# The Ultimate Pre-Departure Master Guide for Indian Students Bound for South Korea

### ## Section 1: The Foundation - Post-Acceptance & Visa Application (Months 4-5 Before Departure)

The period immediately following receipt of an acceptance letter is the most critical phase of the pre-departure process. The actions taken during these initial months establish the legal and administrative foundation for the entire academic journey in South Korea. This section details the steps from formally accepting the university's offer to navigating the intricate, two-stage process of securing the D-2 Student Visa.

### ### 1.1. Your First Steps: Accepting the Offer & Initial Payments

Upon receiving an official letter of acceptance, it is imperative to review the document with meticulous attention to detail. Key information includes the deadline for acceptance and the specific procedures for paying any required enrollment deposits or the first semester's tuition fees. This step is highly time-sensitive and, once completed, forms a contractual agreement with the institution. Successfully paying these initial fees is often the trigger for the university to begin the next crucial stage: applying for the student's Certificate of Admission on their behalf. The methods for transferring these funds from India are discussed in a later section.

### ### 1.2. Decoding the D-2 Student Visa: The Certificate of Admission (CoA) Pre-requisite

The South Korean student visa process is a distinct two-stage procedure that requires careful coordination. It is not possible to apply directly for a student visa at a Korean embassy or consulate in India without first obtaining a key document from within South Korea.

First, the admitting university in South Korea acts as the student's proxy and applies for a **Certificate of Admission (CoA)** from the Korean Ministry of Justice.1 This certificate serves as official verification that the applicant is a legitimate student at a recognized institution. To initiate this process, the university will request a series of documents from the student, typically including a clear copy of the passport's bio-data page, official academic transcripts, and, most importantly, comprehensive proof of financial ability.1 The prompt and accurate submission of these documents to the university's international student office is paramount. The issuance of the CoA can take anywhere from several weeks to over a month, making it the most significant variable in the pre-departure timeline.

Only after the university has successfully obtained the CoA and sent it to the student in India can the second stage—the actual D-2 visa application—begin.

### ### 1.3. The Definitive D-2 Visa Document Checklist for VFS Global India

Once the Certificate of Admission (CoA) is in hand, the student must apply for the D-2 visa through an authorized VFS Global center in India. VFS Global serves as the official submission and processing partner for the Embassy of the Republic of Korea.4 The following table consolidates the official document requirements into a single, actionable checklist to minimize the risk of errors or omissions that could lead to significant delays.

| Document | Detailed Requirements & Expert Notes | Source Snippets |
| --- | --- | --- |
| **Valid Passport** | Original passport with a minimum of six months validity remaining and at least two blank pages. A clear photocopy of the bio-data page (first and last pages) is also required. | 4 |
| **Visa Application Form** | Must be filled out online via the Korea Visa Portal, then printed and signed by the applicant. It is critical that all fields are completed, as any blank sections may result in application rejection. | 4 |
| **Passport-Sized Photograph** | One recent color photograph taken within the last six months. The required size is 3.5cm x 4.5cm, and it must be taken against a plain white background. | 3 |
| **Certificate of Admission (CoA)** | The original CoA issued by the Korean university and sent to the student. This is the foundational document that proves official admission and eligibility for the D-2 visa. | 1 |
| **University's Business Registration Certificate** | A copy of the university's business registration certificate (사업자등록증명). The university will typically provide this document along with the CoA. | 1 |
| **Proof of Final Academic Credentials** | A copy of the highest academic qualification achieved (e.g., degree certificate, final mark sheets). For Indian documents, it is mandatory that they are **Apostilled** to be considered valid. | 1 |
| **Proof of Financial Ability** | Comprehensive financial documents, including bank statements and sponsorship letters. This is a critical component and is detailed in the subsequent section. | 1 |
| **Tuberculosis (TB) Test Result** | An original TB test report from a hospital designated by the Korean Embassy is mandatory for Indian citizens applying for a visa for a stay of more than 90 days. | 3 |
| **Proof of Family Relationship** | As Indian nationals are required to submit this, documents such as a birth certificate are necessary to establish the relationship with a financial sponsor (e.g., a parent). | 2 |
| **Health Condition Report & Declaration Form** | Standard forms that are part of the visa application package and must be completed by the applicant. | 6 |

