

Starting a new life in Houston



Welcome! Houston is a great city. Being in the top five most diverse cities in the U.S., here you will find food from all over the world, the best medical center, amazing people, and much more!

You may be wondering: How do I start? We have put together a list of resources to make your move to Houston easier. Here you will find information on: public transportation, getting a phone, obtaining a Social Security Card, finances, acquiring a Texas Driver's License, and getting a car.

If you have any questions, please do not hesitate to contact us to: gsbs.isa@uth.tmc.edu

Disclaimer

This booklet is intended to provide information only. The ISA does not endorse or take responsibility for any service used from this guide.

Getting around in Houston and the Texas Medical Center

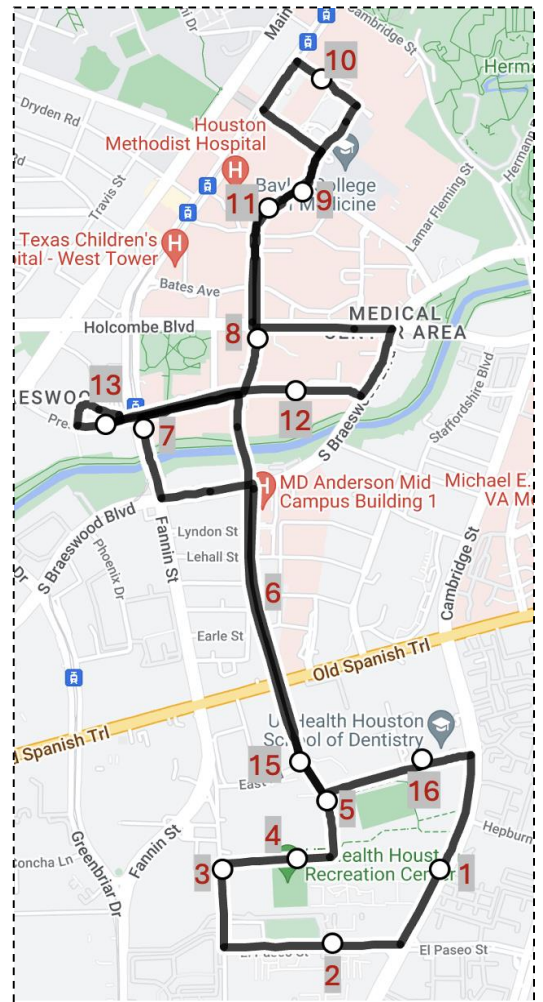
UTHealth Houston Shuttles

The UTHealth Houston shuttles are useful for taking students between buildings in the medical center and UT Housing near the workout facility. You can download the free app TripShot to view the shuttle tracker here:

<https://www.uth.edu/shuttle/>

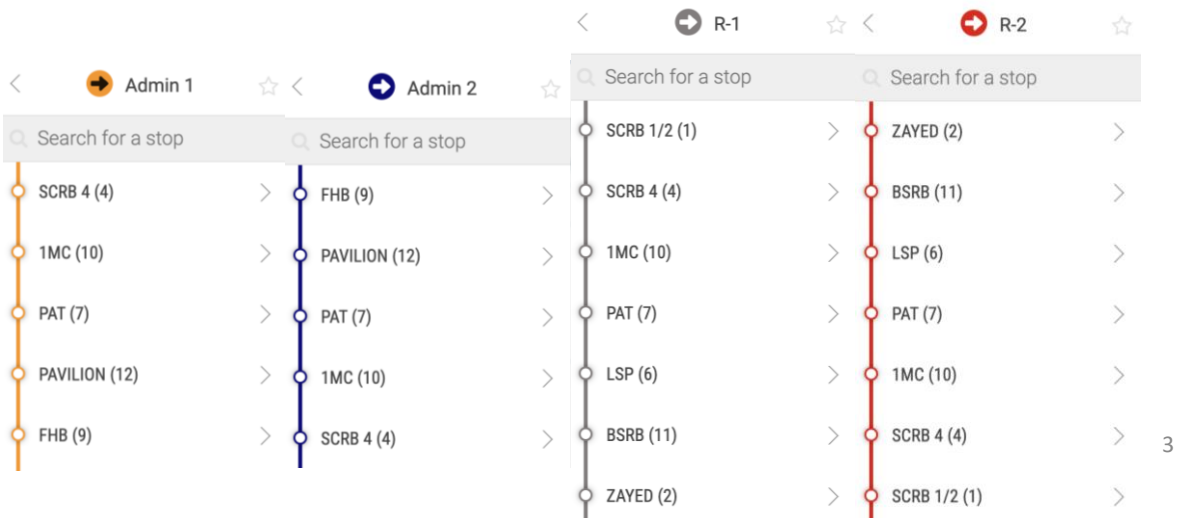
Shuttle stops:

