

FAQ(FREQUENTLY ASKED QUESTIONS)

What is ANKUR?

ANKUR has been an active functioning body since when we came to University of Pittsburgh as graduate students, when our seniors came and when their seniors came and so on. ANKUR doesn't have a full form but it is the other name to Indian Graduate Student Organisation. It was formed to help and support indian students who are landing at US for graduate studies at UPitt, for conducting cultural activities and many such, that make them feel at home away from home.

When should I start looking for accomodation?

ASAP. You should ideally finalize your residence in Pittsburgh well in advance and before you land. As you get closer to August, it becomes increasingly hard to find a decent place.

How should I look for houses?

The Pitt housing groups and Carnegie Mellon housing groups on facebook are extremely helpful. Ankur IGSA also has their own facebook page where housing is discussed. Other useful websites are Trulia, Zillow, Craigslist, Hotpads and Apartments.com. Some popular managements are Meyers management, Lobos management, Arbors management, Mozart management, Union Real Estate, McQuarter's realty co etc. (they have their own websites). None of these websites charge any brokerage fees and you deal directly with Landlord or management. Pitt also has an off campus housing search website called [OCL](https://www.ocl.pitt.edu/exploring-campus-living).

Links:

https://www.facebook.com/groups/816037598451517/?ref=group_header
<https://www.facebook.com/groups/HousingAndRoommatesInPittsburgh/>
<https://www.ocl.pitt.edu/exploring-campus-living>
<https://sublttr.com/>

What are some important questions to ask landlords?

1. Are utilities included in the rent? What utilities will I be paying for separately?
2. Are washing machines and dryers both available?
3. Is it close to major bus routes?
4. How close is the pitt shuttle stop?
5. Can you provide me with a video of the house?
6. Which floor is the house on? (basements have their own set of problems)
7. How far is it from my college building?
8. Are there any rodent/ pest issues?
9. Who shovels the front of your apartment during snow?

What kind of apartments should I avoid?

From what we've heard and from our experience, basement apartments should be avoided as they get super chilly during winters. Going for new buildings would be good because you can save on expenses on utilities such as gas or electricity.

What are some important things to know about household utilities?

It is most important to see if your heat is on electricity or gas. Generally gas bill is included as a part of utilities whereas electricity is paid separately. So heat on electricity shoots up the bill more than A/C usage. Also see if the apartment has a wooden floor or carpet. Carpets are more warm and comfortable. This is because electricity bills can rise by 100-200\$ in winters because of heater.

What are pros and cons for different living options in Pittsburgh?

On campus living (ocl.pitt.edu) by Pitt is a very good option as you get free [saferiders](#) in the night, no electricity bill, no security deposit, quick maintenance. But you should have to show that you have taken all the vaccinations.

Off Campus living includes that you pay for wifi+rent and all the other utilities separately and an additional security deposit as well.

Three most suitable areas for students are: Oakland (it is the heart of University campus), Shadyside(it is close to all the important locations for students - University, Groceries and buses to downtown) and Squirrel Hill (peaceful clean neighbourhood, with excellent apartments for students at really affordable prices)

In all cases, looking for an apartment on the bus routes of 71 and 61 buses is key to connectivity and/or the [bus shuttle routes](#) 10A, 20A/B (check what are pitt shuttle [here](#))

Is there a direct flight from X to Pittsburgh?

https://www.google.com/flights#flt=/m/068p2..2019-06-13*/m/068p2.2019-06-17;c:USD;e:1;ls:1w;sd:0;t:h

By when should I book tickets to Pittsburgh?

You can book at the time of your convenience, it is ideal that the land day is not earlier than 2-3 days from the start day of the orientation.

Any good airline flyers that offer good deals?

Qatar Airways, Delta Airlines, and more. Most of the airlines offer extra baggage of one additional package for students.

Do you know any good flight deals?

Official website for qatarairways has some good student offers.