### ### 1.4. Proving Your Financial Standing: A Deep Dive

Demonstrating sufficient financial capacity is a non-negotiable aspect of the D-2 visa application. The core requirement is to provide evidence of funds that can cover the first full year of tuition and living expenses. The widely accepted benchmark for this is approximately **USD 20,000**, or its equivalent in KRW (around ₩20,000,000).1

The following documents are accepted as proof:

* **Bank Statements:** Official, stamped, and signed bank statements covering the last six months are required. These must be recent, typically issued within 30 days of the visa application submission. The account can be in the student's name or a sponsor's name (usually a parent).8
* **Sponsorship Documentation:** If funds are in a parent's account, a notarized sponsorship letter is mandatory. This letter must clearly state that the sponsor will cover all educational and living expenses for the student. It must be accompanied by proof of the relationship, such as a birth certificate.8
* **Income Tax Returns (ITR):** To demonstrate a stable and legitimate source of income, the sponsor's ITR filings for the past two to three years are often required.6
* **Scholarship Letters:** If the student has been awarded a scholarship, the official award letter from the granting institution is a valid form of financial proof. The letter must specify the total amount, duration, and what expenses it covers (e.g., tuition, living allowance).8

A critical element that is often misunderstood is the rationale behind the six-month bank statement requirement. Immigration authorities are not merely checking the final balance; they are assessing the financial stability and legitimacy of the funds. A history of consistent balances provides confidence that the funds are genuinely available for the student's education and not just temporarily deposited to meet a visa requirement. A sudden, large deposit made shortly before the application can be interpreted as a "red flag," potentially leading to scrutiny or rejection. Therefore, financial planning for the visa should begin at least six to seven months prior to the application date. This allows for the establishment of a credible financial history, with any large transactions supported by a clear paper trail, such as from the maturity of a fixed deposit or the sale of property.

### ### 1.5. Navigating the VFS Global Process & Fees

All D-2 visa applications must be submitted in person at a designated VFS Global center in India. An appointment is generally not required for submission.5 The visa fee and associated service charges must be paid in cash at the VFS center during the submission process.

The approximate fee structure is as follows:

* **D-2 Visa Fee (Long Term Single Entry):** ₹4,200 9
* **VFS Global Service Charge:** ₹1,380 6
* **Courier Charge (Optional):** ₹550 6
* **Total Approximate Cost:** ₹5,580 - ₹6,130

It is essential to verify the exact fees on the official VFS Global website before visiting, as they are subject to change. The standard processing time after submission is typically 5 to 10 working days. However, this can extend to two to four weeks during peak seasons or if additional document verification is required.10 It is strongly advised to submit the application at least one to two months before the intended date of departure.

### ## Section 2: Financial & Travel Logistics (Months 2-3 Before Departure)

Once the visa application is submitted, the focus should shift to the logistical preparations for the move. This includes arranging the transfer of university fees, setting up a system for managing daily expenses in Korea, and strategically booking flights.

### ### 2.1. Managing Your Finances: Paying University Fees & Initial Budgeting

South Korean universities are well-equipped to receive international payments, primarily through wire transfers. Students from India have several options for this transaction:

* **Traditional Bank Wire Transfer (SWIFT):** This is a secure and widely accepted method. However, it can be slower, often taking 3-5 business days to complete, and may involve higher costs. Indian banks typically charge a SWIFT fee, an outward remittance fee, and may apply a less favorable exchange rate, which acts as a hidden markup.12
* **Online Money Transfer Platforms:** Services such as Flywire and Wise have become popular alternatives. These platforms often provide a more streamlined online process, faster transfer times, and more competitive exchange rates with lower, transparent fees. Many international universities have direct partnerships with platforms like Flywire to simplify the payment process for students.12

For a large, one-time payment like tuition, it is advisable to compare the final amount the university will receive (after all fees and currency conversion) from both a traditional bank and an online platform. For managing smaller, recurring expenses or sending money for living costs, online providers often prove to be more convenient and cost-effective.

### ### 2.2. The Indian Student's Guide to Forex Cards

A forex card is a prepaid travel card that is loaded with foreign currency, allowing for transactions abroad without incurring the high conversion fees and charges associated with using a standard Indian debit or credit card. When selecting a forex card for a long-term stay in South Korea, several factors should be considered.