- 1) **Cambridge** (7900 Cambridge) - near student housing exit gate
- 2) **El Paseo** (1885 El Paseo) - west of the student housing exit driveway
- 3) **Knight Road** (7779 Knight Road) - near the corner of Knight and West Road
- 4) **Recreation Center** - in front of the UTHealth Recreation Center
- 5) **East Rd North** - on northbound Bertner Ave. at the corner of East Rd. (by Recreation fields)
- 6) **TMC³ North** (7255 Helix Park Ave) - in front of TMC3 Collaborative
- 7) **UCT East** (7000 Fannin) - on Fannin, across from University Center Tower
- 8) **Cizik School of Nursing** (6905 Bertner) - in front of the School of Nursing
- 9) **Graduate School** (6767 Bertner, north) - near the 20 mph speed limit sign on northbound side
- 10) **McGovern Medical School** (Ross Sterling) - near the stop sign in the McGovern Medical School Building breezeway
- 11) **Graduate School** (6767 Bertner, south) - near the Houston Metro stop on southbound side
- 12) **School of Public Health** (1200 Pressler) - in the bus cutout outside the School of Public Health near the skybridge elevator
- 13) **SRB / IMM** (1825 Pressler) - in the bus/handicap parking/drop off cutout in front of SRB/IMM
- 14) **TMC³ South** - on southbound Bertner Ave. at the corner of Lehall St.
- 15) **East Rd South** - on southbound Bertner Ave. at the corner of East Rd. (near South Campus Garage 1)
- 16) **School of Dentistry** (East Road) - in the circle drive between the Behavioral and Biomedical Sciences Building and the School of Dentistry



MD Anderson Shuttles

The MD Anderson shuttles are intended for traveling between MD Anderson buildings. There are 4 routes: Admin 1, Admin 2, R-1 and R-2. Live tracking can be found at <https://mdabus.com/routes> and the free app called Ride Systems.



Houston Public Transport

For public transportation within Houston, we highly recommend using the 'Trip Planner' available online. It will suggest bus and train transport between two locations:

<https://planyourtrip.ridemetro.org/#/>

METRO Rail (light rail system)

The 'Red Line' goes from Fannin South to Northline Center/Houston Community College in downtown. It is possible to get on the TMC Transit center from the Medical Center at the intersection of Fannin and Pressler St station.

Students can apply for a student METRO Q card which provides 50% off rates. Details at: <https://www.ridemetro.org/fares/discounted-and-free-programs#CollegeStudents>

Click "Learn More" under the heading "I attend a different college."

Students will need to provide their student badge along with a class schedule to the METRO station in order to get a student METRO card. Cards are issued at 1900 Main St, Houston, TX 77002 (Metro Transit Center downtown).

Metro Bus System

Bus schedules and maps can be found at <https://www.ridemetro.org/riding-metro/transit-services/local-bus>

