



International Student & Scholar Center
Pine Dale Hall, Suite 7123
285 Old Westport Road
North Dartmouth, MA 02747
Phone: 508.910.6633
Fax: 508.910.6588
Email: INTL_OFFICE@umassd.edu

J-1 Scholar Living Expenses

INTRODUCTION

The following information lists items you will need to consider when planning expenses for your exchange at UMass Dartmouth. When calculating your expenses, you should use the income figure in your contract and on your DS 2019. You should not expect to obtain U.S. funding in excess of that amount while you are employed at the University, since while in the U.S., you may not accept employment that is unrelated to the objective of your Exchange Visitor Program.

If your funding is coming from UMass Dartmouth, there may be a delay of up to one month before your first paycheck is received, including the waiting period to obtain a U.S. Social Security Number if your income is from a U.S. source. Because of this, it is advisable for visitors to arrive with at least \$2,000–\$3,000 to cover initial expenditures and deposits. A bank draft or cashier's check in U.S. dollars (payable to yourself) is a convenient way to bring money to be deposited with a local bank. Since the bank draft or check will not clear for your use until 15-30 days after deposit, it is recommended that you bring part of this amount in traveler's checks or cash.

ESTIMATED COSTS

➤ Medical Insurance

You will need to purchase medical insurance for you and any accompanying family members, a policy that meets the U.S. Department of State [requirements](#). Also, the University of Massachusetts campuses offer J-1 scholars and their J-2 dependents free-of-charge coverage of Medical Evacuation and Repatriation that meets the U. S Department of State requirements. This coverage will be reviewed with you when you arrive on campus and check in at the International Student & Scholar Center.

➤ Housing

The chart below will give you a general range for rent in this area. Most owners/landlords require at least one month's rent in advance. You should be prepared to pay up to three or four months' rent before occupying an apartment (first and last months in advance, a refundable security deposit, and possibly a realtor's fee). Please arrive with sufficient funds (preferably in travelers' checks, not cash) for these initial expenses.

The following chart shows approximate costs for housing, utilities (heat, electricity, telephone) food, clothing, transportation, and personal needs. All of these costs vary depending on where you live; for instance, city vs suburban areas. Please also visit www.areavibes.com, <http://www.numbeo.com/cost-of-living/>, <http://livingwage.mit.edu/> for some helpful tools in calculating the cost of living in this area.

Goods and Services	Per month in U.S. dollars		Notes
Groceries	\$75 to \$200/month		depends on growing season for fruits and vegetables and number of people fed
Transportation	\$75 to \$150/month (local bus passes, bus trips to Boston, etc.)		See Campus Transportation See Car Buying Guide See How to get a U.S. driver's license
Personal needs/entertainment/miscellaneous	\$200+/month		See websites listed above for further details.
Laundry/Dry Cleaning	\$12 to \$35/month		

➤ HOW TO FIND HOUSING

As a visiting professor or research scholar you can use the UMass Dartmouth Off-Campus Housing Listing which lists available housing in the area. To view options please visit the [registry](#). You may also want to contact your host department to see if they are able to provide housing assistance to you. Unfortunately, there is no housing available for exchange visitors on the UMass Dartmouth campus.

➤ ROOMMATE

A person living alone in an apartment may spend *more* per month for rent, utility bills and food. Sharing an apartment with a roommate can significantly lower these costs and can help international visitors practice speaking English and learn about United States culture. The Off-Campus Housing site has a page for finding a roommate.

➤ LEASES

A lease is a legal contract between a landlord (property owner) and a tenant (person renting). Do not sign any lease until you have read it thoroughly and understand all of its provisions. Almost all property owners require the tenant to sign a lease for one year, committing the tenant to 12 months' rent unless a subtenant acceptable to the owner can be found. Leases usually start on the first of the month. The Off-Campus Housing site has links to information about Tenants Rights and Massachusetts Landlord and Tenant Law.

➤ AREA SCHOOLS

The public schools that your children will attend are determined by the location of your housing in New Bedford, Fall River, or the surrounding towns. There are also private/independent schools where you pay tuition. Note that immunization records are required to enroll children in Massachusetts schools. School transcripts are also helpful (though not required) for placement of children into appropriate grade levels. Your scholar advisor can assist you with information on enrollment. For details regarding the public schools, registration and classes, please visit the [Dartmouth Public Schools](#) website, [the New Bedford Public Schools](#) website or the [Fall River Public Schools](#) website. Visit the [Mass. Dept. of Education page](#) on private schools and other alternatives to public schools. If you know where you will live, you can email a scholar advisor for information about school enrollment for that town ahead of time.

➤ CLOTHING

New England winters can be very cold and snowy, and you will need warm outer clothing and boots. Unless you own these items, it is usually easier and more economical to purchase them after you arrive. Winter coats vary in price from \$70 to \$300, depending on quality and materials. Winter boots cost from \$50 to \$150. Local retailers all carry winter clothing. Good quality used clothing is available at lower prices in some stores. [SAVERS](#) is a good example of such a

store. Lightweight clothing is needed for this area's hot, humid summers. Spring and fall can have both warm and cold weather (and sometimes snow!), so layering of lighter weight clothing and sweaters or light jackets is necessary.

➤ **INCOME WITHHOLDING AND TAXATION OF EXCHANGE VISITORS (with U.S. income source)**

****If your income is from a source outside the U.S., this information does not apply to you.**

As in most countries, the tax laws in the United States are complex. Tax treaty benefits, Social Security taxes and filing requirements depend on your visa status, the purpose of your visit, the number of days you will be in the United States and the history of your prior visits.

It is hard to generalize about specific tax situations. Under normal circumstances, visitors in J-1 status do not pay Social Security, or Medicare, taxes until they have been in the U.S. for two calendar years. However, U.S. income is normally subject to federal income tax withholding at a 10-14% rate, or at a 30% rate for one-time payments for independent contractor services. If your country has a Tax Treaty with the United States, then a portion of your income is generally exempt from tax withholding for a certain period of time specified by the treaty.

Please note that J-2 dependents with work authorization are fully subject to Federal, Social Security and Medicare taxes and are not eligible for tax treaty benefits.

Please visit our [tax page](#) for further information and resources.