The most significant of these is the **forex markup fee**. Many banks and card providers generate revenue by offering an exchange rate that is less favorable than the real, mid-market rate (the rate often seen on platforms like Google or Reuters). This difference, or "markup," is a hidden cost. While a markup of 2% to 3.5% might seem small on a single transaction, it accumulates into a substantial amount over the hundreds of purchases a student makes during a semester for groceries, transportation, and other daily needs.15

Consequently, selecting a card that offers a "zero forex markup" is one of the most effective long-term cost-saving strategies. These cards use the real mid-market exchange rate, ensuring that the only costs are the explicit fees for transactions or ATM withdrawals. The recurring savings from avoiding a markup fee far outweigh any one-time issuance or application fee.

The following table provides a comparison of popular forex cards available to Indian students, focusing on the most critical financial features.

| Card Name | Markup Fee | ATM Withdrawal Fee (International) | Key Benefit for Students | Source Snippets |
| --- | --- | --- | --- | --- |
| **AtlysX Global Forex Card** | Zero | ₹110 + GST | Supports over 130 currencies; provides 24/7 in-app support. | 15 |
| **Niyo Global Card** | Zero | ₹110 + GST | The zero markup feature offers significant long-term savings on daily spending. | 15 |
| **BookMyForex Forex Card** | Varies (locked-in rate) | Varies by operator | Locking in the exchange rate at the time of loading provides protection against currency fluctuations. | 15 |
| **ICICI Bank Student Travel Card** | ~3.5% (standard) | First withdrawal per month is free for 5 years. | Offers student-specific benefits like international lounge access and an ISIC membership. | 15 |
| **HDFC Multicurrency ForexPlus** | ~2% | ₹150 | Backed by a trusted brand with wide acceptance. | 15 |
| **Axis Bank Multi-Currency Forex** | ~3.5% | ₹100 | Supports 16 different currencies for versatile travel. | 15 |

### ### 2.3. Booking Your Flight: A Strategic Approach

The cardinal rule of booking travel is to wait until the D-2 visa has been approved and stamped in the passport. Booking a non-refundable flight before securing the visa carries a significant financial risk. For the most competitive fares, it is best to book approximately one to two months in advance, with travel on weekdays often being cheaper than on weekends.10 Analysis of flight data suggests that the cheapest months to fly from India to South Korea are typically during the off-peak seasons, such as late autumn (October) or early winter (December).19

A crucial advantage for students is the availability of special student fares offered by many international airlines. These fares often include a substantially increased baggage allowance, which is invaluable for someone moving abroad for an extended period.

| Airline | Student Baggage Allowance (Economy) | How to Avail | Source Snippets |
| --- | --- | --- | --- |
| **Singapore Airlines** | 40kg (2 pieces) | Book through the airline's student privileges page after verifying student status with a KrisFlyer membership. | 21 |
| **IndiGo** | 30-45kg total (depending on the route) | Select the "Student Fare" option during the booking process; a valid student ID is required at check-in. | 22 |
| **Air India** | Enhanced allowance (often 2 pieces x 23kg) | Select "Student" as the passenger type when booking; a valid ID is required at the airport. | 24 |
| **KLM** | 1 standard bag + 1 extra 23kg bag | Choose "Student" as the passenger type during booking; proof of student status is required. | 26 |
| **Asiana Airlines** | Standard: 1 piece x 23kg (No specific student offer identified) | N/A | 27 |
| **Korean Air** | Standard: 1 piece x 23kg (No specific student offer identified) | N/A | 28 |

### ## Section 3: Accommodation - Securing Your New Home (Months 2-3 Before Departure)

Securing suitable accommodation is fundamental to a successful and comfortable academic experience. Research into housing options should commence as soon as the university offer is accepted, as popular choices are often limited and fill up quickly.

### ### 3.1. On-Campus Living: University Dormitories

University-managed dormitories are the most convenient and popular choice for new international students. They are typically located on or very close to campus, providing easy access to classes and university facilities, and fostering a built-in community of peers.30 The application process is usually conducted online via the university's housing portal and is highly competitive. It is crucial to apply the moment the application window opens, as placements are often allocated on a first-come, first-served basis.30

Costs for dormitories vary by university and room configuration (single, double, or triple occupancy) but generally fall within the range of **₩300,000 to ₩900,000 (approximately $240 - $720) per month**.35 Rooms are typically furnished, and buildings often include shared facilities such as kitchens, laundry rooms, common lounges, and fitness centers.30 Some dormitories may offer optional or mandatory meal plans.

