

## Money & Fees

### Graduate Assistantship

- ▶ A ☞ graduate assistantship provides a stipend amount based on 20 hours of work per week, and graduate tuition support for a certain number of credits per academic year, based on the assistantship classification.

Look for ☞ assistantships classifications, what they typically cover and where and how to apply for one.

### Costs & Expenses

- ▶ A graduate assistantship will significantly reduce your graduate school expenses but note that when you are calculating the cost of your bill, there will be additional fees beyond the cost of (out of state) tuition:
  - ▶ The *International Student Administration Fee*- a \$100 per semester (for F-1 and J-1 visa holders).
  - A ☞ *Health Insurance Fee* [refer yourself to the "Health" handout]
    - ▶ *Books and school supplies*
    - ▶ *Housing* [refer yourself to the "Housing" handout]
    - ▶ *Other personal expenses*- may include: housing, food, clothing, travel during breaks, etc.

### Bank Account

- ▶ Because having a bank account in the U.S. will facilitate the transfer of funds, we will arrange for you to set-up a Free Checking Account at ☞ Atlantic Union Bank. There are no balance fees, no maintenance fees and more importantly any one can open an account without a social security number. The local bank located on campus does not allow individuals who do not have social security number to open a bank account.

### Offer Letter

- ▶ If you are the recipient of a graduate assistantship, your immediate supervisor will follow-up with you to formally offer you the position you applied and interviewed for. If you did not receive a written an "offer letter" or e-mail, make sure that you obtain this information in writing:

- ▶ Your expected start date [refer yourself to the → “Trip Planner” handout]
- ▶ A description of what your graduate assistantship will [refer yourself to the → “Housing” handout]

## Paperwork

- ▶ In order to be in the JMU system and set-up your graduate assistantship will take a long time (approximately a month-long) for several reasons:
  - ▶ A social security number is required. If you do not have one, you will need to apply for one. To apply for one, you will need to have entered the US for at least 14 days. It will then take 7 to 10 business days for you to receive your social security card.
  - ▶ Your JMU paperwork will entail following up with different departments on campus.
- 4 One of the documentations that you will be asked for is your bank account number and your routing number. Wells Fargo bank has been the most international student friendly bank in town (especially if you do not have a social security number right away), they are also conveniently located downtown.
- Make sure to login to your → MyMadison account and to set up “Payment” for your graduate assistantship.