

Some beginning tips you need to know:

- 1. Don't get fooled by **SALE** signs (e.g. 50-60% off, etc.) at different stores and websites. Most of them stay there forever! and their only goal is to make you buy unnecessary things. Always evaluate and ask to get familiar with real and fair price of goods.
- 2. Always search different stores for different goods (big companies like Walmart and Best-Buy also do **price matching**:
 - you can show the cashier the website from other retail companies like Amazon if they have a lower price on the exact product and they will match the price for you).
- 3. Stores in US are based on trust between customer and seller. You can return everything.
 - some stores have 30 (like amazon) and some 90 days (like Walmart) return policy. You can even return a half-eaten watermelon (if you didn't like it) and get full refund (just keep the receipt)!







1. Renting a House

Apartments.com

- Find a **roommate** first (if you want): It's recommended to choose a roommate who can give you ride while you've not got a car.
- Usually in early and mid-August some apartment complexes put VERY SPEICAL OFFERS!!!
- Check the location of the apartment and its access to the campus bus
- Don't haste for renting a house (You won't miss anything; don't worry about it)!



2. Registration and hold pickup

- A) Login at the following link and upload the scanned version the following documents:
 - Passport, i-20, i-94, VISA
 - https://tamuiss.terradotta.com/index.cfm?FuseAction=Students.Apply&Program ID=10032&R equiredProfile=1
- B) Go to ISS (International Student Services) with the following documents for registration (don't forget to sign-up on computers on the right hand side at ISS) **Always have 2 more copies of your documents**:
 - Passport, i-20, i-94, VISA
- C) Go to Beutel Health Center to pickup
 TB screening hold (If you did screening in Iran, just show your test result).

ISS: Next to Evans Library

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2. Registration and hold pickup (Continued)

- D) Go to GSC (General Services Complex):
 - to pickup certificate and transcript hold: first floor, Office of Admissions (1601)
 - documents needed: 1. Official Transcript(s) 2. Certificate(s) from your previous university(s)
 - to get your Aggie ID Card: On the second floor go to Student Business Services (2801)
- E) Meet your **Department Coordinator** and **Business Coordinator** to complete your registration and filling i-9 form.

GSC: Bus Route #6

3. Opening Bank Account

- You need your Passport and Student ID to open a bank account.
 Preferred banks for Iranian students: Wells Fargo
 - Open a Checking account and (You can open a Saving account as well but it's optional)



4. Get SIM Card (and new Phone if you need)

- It's more economic to be a member of a Family Plan.
- Ask elder students if they want to open a new family plan or if they can add you to their plan.
- Recommended carriers: T-Mobile, Sprint, Verizon, Cricket, AT&T)
- If you didn't succeed to find a family plan in the first few days, you can get a **temporal prepaid SIM card** from one of the carriers
- Check different carriers' offers for smart phones if you want (you can buy iPhone and Samsung phones on their plans with monthly payment) → Usually Sprint and T-Mobile have good offers





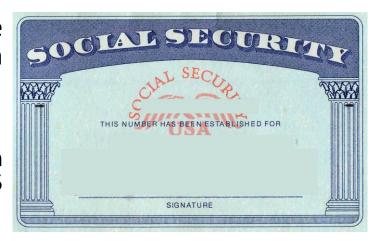






5. Get your SSN (Social Security Number) Card

- It's easier to check the following link for SSN days at ISS (usually early in September) and register for the SSN day event:
 - https://iss.tamu.edu/Events/Social-Security-Days-at-ISS
- If you missed SSN day events at ISS, you need to take the documents to SSA (Social Security Administration) office at Bryan and apply for SSN there
- Required documents are the original and one photocopy of your:
 - a) i20 b) i94 c) passport d) VISA e) Employment offer for SSN from your department **business coordinator** and **endorsed** by **ISS** d) SS-5 form from the following link: https://www.ssa.gov/forms/ss-5.pdf
- When you got your card, beware not to disclose your SSN and do not carry this card with you anywhere. Just memorize the number or have it's picture on your phone.



6. Start building you credit history

- When you got your SSN you can open a credit account
- Credit history is necessary if you plan you buy a car (and house) in the US in future.
- It's also useful if you want to buy big things and pay in smaller amounts over time
- As your first credit card, go for **DISCOVER** (you can get referral link for application from one of your friends).
- DON'T apply for credit cards at shopping stores (Target, Macy's, etc.) as they will put hard inquiries on your account and harm your credit score.
- Go ONLY with DISCOVER for the first 6 months of credit history, and then you can ask elder students about applying for a new credit card (AMEX, CHASE, etc.).