### ### 3.2. Off-Campus Adventures: Goshiwons, Officetels, and Hasukjibs

For students seeking more independence or who were unable to secure a dormitory spot, several off-campus options are available.

* **Goshiwon (고시원):** These are compact, single-occupancy rooms that represent the most budget-friendly private housing option. Monthly rent ranges from **₩280,000 to ₩700,000**, often including utilities, internet, and basic staples like rice and kimchi.37 A Goshiwon provides a small, furnished room with a bed and desk. While the kitchen and bathroom are typically shared, some modern establishments offer private en-suite bathrooms at a higher price. This option offers maximum privacy and freedom from dormitory rules but can be isolating, and soundproofing is often minimal.38
* **Officetel/One-Room (오피스텔/원룸):** This is a studio apartment complete with a private kitchenette and bathroom. It offers complete independence and more living space. However, it is a more expensive option, not only in monthly rent (**₩300,000 - ₩600,000+**) but also due to the significant security deposit (Jeonse or Wolse) required, which can range from **₩2,000,000 to over ₩10,000,000**.38 The student is also responsible for furnishing the space and paying for all utilities separately.
* **Hasukjib (하숙집):** A traditional Korean boarding house, similar to a homestay. Students rent a private room but share common facilities. The monthly rent of **₩500,000 to ₩800,000** typically includes two home-cooked meals per day (breakfast and dinner), offering a valuable cultural immersion experience.32

The choice between these housing options extends beyond financial considerations; it is a fundamental lifestyle decision. A first-year international student is simultaneously adapting to a new country, a different academic culture, and building a new social network. The structured environment of a university dormitory—with its proximity to classes, meal plans, and resident support systems—can provide a crucial "soft landing," reducing the cognitive burden of daily life during the initial adjustment period.39 In contrast, the complete independence of a Goshiwon or Officetel places the full responsibility of self-management, from cooking to socializing, on the student from day one, which can be overwhelming.38 For this reason, a university dormitory is highly recommended for the first semester. Off-campus options become more viable in subsequent semesters, once a student has established a routine, a social circle, and greater confidence in navigating Korean life.

| Feature | University Dormitory | Goshiwon | Officetel / One-Room | Hasukjib (Boarding House) |
| --- | --- | --- | --- | --- |
| **Avg. Monthly Cost** | ₩300k - ₩900k | ₩280k - ₩700k | ₩300k - ₩600k+ | ₩500k - ₩800k |
| **Security Deposit** | Low or None | Low or None | **Very High** (₩2M - ₩10M+) | Low or None |
| **Meals Included** | Optional (Meal Plan) | No (Free rice/kimchi common) | No | Yes (Usually Breakfast & Dinner) |
| **Privacy** | Low (Shared Rooms) | High (Private Room) | Very High (Private Apartment) | Medium (Private Room) |
| **Social Life** | High (Built-in community) | Low (Can be isolating) | Low (Independent) | Medium (Communal with family) |
| **Best For...** | First-semester students, those seeking community and convenience. | Budget-conscious students who value privacy and independence. | Long-term students wanting full independence and more space. | Students wanting a cultural immersion and home-cooked meals. |

### ## Section 4: The Art of Packing - A Four-Season Guide for the Indian Student (Month 1 Before Departure)

Packing for a long-term stay in South Korea requires a strategic approach that accounts for its four distinct seasons, the availability and cost of goods locally, and strict airline baggage limitations.

### ### 4.1. The Ultimate Packing Checklist: Documents, Clothing, and More

A comprehensive packing list should be divided into logical categories to ensure nothing is overlooked.