<https://www.qatarairways.com/en-in/offers/cug/students-offer.html>

Register on this link and use student promo code that will be sent to your mail while booking your ticket

MakeMyTrip also has offers to convert normal ticket to a student ticket if we send copies of passport, I20 and visa.

What are the rates for the student ticket? Are they any cheaper?

In most cases, instead of reducing the price of the ticket, they may offer students to carry extra baggage over and above the prescribed limit.

Is the student offer only available at Emirates?

Emirates and Qatar offer it. Google may help you find good deals.

Any good forex card deals?

If y'all are looking for a forex card, I read about this firm called GoNiyo.

<https://www.goniyo.com/phone/global.html> They charge literally nothing for issuance transaction, recharge, or maintenance of the account. One downside that I know of is they use the VISA exchange rate which I hear is 40p to 50p higher. It is highly recommend you to do your research before choosing the forex card. Apparently GoNiyo has no charge for atm withdrawals. Citizen Bank offers free cash withdrawals on forex cards. Whoever has a centrum card, speak to your rep. Mostly withdrawal is free. They've changed to Yes Bank as their bank. Another thing with Forex card is that using them at any atm here will carry an extra charge of 2-3 \$ even for balance inquiry so keep it mind when you use the atm with the card

Do they accept cash at Walmart, and other grocery stores?

They do accept but Card is used everywhere here. So start getting used to it.

What is the maximum amount that we can carry in Cash from India?

3000\$. So it is better to carry in card.

Anything else regarding carrying large amount of cash?

if you enter the U.S. or depart from the U.S. with more than \$10,000 in cash (or its equivalent - in Euros or gold bars or some other readily spendable currency) you must report the fact of what you are importing or exporting to Customs and Border Protection (on a convenient form an officer will give you;

What are some good loan agencies that offer at decent interest rates?

Prodigy finance, HDFC Credila, SBI loans, and to name few offer good interest rates with little or no mortgage for the education loans that they offer

I am a PhD student and have full scholarship, will my VISA be rejected?

No. There are many other reasons for VISA to be rejected, this is generally not one of them. Only in cases when source of funding is unreliable is the F1 VISA generally rejected.

Do landlords allow people to stay for a month before signing an actual long term lease?

No. Maximum time offered for outsiders to stay at a flat for which they are not renting or have not signed the lease is 3-5 days, only if you know the outsiders know the people in the flat and the lease signed by the people in the flat has not ended.

What is the usual protocol for payment after signing the lease?

Most of the management companies and landlords accept a wire transaction. Most common protocol here is that on signing, you will pay the security deposit, the first month's rent and/or the last month's rent.

When does my lease generally start?

Leases generally start on August 1st, last week of July or about 15th August.

I cannot land at Pittsburgh exactly when my lease starts, that is I will land a little earlier than when my lease starts, what should I do?

Quality Inn is in South Oakland and pretty close to the campus. If you need to stay in a hotel, this would be a good option. There are few airbnbs around Lawrenceville as well. The 93 bus takes you from there to the Campus.

How high can electricity bill go in winters and in spring/summer?

In winter, depending on whether your heating is gas or electricity it can vary. It will be typically be around 30-35\$ per person. In spring/summer, this price will go down, because you won't be needing heating at all.

How do I get to my house from the airport?

The Pittsburgh Port Authority bus 28X covers many major stops from the airport to Shadyside. The fare for the bus is \$2.75 and it requires you to feed in the exact amount. Any excess will not be returned. Other options are Uber, Lyft, Super shuttle, z-trip, to name a few. (Uber and Lyft require a card that's issued in the USA. No cash. Z-trip allows you to pay with both cash and card and accepts even forex)

How do I travel within Pittsburgh?

Port Authority buses are available across most locations in Pittsburgh. The fare is \$2.75 per trip in cash. Carrying change (\$2 bills and \$0.75 worth quarters) is beneficial. Port Authority also issues monthly, weekly and daily passes via a system called connect-card (in case any parents accompany the students and wish to travel). All public transport is **free** for pitt students with their ID card.

Where do I get my Pitt ID?