7. Getting Driver's License

- Driver's License is considered a valid ID everywhere, so you don't need to carry your passport as your ID when you have your Driver's License (especially if you want to go to bar and buy alcoholic beverages)
- First you need to get your driver's permit:
 - Take these documents to DPS office at Bryan (physical original copy):



Passport, Visa, i94, i20, SSN Card, two proofs to show you have stayed at your current address at least for 30 days (e.g. bank statement, utility bill, house contract), certificate of 2 online courses: a) go to https://www.texasadultdriverseducation.com and sign-up for basic course option, complete the online course and print the certificate b) watch Texas Impact course at following link and get the certificate: https://impacttexasdrivers.dps.texas.gov, a form that is on the table at DPS office and you need to fill while you're waiting for your number to be called (know your weight in lbs and height in ft and inches, and also your blood type)

7. Getting Driver's License (Continued)

- Second, register for road test to get the Driver's license:
 - Once you got your permit's paper receipt from DPS, you can sign-up for road test at this link: https://txdpsscheduler.com
 - Go practice the test route at least once or twice with experienced students before your test (road tests in US are way different, so don't get fooled if you were a skilled driver in Iran)
 - You can watch the test route at the following link: https://www.youtube.com/watch?v=-U3hx7UTnJA
 - On the day of the test, take all the documents needed for permit with you again plus 1) your **Permit** 3) **A form** that is on the table at **DPS office** and you need to fill while you're waiting for your number to be called

8. Lease a new car or buy a used car

1.) Leasing a brand new car:

- Fair dealerships for car leasing are: 1. Toyota 2. Nissan 3. Honda
- You can find fair deals around October and November and sometimes May

2.) Buy a **used** car:

- You can find used cars at: Craigslist, Facebook Marketplace, ...
- Search for cars with: odometer below 100K miles, not older than 10 years, with title: clean
- Ask the car owner to send you the most recent **CARFAX** report of the vehicle, or using the vehicle **VIN** buy **CARFAX** report from Amazon or wherever you find the cheapest price for **CARFAX** report and check the vehicle history.
- Check the fair price of the car you want to buy at **KBB** (install KBB app on your phone)- A good deal is around 500-1000\$ **below** the **minimum** of **KBB**
- You can apply for auto **loan** with very low interests if you want and pay by monthly installments (This is also very helpful for your credit history)
- **Toyota** (usu. Camry and Corolla) and **Honda** (usu. Civic and Accord) models are preferred (due to lower maintenance cost and depreciation and higher MPG)

9. Apply for Auto Loan

- You can apply for Auto Loan at Aggieland Credit Union.
- It's recommended to have a credit score of **750 or above** to get the lowest interest rate. But don't worry! even if your score is as low as 670, the interest rate won't differ that much.
- If you have a credit history of below 3 years, you must find someone with at least 3 years of credit history as a **co-signer**.



10. Daily purchase

- A) **H-E-B** and **Walmart** are hypermarkets where you can find almost all of your daily needs.
- B) Farm Patch is a like local grocery centers in Iran where you can find fresh fruit and vegetables (you can also find Sangak and Lavash at this store)
- C) Sam's Club is a store where you can find bulk goods and it needs annual membership (35\$/year) which is more economic if you want to shop in group with your friends.
- D) **Khairallah**, is a local market where all meat and chicken are sold **Halal**, and you can find Iranian (and aka Iranian) products.









the Farm Patch market

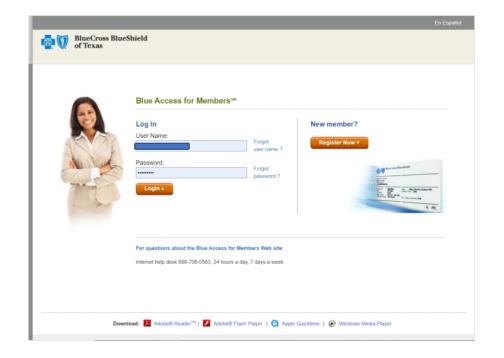
11. Campus Health Center

- If you happen to need any health care, you can go to Beutel Health
 Center
 - open on weekdays from 8AM to 5PM and closed on holidays
 - make a walk-in appointment, or you can make appointments in advance at https://shs.tamu.edu/appointments/.
 - The cost for all visits is **covered** by your insurance
 - You have to pay for your drugs on your own (if you get any prescriptions).



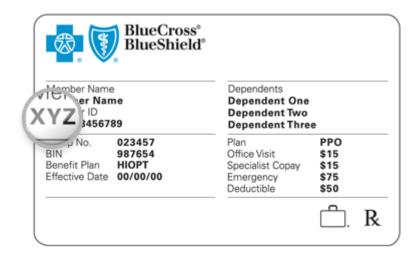
12- BlueCross BlueShield

1- 48\$ for employee.2- 97\$ for employee and spouse.



https://www.bcbstx.com/





13. Scholarships and Fellowships

- You can apply for various scholarships, fellowships, and financial aids.
 - Typical Aids and Scholarships you can apply: ISFAA, Uwide.tamu.edu
 - DO NOT miss deadlines!
- Actively search for scholarships and fellowships anywhere!!
 - Your department
 - OGAPS (usu. Travel awards)
 - Associations and institutions in your field of study
 - Conferences
 - Your inbox!!!
- In case of a hardship (such as an illness)
 you also can find need-based/emergency aids



http://financialaid.tamu.edu

Have a great stay here at TAMU!