* **Essential Documents (Carry-On Only):** Passport with visa, Certificate of Admission, university offer letter, flight tickets, accommodation proof, financial documents, academic transcripts (Apostilled copies), and multiple passport-sized photographs.
* **Clothing & Footwear:** A mix of clothing suitable for all four seasons, formal wear, ethnic wear, and comfortable daily footwear.
* **Electronics:** Laptop, unlocked smartphone, chargers, power bank, and a universal travel adapter.
* **Toiletries & Personal Care:** A one-to-two-month supply of preferred brands, especially deodorant and specific skincare.
* **Health & Medicine:** A basic first-aid kit and any required prescription medications with a doctor's letter.
* **Kitchen Essentials from India:** A small pressure cooker and sealed packets of essential spices.
* **Miscellaneous:** Items from home for comfort (photos, small keepsakes), a reusable water bottle, and a sturdy backpack for daily use.

### ### 4.2. Dressing for the Korean Climate: A Seasonal Breakdown

South Korea experiences a temperate climate with four distinct seasons, a significant departure from the climate in most parts of India. Packing should be planned accordingly.

| Season | Avg. Temperature | Essential Clothing Items to Pack | Expert Tip |
| --- | --- | --- | --- |
| **Spring (Mar-May)** | 5°C to 18°C | Light jackets, cardigans, long-sleeved shirts, jeans. Layering is the most effective strategy. | Pack a light rain jacket or a compact umbrella, as spring showers can be frequent and unexpected. |
| **Summer (Jun-Aug)** | 22°C to 30°C | T-shirts, shorts, skirts, and dresses made of light, breathable fabrics like cotton or linen to combat high humidity. | It is advisable to pack light for summer and purchase trendy, affordable summer clothing in Korea if needed. |
| **Autumn (Sep-Nov)** | 8°C to 20°C | Sweaters, hoodies, light-to-medium jackets, and jeans. The climate is similar to spring. | This is widely considered the most pleasant season; pack comfortable walking shoes to enjoy the outdoors. |
| **Winter (Dec-Feb)** | -5°C to 5°C | A **heavy winter jacket (puffer or parka), thermal innerwear**, sweaters, woollen socks, gloves, a scarf, and a beanie are essential. | A standard winter jacket from India may not provide sufficient insulation for the Korean winter. It is often more practical to purchase a high-quality winter coat in Korea. |

### ### 4.3. Essentials from Home: What to Bring from India

While most items are available in South Korea, certain products are either difficult to find, expensive, or formulated differently. It is wise to bring these from India.

* **Kitchen Items:** For students who plan to cook, bringing a small (2-3L) pressure cooker and small, well-sealed packets of essential Indian spices (such as turmeric, garam masala, and cumin) is highly recommended. These items are staples in Indian cuisine but are not commonly available in Korean supermarkets.41
* **Personal Care Products:** Korean deodorants are often formulated as fragrances rather than antiperspirants and may be less effective than what Indian students are used to. Bringing a sufficient supply of a preferred brand is advisable.43 Additionally, as Korean tap water is not fluoridated, bringing a supply of fluoride toothpaste is a practical measure for dental health.44 Students with darker skin tones may find it difficult to find matching shades of foundation and other cosmetics, so bringing these from home is recommended.
* **Clothing and Footwear:** Finding larger clothing and shoe sizes can be a significant challenge in the Korean market. Students who wear shoe sizes larger than a UK 8 for women or a UK 10 for men should pack enough formal and casual footwear for their stay.42
* **Ethnic Wear:** Pack at least one or two traditional Indian outfits, such as a saree or kurta. These will be invaluable for cultural festivals, university international days, and other formal events.41

### ### 4.4. Gadgets and Gear: Tech Preparations

South Korea operates on a different electrical standard than India. The power sockets are **Type C and Type F**, which are the two-round-pin plugs common throughout Europe. The standard voltage is **220V** and the frequency is **60 Hz**.46

The voltage in India is 230V, which is close enough to be compatible with South Korea's 220V system. Therefore, a voltage converter is not necessary for most modern electronic devices like laptops and phone chargers, as they are designed to handle a range of 100-240V.47 However, the plug shapes are incompatible. Indian plugs (Type D and M) will not fit into Korean sockets. It is therefore

**mandatory to bring a universal travel adapter**. A highly practical tip is to also pack an Indian power strip; this allows multiple Indian devices to be plugged into a single travel adapter, which is far more convenient than carrying multiple adapters.42 Finally, ensure that any smartphone brought from India is "unlocked," which will allow it to accept a Korean SIM card upon arrival.45

### ## Section 5: Health & Safety Preparations (Month 1 Before Departure)

Proactive health management is a critical but often overlooked component of pre-departure planning. This includes medical check-ups, necessary vaccinations, and securing appropriate insurance coverage.