Your pitt ID will be available at Panther Central in the lobby of Litchfield Towers, Oakland.
Location: <https://goo.gl/maps/YGAukFLoSvLgJzMp7>

What are the three most important things that I need to do when I land?

1. Get connected with the sim card

2. Visit the Panther Central to get your ID card to enjoy all the privileges such free bus travel, printouts from printing machine, etc on the card (printouts only after registering for courses)
3. Once your accommodation is set, If it is a working day, Pay a visit to the PNC bank at 4031 Fifth Ave, Pittsburgh, PA 15213 or Citizen Bank with your I-20, Visa, Passport, I-94 print out, lease document or address proof

What is the I94 record?

I94 serves as a record to/from the US soil over the past few years of the individual. This is no longer a paper document and can be accessed online.

<https://i94.cbp.dhs.gov/I94/#/home>

What questions should I ask a bank when creating an account?

The preference for students here is PNC as its pretty popular in the region, but you can create an account at any bank. Some of the questions to be asked are,

How do your saving and checking accounts work?

Do I need to maintain a minimum balance? If so, what is the minimum balance?

If I drop below my minimum balance, what is the fee?

Does the account have any monthly or annual fees? Is there any interest?

How long will it take for me to get my debit card? Are there any fees associated with the debit card?

What is the fee for a wire transfer? Is there a monthly limit for wire transfers?

What is the course structure?

Every program has its own unique course structure. You need to contact either your advisor or if you get in touch with seniors in the program, you can know how and what to apply for that semester that you're getting admitted in. Generally a student has to register for at least 9 credits to be considered full time students, otherwise for less than 9 credits they are considered to be doing part-time.

When is the orientation this year?

August 12th, 2019

When should I reach Pittsburgh?

Don't reach more than 2-3 days earlier than Orientation, you won't have much to do until then

What is the OIS check-in and when does it happen?

OIS check-in is done by the OIS on your I-20 to note that you have landed in US and are starting school on the set date as per the I-20 details. It happens during the orientation week.

What is the class start date?

https://registrar.pitt.edu/assets/pdf/Academic%20Calendar%202019-2020_Final.pdf

When can I start registering for courses?

You cannot start registering for courses until document verification is completed (especially for students in SCI). This typically happens during the week of the orientation. But the good news is that seats generally are available for registering even until the last date of payment for tuition fees (by 6th September 2019)

I won't have all my testimonials ready by the time of the document verification, as I am in my final semester right now and will not have all the originals in time before my classes start. what do I do?

Keep your transcripts ready for document verification. If you don't have the full transcript ready, keep all the originals and grade cards of all your semesters and the provisional degree certificates as well as other testimonials that you can present. The document verification committee is generally understanding regarding delays in the documentations from other institutions and keep the testimonials that you have in hand in their custody until the full transcripts arrive, to allow you to register for courses on time. Either way it is a good idea to present your case to the verification committee such that you're doing your best in retrieving the appropriate documents, so that they can aid you well.

By when should I take the English test?

It is ideal to take the english test any time in the week before the week when orientation starts. This gives you enough time to know the results of the test and for your advisor to clear hold before you are allowed to register for courses.

How much tax is deducted from stipend?

Generally about 20% of the income is deducted from the stipend, but this may vary on case by case basis.

How important is health insurance and where to start ?

It cannot be stressed enough that medical costs in the country are huge without insurance and at times even minor bruises/injuries could offset bills in the thousands of dollars. The requirement is usually to have a medical insurance set by the first 2 weeks of September.

<https://www.hr.pitt.edu/students/graduate-plan> The Pitt human resources suggests UPMC for full coverage , people with dental or vision needs should consider getting the insurance for those as well as it's better to be safe than sorry. There are cheaper options , but the insurance deductible will be higher and other tradeoffs to consider.

<https://www.isoa.org/> (option)

<https://www.psiservice.com/portal.do?visaType=ESL&stateId=State39&schoolId=School02525&dob=02/19/1994> (option 2)

There are others as well.

