

February 28, 2020

Rishav Kumar Rajak  
Indian Institute of Technology Delhi  
Hauz Khas  
New Delhi-110016, India

Dear Rishav,

**Congratulations!** I am pleased to inform you that you have been awarded one of the NDnano Undergraduate Research Fellowships (NURF) for summer 2020.

You will be conducting research under the direction of Professor Alexander Dowling and Professor William Phillip on the “Data-driven approaches to elucidating molecular design principles for nanostructured membranes capable of separating similarly sized molecules” project. The fellowship is contingent upon your ability to obtain an appropriate visa that will allow you to meet your obligations in this program. This fellowship is full-time (40 hours per week) for 10 weeks during the summer and provides a stipend of \$6,000 (paid semimonthly and subject to taxes).

I would be most appreciative if you could let Professor Dowling and Professor Phillip, as well as Heidi Deethardt ([deethardt.1@nd.edu](mailto:deethardt.1@nd.edu)), know by March 15, 2020, whether you plan to accept or decline the Fellowship. If you accept, please work with Professor Dowling and Professor Phillip to determine the start and end dates for your research (to fall between May 18 and August 5), and apply for a passport as soon as possible if you don't already have one.

NDnano will soon provide students who are part of the 2020 NURF program with helpful information regarding housing, meals, and safety training. In addition, Heidi Deethardt can provide instructions about obtaining the appropriate visa for this program. Finally, please be sure to carefully read the information for international students (next page) regarding a Social Security number, U.S. bank account, U.S.-based medical insurance, and paying St. Joseph county/Indiana state/U.S. federal taxes.

Sincerely,



Alan Seabaugh  
Director, NDnano  
Frank M. Freimann Professor of Electrical Engineering

cc: Alexander Dowling, William Phillip

Helpful information as you consider a summer at Notre Dame:

**Social Security Number:** International students in the NURF program who are paid by Notre Dame will need to apply in person for a Social Security Number (SSN) the first week after they arrive. (If you have a SSN already, there is no need to apply for another one.) The University will provide guidance on the process, and a Social Security office is located on the bus route just a few miles from campus. For tax purposes, international students in the NURF program will need to provide their SSN to the University before the end of their fellowship. The SSN application process does not delay payment of the stipend.

**U.S. bank account:** Students in the NURF program receive their paychecks via direct deposit to their bank account. It must be a U.S. bank account, so international students in the NURF program will need to open a U.S. bank account when they arrive if they don't already have one. This can be conveniently done either on-campus or at nearby banks.

A U.S. bank account will also be needed for international students to pay charges against their [student account](#) (on-campus housing, medical insurance, immunizations, etc.)

**U.S.-based medical insurance requirement:** The University requires all international students to carry medical insurance from a **U.S.-based** provider during their stay at Notre Dame (day of arrival through day of departure). After registering, international students will automatically be enrolled in the University student health insurance plan, and will be billed after May 16 through their [student account](#) (~\$490 for a 10-week stay; more for each additional day). Information about the University health plan is available at <https://uhs.nd.edu/insurance-billing/>.

If you already have a **U.S.-based plan** and want to consider waiving out of the University plan, you will need to provide proof of insurance that meets the criteria listed at the link above. You will receive email instructions about this option after registering; the waive-out process opens May 15. An online tutorial about completing the waive-out process is available at <https://uhs.nd.edu/for-incoming-students/new-student-requirements/>.

International students in the NURF program also will be provided a list of some U.S.-based alternatives to the Aetna program, and someone in University Health Services will be available by phone or email to review and pre-approve the plan students intend to purchase (before they purchase it) to ensure it meets University requirements.

**Paying income taxes and filing income tax returns:** All students in the NURF program will have U.S. federal, state (Indiana), and county (St. Joseph) income taxes withheld from their semi-monthly paychecks. Paydays are the 15th and last day of each month, and the stipend is subject to U.S. federal income tax withholding (10-22%), Indiana state income tax withholding (3.23%) and St. Joseph county income tax withholding (1.75%), as well as Social Security tax withholding (7.65%).

In addition, all fellowship recipients will be required to file both federal and state income tax returns in 2021 for income earned in the U.S. in the tax year 2020. The tax return will determine if you are entitled to a refund of some/all of your income tax withholdings, or if you owe additional income taxes. The University provides [recommendations](#) to assist students in completing this task after they have returned to their home country.

**Form 8843:** International students who participate in the NURF program but are not paid by the University of Notre Dame will still be required to submit a Form 8843.

**Phones:** Depending on whether or not students have international roaming on their cell phones, they may or may not need U.S. SIM cards. However, international roaming is usually very expensive, so if students want to make several calls per week to U.S. numbers, then they will want to buy a pay-as-you-go U.S. SIM card at one of the stores near campus. WhatsApp is a convenient way to communicate when students are on campus. It works with the campus Wi-Fi and has text, audio and video calling facilities. Skype and Google hangouts can be used to make inexpensive domestic and international calls via internet.