### ### 5.1. Pre-Departure Health Check & Vaccinations

It is strongly recommended to schedule a comprehensive medical and dental check-up before departing for South Korea. This provides an opportunity to address any underlying health issues and obtain necessary prescriptions.

While there are no mandatory vaccinations required for entry from India, consulting with a physician about recommended immunizations is a prudent step. It is advisable to ensure all routine vaccinations are up-to-date. Other vaccines to consider, particularly for a long-term stay, include Hepatitis A, Hepatitis B, Tetanus, and Japanese Encephalitis.49

For students requiring prescription medication, it is essential to bring a supply sufficient for the entire duration of the stay, accompanied by a doctor's note or prescription. Crucially, the legality of all medications must be verified in advance. Certain substances that are legal in India, particularly those containing narcotics or amphetamines, may be considered controlled or illegal substances in South Korea. Clearance may be required from the South Korean Ministry of Food and Drug Safety (K-MFDS).50

### ### 5.2. Understanding South Korea's National Health Insurance (NHI)

For international students on a D-2 visa staying longer than six months, enrollment in the Korean National Health Insurance Service (NHIS) is **automatic and mandatory**. This process is initiated upon the successful registration and issuance of the Alien Registration Card (ARC).52

The monthly premium for students is significantly subsidized by the government, making it highly affordable. Students can expect to pay approximately **₩60,000 to ₩80,000 per month**.52 It is important to note that the first bill received will likely be for a larger amount, as it will include retroactive payments calculated from the date of ARC registration.57

The NHIS provides excellent and comprehensive coverage. It significantly reduces the financial burden of healthcare, with patients typically responsible for only 20% of inpatient costs and 30-60% of outpatient treatment costs for covered services.52

### ### 5.3. Bridging the Gap: The Critical Need for Private Travel Insurance

A critical gap exists in the health coverage timeline for new international students, creating a period of significant financial and health risk. The sequence of events is as follows: the student arrives in Korea, applies for an Alien Registration Card (a process that can take six to eight weeks), and only after the ARC is issued does their mandatory NHI coverage become active.52

This creates an "uninsured arrival period" of up to two months during which the student has no public health coverage. In the event of an illness, accident, or any medical emergency during this time, the student would be liable for 100% of the medical costs, which can be catastrophically expensive. This represents one of the greatest and most easily avoidable risks a new student faces.

Therefore, it is not merely advisable but **essential** for every student to purchase a comprehensive private travel and health insurance policy from India **before departure**. This policy should provide robust coverage for at least the first **three months** of their stay in South Korea, effectively bridging the gap until their NHI becomes active.

### ## Section 6: Touchdown in Korea - Your First 14 Days

The first two weeks in South Korea are a critical period for completing essential administrative tasks. Addressing these responsibilities promptly will ensure a smooth and legally compliant start to the semester.

### ### 6.1. Navigating the Airport: Arrival & Onward Travel

Upon landing at Incheon International Airport (ICN), proceed to the immigration counters designated for "Foreigners." Students with a D-2 visa must present their passport but are exempt from filling out a physical arrival card.59 After clearing immigration, collect your luggage from the designated carousel and proceed through the green "Nothing to Declare" channel at customs, unless carrying items that require declaration.59

Several transportation options are available to reach your accommodation:

* **Airport Railroad Express (AREX):** This is the fastest and most efficient way to travel from the airport to central Seoul.60
* **Airport Limousine Bus:** These comfortable, direct buses serve various neighborhoods in Seoul and other cities. Tickets can be purchased at counters located on the first floor of Terminal 1 or the basement (B1) floor of Terminal 2.59
* **Taxi:** Official international taxis are available but represent the most expensive mode of transport.59

### ### 6.2. Priority One: Applying for Your Alien Registration Card (ARC)

The most urgent task upon arrival is to apply for the Alien Registration Card (ARC). It is a legal requirement to apply at the local immigration office that has jurisdiction over your residential area within **90 days of arrival**.7 However, this should be done as soon as possible, ideally within the first week.