What is on campus employment and how do I go about searching for it?

As F1 students, during the semester students are allowed to work for a maximum of 20 hours a week on campus . This means that students can work in the library, IT department, reception and other related cogs of the university . During thanksgiving break as well as Christmas ,

students can usually work for 40 hours as needed. To search for employment , the university has created a job portal, <https://www.join.pitt.edu/> This is quite simple to use.

How do I apply for SSN?

A full time university student can only do 20 hours of Part Time **at an office that is on-campus**(on-campus means any office or department that is affiliated to the university) during the semester. You can apply to Part time jobs [here](#). Once you have such a job, you can apply for SSN, by first requesting on a e-form on myOIS. The OIS (7th Floor of William Pitt Union, just take elevator and you'll get there) will print a certification that you have an oncampus job. You have to take this form from OIS and your VISA/passports, I-94, fill [this](#) form and at this office Social Security Office Pittsburgh, 6117 station st, PA 15206.

What items are advisable to bring from India?

1. Medicine- Bring basic medicine for fever,bodyache,cough,cold,diarrhea,acidity, bandaids, cotton,vitamin B etc and prescriptions are recommended for medicine being carried.
2. Cooking utensils and Powders- Bringing basic utensils as well as the indian curry powders is advisable, preferably in packets as they can be expensive here.
3. Safety pins, sewing kit and screwdrivers
4. Extra pair of glasses/lens
5. Travel Adapters (India to US)

Preferably get your winter wear once you arrive as there are good options here in Pittsburgh for purchase. Pittsburgh gets really cold in the winter and keeping stock of winter wear before arrival is helpful.

Is there a travel checklist that I could refer to before travelling?

<https://www.happyschools.com/list-of-things-to-carry-to-us-students/>

Where can I get Indian groceries close to campus?

Bombay (Indian) Food Market 4605 Centre Ave

How much money should I bring?

It's advisable not to carry large amounts of cash and instead transfer money once you setup an account. It is in your discretion as to how much you can afford to carry in cash.

The main bank in Pittsburgh is PNC, for student accounts. Because you get wire transfers to other PNC accounts free of cost. That way you can pay your fee by wire without tax.

Using a foreign exchange card for a small amount of money is more advisable. PNC doesn't accept forex.. So you've to withdraw cash and deposit in your pnc account.

There are some apps that you can use to transfer money such as [TransferWise](#)

In some cases, the loan agencies such as HDFC Credila and Yes banks provide with a travel card such as Centrum, that you can use for immediate withdrawals from ATMs here. Please

note that there is a charging fee of about 2-3 dollars for every transaction(including checking balance) which varies from bank to bank.

How do we pay at restaurants and clubs?

Paying by cash is advisable at restaurants and clubs as they charge extra fee on using a card to pay.

How do I get around campus and recognize the correct buildings?

Pitt has an excellent map service , with detailed markings for important landmarks.

<https://www.map.pitt.edu/>

I have a connecting flight, What should I be aware of ?

Make sure that layover is at least 2 hours to be safe and avoid the hassles of being in a hurry . Further ,be attentive to baggage and announcements over the speakers.

What are the monthly living expenses on average ?

- Rent : 350-500 USD per month
- Groceries : 100-150 USD per month
- Electricity and Water Bills - 30-50 USD per month
- Phone Bill - 30-50 USD per month
- Internet Bill - 30-50 USD per month(shared)
- Food and Miscellaneous: Depends on individual (assume 100 USD)
- Hair cuts/salon (for men) - about 14\$ is reasonable

How will on-campus jobs benefit us with living expenses?

On-campus jobs are generally good enough for paying off your rent.

What is the frequency of the buses in Pitt?

On weekdays the frequency is about every 10-15 minutes. On Sundays is usually half hour to an hour for some buses(for example 93/58) .

Some apps that are useful as soon as you land?

- Venmo (by PayPal) for instant money transfer
- Zelle (by PNC bank)
- PNC bank app (it includes Zelle now)
- Uber (it is a different app than one in India) and Lyft for travel.
- Splitwise (for keep track of your share of money to pay back or get returns)

How long will it take to get i20 after document upload?