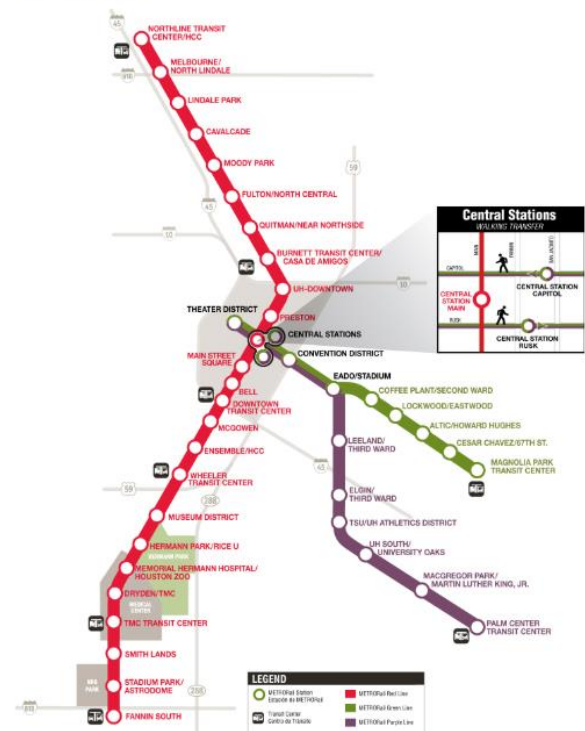
Personal Transport

Houston offers multiple options for personal transportation to areas outside of the public transport system. Popular options are cabs or online services such as Uber and Lyft.

Cabs: You can call a cab by calling their dispatch number or booking online. In addition, if you are staying at a hotel, staff will be able to call a cab for you. The advantage of using a cab is their safety as most companies require criminal background checks for their drivers and offer prices that do not change depending on time of day or usage. However, cabs are often more expensive. A major cab company in Houston is Yellow Cab Houston (<http://yellowcabhouston.com>) and can be booked online.

Uber/Lyft: Calling a ride requires downloading the company's app to your smartphone and entering your payment information and personal details. The advantages are cheaper prices (sometimes as low as 50% of a regular cab) and convenience, as there are often multiple cars waiting for customers and a driver will arrive within a few minutes. However, prices can increase dramatically if there are many customers looking for a ride at the same time. Moreover, not every driver will be experienced and professional, so the quality of the car and ride can vary.

Fare for METRO Rail is \$1.25.



Phone plans and prepaid options

Getting your phone to work will be one of the first things most international students want to do after arriving in the US. Your phone plan from home may not work in this country.

Mobile Carriers

The “Big Three” in the U.S. are AT&T, Verizon and T-Mobile. Smaller carriers are Metro by T-Mobile, Mint Mobile, Sprint, Boost Mobile, Cricket Wireless, H2O Wireless and several others.

Choosing a phone plan as an international student

While you can usually set up a new phone plan online, it can be helpful to go to a store and talk to a customer representative who can answer your questions and/or find a better deal.

Data limits: Navigating your new city, checking emails, watching videos, etc. all require mobile data, especially in the first few weeks when you may not have a Wi-Fi connection at home. Choose a plan that fits your needs – for most people this will be somewhere between 0.5 - 10 GB.

Phone calls/texting: As an international student, be sure to consider a plan that allows you to make international calls/texts for free or a reasonable fee. Most calls can be made over the internet but it can nonetheless be useful to have the option, such as for calling banks, authorities or other parties in your home country or elsewhere. If your carrier allows these calls, be mindful of the fees: they can add up quickly and leave you with unexpected costs.

Traveling: Many wireless plans will include calls and texts to countries adjacent to the US, such as Mexico and Canada. However, they usually do not cover data usage in any other countries. For travel purposes, it is often advisable to buy a prepaid SIM card that will work at your destination.

Can I keep my phone?

For most (smart)phones from most countries, the answer is yes. Especially newer models will have up-to-date mobile standards and you will be able to change your SIM card. However, some older models (particularly those running on 2G networks) will not support newer standards, and may not work with a US network provider. Simply ask a customer representative in your local store.

Prepaid Options

If your phone does not fulfill the requirements, you can opt for a prepaid SIM card to keep your phone, which you can find at mobile carrier stores, grocery stores, or at the airport. They work similarly to normal plans but may be slightly more expensive, depending on the terms and conditions. You can also consider getting a plan that comes with a new phone.

Credit checks may sometimes be required for regular phone plans. If you do not have a credit score yet, prepaid plans will help you while you build up your credit score.

Social Security Card

If you do not have a **Social Security (SS) Card**, you must apply for a new SS number and card as soon as possible, after you have the necessary documents. Obtain the following two letters:

- From **OIA** (✉ utoiahouston@uth.tmc.edu) - OIA will provide you with a letter for the SS office after you have checked-in and cleared with them.
- From **GSBS** - Contact **GSBS Finance** (✉ gsbs_finance@uth.tmc.edu) to request a letter from the school for the SS office.

