer or buying an **Individual health insurance plan**.



# Types Of Health Insurance

**There are a variety of different health insurance plans, but you may commonly encounter these major types:**

- A) Health Maintenance Organizations (HMO)
- B) Preferred Provider Organizations(PPO)
- C) Point-of-Service plans(POP)
- D) High Deductible Health Plan(HDHP)



## A) Health Maintenance Organizations (HMO) :

- A health maintenance organization, or "HMO", is a prepaid health plan.
- HMO members usually have a primary care doctor and must get referrals to see specialists.
- The HMO arranges for this health care either directly in its own group practice and/or through doctors and other health care professionals under contract.
- Many people like HMOs because they do not require claim forms for office visits or hospital stays.





## **B) Preferred Provider Organizations(PPO) :**

- The preferred provider organization, or "PPO", is a combination of traditional fee-for-service and an HMO.
- In PPO, you present a card and do not have to fill out forms. Usually there is a small co-payment for each visit. For some health care services, you may have to pay a deductible and coinsurance.
- PPOs cover preventive care which includes visits to the doctor, well-baby care, immunizations, and mammograms.



### **C) Point-of-Service plans(POP) :**

- Many HMOs offer an indemnity-type option known as a Point-of-Service or "POS" health care plan.
- The primary care doctors in a POS plan usually make referrals to other providers in the health plan.
- In POS plan, members can refer themselves outside the plan and still get some coverage.

### **D) High Deductible Health Plan(HDHP)**

- Many HMOs offer an indemnity-type option known as a Point-of-Service or "POS" health care plan.
- The primary care doctors in a POS plan usually make referrals to other providers in the health plan.
- In POS plan, members can refer themselves outside the plan and still get some coverage.

# Strategy For Researching Health Insurance Plan

Measuring the quality of health insurance plans is difficult, but more and more information is readily available nowadays -

1. Whatever kind of health insurance plan you are considering, you need to research individual doctors and hospitals.
2. Many managed care plans are regulated by federal and state agencies hence coordinate with insurance commission of your state for details of any insurance plan.
3. You can also find out if the managed care plan you are interested in has been "accredited".
4. You can contact National organizations to review and accredit health insurance plans and institutions.
5. Get a report of survey as some managed care plans survey members about their health care experiences.

# Tips For Insurance

**Here are some tips for international insurance that you need to take in to consideration :**

- Important Insurance Terms
- Exclusions to Watch Out For
- Tips for Evaluating Student Insurance Plans
- Finding an International Student Health Insurance Plan
- Understanding Travel Insurance Benefits
- Health Insurance Benefits You Need To Have
- Student Insurance Myths and Realities



# Thank You