After the i20 has been created, you'd have to pay online and you would receive it within 3-4 business days after it has been shipped.

Can you get your SEVIS number even before you get your i20?

Yes. You will receive your SEVIS information by email so you can book your visa appointment. You'll can also take an emergency visa appointment if the i20 arrives late.

Which mobile number/sim should I use?

Initially, you guys can use the mint Sim or some other sim for one month (since the bank will require you to have a number to make an account).

Once you guys decide about your roommates and make some friends, you can get a family plan with a single service provider which will reduce your phone bill as compared to an individual plan.

The service provider you choose will also be able to port your number to their Sim very easily So don't worry about changing your number after one month.

What is Church sale?

[Church on the fifth avenue](#) has giveaways where they give lot of stuff for free. You guys should take advantage of it. If it's there. There are stuff like home furnishings, crockery,lamps, bed sets, Sofa, Table,Study table,Chairs,Blending machines, Lamps.

Is it every month?

Nope only one time. Once a year. For new students.1 large item and as many small items you can carry and until stocks last. We even took 2 large items.(2 set of table chair set in my case) They have so much and u can take more with request.

so it would be around August only, right?

Yes

Can I apply for VISA without having my I-20 yet received?

Yes. In some cases the university gives the relevant details to apply for the visa when you don't have the i-20.

I want to know any formalities with University before we start. Acceptance confirmation already given to university. Any other fields to update with University / department . Applied for visa waiting for approval. Please guide me.

Once you receive your I-20, you will have to login to [myOIS](#) and start your onboarding process.

What are the steps involved in OIS onboarding?

After receiving your i-20 you will be given a Pitt id and a password and you will need to login to [OIS](#) and get started with the onboarding process. Click the "Limited Services" hyperlink on the right side box. The onboarding process in OIS is broken into several steps, as links in the left hand side box of the page that appears after you login. All the steps have to be completed

before the start of the orientation. Once done, you will complete the OIS onboarding with the OIS check-in that happens during the Orientation week.

I couldn't avail the 3 package facility for student travellers that airlines offer, is there a way I could package from India?

Those who don't get third bag, can check out [Garudavega](#) couriers. They are reasonably cheaper than other courier services.

I recently got an admit in U Pitt. What would be the next step?

Accept it. You'll receive a mail from Office of International Services (OIS) with details on logging in to myOIS portal. They'll issue an i20 in about a week after you upload your financial documents on the portal

Get your i20 and book your visa appointment asap. And please refer the FAQs and reach out to ANKUR if you have any further questions.

What vaccines should I take and is there a link which I could refer to for this?

<https://www.studentaffairs.pitt.edu/shs/forms/immunization-forms/>

<https://www.studentaffairs.pitt.edu/shs/forms/>

<http://www.studentaffairs.pitt.edu/shs/immunization/university-requirements/>

For financial support document, is it mandatory to have attested document from parents?

Yes. A sample doc of this kind can be found [here](#).

If we have taken loan and have some savings in bank, we can upload sanction letter and bank statement ryt?

Yes, that works to be a financial support. Keeping enough proofs of Mutual Funds, Fixed Deposits and Bank statements are helpful too.

If I have money my account, do I need to have affidavit for that also ?

You would need to create a bank statement (which is not an affidavit) and have that bank statement attested by the branch manager.

What are the financial documents necessary for the visa process?

1. Have a correct list of people fee support document and daily expenses in order.
2. Have them sign the document as they would be financing you as what is their relation to you and how much they would be paying.
3. Be sure to show all the finances in liquid cash (funds that are available as when you need them).
4. Submit the bank balance statements for 1 financial year duly attested by the bank manager.
5. Have the IT returns of the supporting people ready too as a safe side.

6. There should be enough funds for the people supporting you for their personal use as well.
7. If you are opting for educational loan please have the loan approval copy too along with the other documents.