Complete a **SS-5 Form**. You can download the form, or complete an application online.

- To download, go to the following link: <https://www.ssa.gov/forms/ss-5.pdf>. Complete and print Page 5.
- To complete online, go to the following link: <https://www.ssa.gov/ssnumber/>. Answer the questions and proceed accordingly until completion.

Go to the **Social Security Administration (SSA)** office **in-person**.

- The local SSA offices offer services in-person. An appointment scheduled in advance is required at some locations. The office closest to the Texas Medical Center provides services without an appointment during their regular business hours.
- **SSA Office** closest to the Texas Medical Center (☎ 866-404-1861)
- [8989 Lakes at 610 Dr., Houston, TX 77054](#) - Office Hours: Mon-Fri from 9:00am-4:00pm

When you go in-person, provide **documentation required by the SSA office**, including the following: *[must be originals]*

- **Letters from OIA and GSBS Finance**
- **Completed SS-5 Form** - If downloaded, bring the printed form. If online, complete before going in-person.
- **Passport**
- **Form I-20 (F-1) or DS-2019 (J-1)**
- **Form I-94**

Once you receive your **original SS Card** at a later date, you must present it to the appropriate contact(s) at your funding institution.

- For **UTHealth Houston Funded**, present it to:
 - **Payroll** (✉ angela.green@uth.tmc.edu or ✉ sherry.l.moser@uth.tmc.edu); and
 - **HR** (✉ hr@uth.tmc.edu)
- For **MD Anderson Funded**, present it to:
 - **RTP-GSBS Finance**, [Medhanit Zekarias](#) (✉ mzekarias@mdanderson.org)

* ***This information was prepared by GSBS Finance***

Banks and Finances

Considerations for choosing a bank or a credit union

Location of banks & ATMs: It is helpful to have banks and ATMs located near your home or the Texas Medical Center. For example, Chase, Wells Fargo, and Bank of America are close to the TMC.

Working hours: Working hours of some banks may entirely overlap with your own working hours, which may cause inconvenience when you try to visit. Other banks may have different working hours.

Reliability of the bank: To ensure the financial stability of the bank, check if it is insured by the Federal Deposit Insurance Corporation (FDIC). Other indicators include bank ratings, Texas Ratio for banks, deposit growth and others, all of which can be found online.

Online banking options: Many banks offer online banking services to enable certain financial actions on your computer or mobile devices. Search online for service availability.

Promotions: Some banks offer incentives to open a new account with them.

Credit cards: If you are interested in opening credit cards, some banks may offer them right away while others may require you to have previous credit history.

Credit unions: You may also consider credit unions that are owned by their members instead of the investors. Credit unions may tend to have fewer branches and locations but may provide services with lower fees and better interest rates.

Bank account types

There are many types of bank accounts that you can explore, but the most common ones are:

Checking account: You can freely deposit and withdraw money and the account comes with a debit card. It can be used to receive direct deposit payments from your employer and to make everyday payments. Some banks may charge you a monthly service fee, but there are ways to avoid such fees, for example by setting up direct deposit or maintaining a balance above a certain threshold.

Savings account: This account is used to collect savings. Deposited money in this account may be less fluid than it is in the checking account. However, you can earn interest from your money. Interest rates may vary for each bank. It is not necessary to open a savings account, but banks may recommend it. Another advantage is fraud protection as it is usually not connected to a debit card and cannot be accessed in case your card information is stolen.

How to open a bank or credit union account

Online: Search online for your bank or credit union of choice. You will find detailed instructions for opening new accounts.

In person: Visit a branch of your bank of choice during its working hours. If you go to the help desk, employees will direct you to bank personnel that will walk you through the process of opening an account. You will need to bring the following items:

-*Identification:* Bring a valid ID such as your passport or US drivers license.

-*Social Security card* (usually only required when applying for a credit card): contact gsbs_finance@uth.tmc.edu to request information about obtaining a Social Security card.

