

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>

What are some important questions to ask landlords?

1. Are utilities included in the rent? What utilities will I be paying for separately?
2. Is laundry 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?

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 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.

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&statelId=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. Using a foreign exchange card for a small amount of money is more advisable.

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 banks provide with a travel card, 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 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)