The ARC is the official identification card for foreign residents in South Korea and is indispensable for daily life. It is required to open a fully functional bank account, sign up for a long-term mobile phone plan, and, most importantly, to be officially enrolled in the National Health Insurance system.62

The university's international student office typically provides guidance and may even organize group visits to the immigration office. An appointment must be booked online in advance through the official HiKorea portal. The required documents include the application form, passport, a passport-sized photo, a certificate of enrollment from the university, proof of residence (such as a dormitory contract), and a fee of ₩30,000.61 The physical ARC card can take

**six to eight weeks** to be issued and delivered.58

### ### 6.3. Setting Up Your Financial Life: Opening a Korean Bank Account

While some banks may offer limited-function accounts to foreigners without an ARC, opening a full-service bank account with a debit card and online banking capabilities requires the applicant to present their Alien Registration Card.63

The process must be done in person at a bank branch. It is advisable to choose a branch located near a university, as they are more likely to have English-speaking staff and be familiar with the needs of international students. The required documents are your passport, your ARC, and a local Korean phone number.63 It is highly recommended to ask the bank staff for assistance in setting up the mobile and online banking applications before leaving the branch. The process often involves installing digital security certificates and can be complex to navigate without assistance.63

### ### 6.4. Staying Connected: SIM Card & Transportation Card

For immediate connectivity upon arrival, a prepaid SIM card can be purchased at the airport. However, for more cost-effective, long-term postpaid mobile plans, the ARC is required.

An essential item to acquire immediately is a **T-Money card**. This is a rechargeable smart card used for all forms of public transportation, including subways and buses, across the country. It can also be used for payment at most convenience stores. T-Money cards can be purchased and recharged at any convenience store (such as GS25 or CU) or at vending machines inside subway stations.

### ## Section 7: Final Countdown - The Last Week Checklist

The final week before departure is dedicated to final checks and preparing for the journey itself.

### ### 7.1. The One-Week-Out Checklist

* [ ] **Finalize Packing:** Use vacuum-seal bags to maximize luggage space. Weigh all checked and carry-on bags to ensure they comply with the airline's weight and size restrictions.
* [ ] **Currency Exchange:** Convert enough Indian Rupees to have at least **₩100,000 - ₩150,000** in cash. This will cover immediate expenses upon arrival, such as transportation, a T-Money card, and a meal, before you can access an ATM.42
* [ ] **Inform Banks:** Contact your Indian banks to inform them of your international travel dates and destination. This is a crucial step to prevent your debit and credit cards from being blocked due to fraud protection protocols.64
* [ ] **Digital Backups:** Create digital copies of all essential documents (passport bio-data page, visa page, CoA, university offer letter, flight itinerary, insurance policy). Save these files to a secure cloud storage service (like Google Drive or Dropbox) and also on a physical USB drive.41
* [ ] **Download Essential Apps:** Before leaving, download key South Korean mobile applications. **Naver Maps** is generally more accurate than Google Maps for navigation in Korea. **KakaoTalk** is the primary messaging application used by virtually everyone. **Papago** is a highly effective translation app.

### ### 7.2. The Carry-On Essentials Checklist

The carry-on bag should be treated as a survival kit, containing everything that is irreplaceable or would be needed within the first 48 hours, in case of a checked baggage delay.

* [ ] **Documents:** Original passport with D-2 visa, original Certificate of Admission (CoA), university offer letter, flight tickets, proof of accommodation, and private health insurance policy documents.41
* [ ] **Finances:** Forex card, any Indian debit/credit cards you plan to use, and the Korean Won cash you exchanged.
* [ ] **Medication:** All prescription medications, accompanied by a doctor's note, along with basic over-the-counter remedies for headaches or allergies.
* [ ] **Electronics:** Smartphone, laptop, a fully charged power bank, a universal travel adapter, and all corresponding charging cables.
* [ ] **Comfort Items:** A complete change of clothes, basic toiletries (toothbrush, face wash, deodorant), a travel pillow, and noise-canceling headphones for the flight.

### ### 7.3. The Day Before Departure

* [ ] Complete the online check-in for your flight.
* [ ] Charge all electronic devices to 100%.
* [ ] Confirm your transportation to the airport in India and re-check your flight's departure time.
* [ ] Ensure you get adequate rest. A long journey and an exciting new chapter await.

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