-*Initial deposit:* The minimum initial deposit may vary for banks and the account type, but most accounts require around \$25

-*School-related forms:* admissions letter, letter of stipend support, I-20, etc.

Credit cards

To obtain a credit card, you may need previous credit history. In order to get around this, you can either find a bank that allows you to open a credit card without credit history, or get a secured card. With a secured card, you deposit a certain amount of money and use it like credit card. This helps you build credit initially. With enough credit history, you can start to get real credit cards.

- Some great credit card options for beginners – Discover, Chase Freedom Unlimited

Credit Score

What is a credit score?

It is a 3-digit score that determines your ability to repay financial dues. The higher the score, the better your chances of getting approved for a new loan or credit card.

3 major credit reporting agencies that compile and maintain individual credit scores as well as detailed history of money borrowed: **Equifax, TransUnion and Experian.**

Experian allows free-credit score check. **Credit Karma** is an independent source where you can setup alerts for your credit score changes and is user friendly. Also, checking scores through Credit Karma doesn't alter your credit scores.

How to improve your existing credit?

- Make 100% of your **payments on time** or ideally before time.
- Avoid using more than **30% of your credit limit** on credit cards during each billing cycle.
- Avoid **paying interest** on the outstanding amount on your credit card. Make full payments when due and avoid carrying a balance, if possible.
- Don't apply for **multiple credit cards in a short time frame**: space it out by 6 months.
- Unless necessary **do not close a credit line** (bank accounts, credit cards etc.).
- **ALWAYS check your credit scores regularly** to watch out for any unusual activity on your credit reports.

How to build credit?

Without a credit card:

- Student loans: Timely payment of student loans can boost credit score.
- Auto loans: One of easiest to get and timely payments can help build credit.
- Personal loans and secured loans: Often high interest rates but can be used to build credit with low income customers or poor credit history.
- Mortgages: Homeowners can build credit by making payments on their loans.

With credit card:

- Open a **credit card account with low spending limits**: Make small regular payments using the card for utilities, gas, restaurants, movies, etc., and slowly build credit.
- Secured credit card: It is tied to a savings account with the maximum limit determined by a percentage of amount in account. **Can be converted to a regular credit card** with increase in credit score.
- Become **joint authorized user with a person on a credit card** who has good credit history.
- Credit limit increase: Always spend up to **maximum of 30% of credit limit** on card. Once a good a credit history established, you can request an increase in credit limit.

Some useful websites

- <https://www.creditkarma.com>: Free credit report and app to track credit score
- <https://www.nerdwallet.com>: Tips and tricks to boost credit score, recommendations on how to manage finances, choose credit cards, and bank accounts depending on your requirements.
- <https://www.experian.com>: Free credit reports

Texas Driver's License

All information to apply for a Texas Driver's License can be found at the **Texas Department of Public Safety (DPS)**, Driver License division website:

<http://www.dps.texas.gov/DriverLicense/ApplyforLicense.html>

You can also find a **guide for first-time** applicants:

(<https://www.dps.texas.gov/internetforms/Forms/DL-100E.pdf>) and a **checklist**

(<http://www.dps.texas.gov/internetforms/Forms/DL-15.pdf>) to help you determine exactly what documents you need.

In summary, these are the documents you may need:

1) **Evidence of lawful presence in the US:** valid visa and unexpired foreign passport. Also, I-20 (for F1 visa holders), I-94 or DS-2019 (for J1 visa holders).

2) **Proof for Texas residency:** This document must contain your name and address.

- Current deed, mortgage, monthly mortgage statement, mortgage payment booklet, or a residential lease
- Current homeowners' or renters' insurance policy or statement
- Electric, water, natural gas, satellite television, cable television, or non-cellular telephone statement dated within 90 days of the application date
- Medical or health card

3) **Identity:** usually foreign passport with stamp and VISA

4) **Social Security Card**

5) If you own a vehicle, you need **Evidence of Texas Vehicle Registration** for each vehicle you own registration must be current

6) If you own a vehicle, you need **proof of insurance for each vehicle**

7) **Driver Education Course**** (6h, online)

- If you are between 18-25 years old (does not apply to new residents who are 18 years of age or older and surrendering an out-of-state (US) driver license) - commercial driving school (Safeway – see below) or driver education providers

(<https://www.tdlr.texas.gov/driver/education/providers/search/>)

- If you are above 25 years old, you can simply read the driver guide

(<https://www.dps.texas.gov/internetforms/Forms/DL-7.pdf>)

8) **Impact Texas Drivers (ITD) Program certification**:** <https://impacttexasdrivers.dps.texas.gov>

('Impact Texas Young Drivers' or ITYD for <25 y/o, and 'Impact Texas Adult Drivers' or ITAD for > 25 y/o). Valid for 90 days.

Once you have all these documents ready, complete the driver's license application form:

(<http://www.dps.texas.gov/internetforms/Forms/DL-14A.pdf>) and schedule an appointment at the closest office (http://www.dps.texas.gov/administration/driver_licensing_control/rolodex/search.asp).

We strongly advise to schedule an appointment as this will likely reduce your wait time from 2-3 hours to about 15 minutes. You will have to provide the documents listed above (including driver's education certificates), pay an application fee (\$25), provide your thumbprints, have a picture taken, and a quick vision exam. Then you can schedule your driving test.

(http://www.dps.texas.gov/administration/driver_licensing_control/Rolodex/scheduleDriveTest.htm).

* If you are a citizen of **Canada, Germany, France, South Korea or Taiwan**, and have an unexpired driver license from your country, **you are not required to take the knowledge or skills exam** if you surrender your out-of-country driver's license. Foreign licenses need translation services.

To **learn driving**, we recommend Safeway driving school: <https://www.safewaydriving.com/>

IMPORTANT: International students have to renew their driver's licenses every year in Texas!

Getting a car

The information provided below is not considered a comprehensive guide but a set of generic steps and tips.

Buying or Leasing a car?

Leasing: Leasing is a long-term rental that eventually you must return to the dealership, but not for months, or even years later. You do not own the car.

Buying: When you buy a car, you own it outright and it is yours to drive it wherever you want. If something happens to the vehicle, you are not responsible to anyone but yourself.

Leasing a Car as an International Student

Pros	Cons
Lower cost in the short run	Higher cost in the long run (high annual rates)
Warranty coverage	Usually requires credit score
Option to get a new car after lease renewal	Restrictions and fees for mileage, etc.

How to Lease a Car as an International Student

You will need to meet the minimum criteria and have: good credit score, ability to make payments, Texas driver's license, car insurance, GAP insurance [Guaranteed Asset Protection]

Next steps for leasing a car:

- 1) Pick a car you're interested in leasing
- 2) Find a dealership that leases the car you want
- 3) Negotiate a price with the dealer that you are comfortable paying
- 4) Make an initial down-payment toward the agreed-upon value for the car
- 5) Pay the remaining portion of the lease in monthly installments
- 6) Once your lease term is up, return your car to the same location

Buying a Car as an International Student

When buying a car, there are several options available: buying a brand new, barely used, or used vehicle. The most important thing is to research, research and research. Find the car you are interested in, negotiate until you are offered the best price and buy from a trusted source if the car is used [previously owned].

Pros	Cons
Lower cost in the long run	Higher maintenance cost (you break it, you fix it)
Lower requirements on credit score if paying out-of-pocket	The car will lose value over time
No restrictions on mileage, etc.	Requirement to pay more money up front

How to Buy a Car as an International Student

To buy a car, you will need to meet the same minimum criteria as when leasing a car.

Both with leasing a car and with buying a car, the biggest obstacles that international students face are being able to provide a good credit score (especially if you just got a SSN, unless you are paying full amount in cash), and proving that you are capable of making the payments.

- 1) Research the car and its features.
- 2) Get preapproved for a loan (if you are not paying in cash/check up front). One way to increase your chances of getting approved is to have another person as co-signer or work on building your credit score first.
- 3) Locate and test-drive the car (be sure to look for obvious faults/scratches/noises or bring a car-savvy friend).
- 4) Check sale price, warranties and other details (often you can negotiate a better price). Many dealerships reduce prices toward the end of the month to meet their sales goals. This can save you up to \$1000.
- 5) Review the deal and dealership financing.
- 6) Close the deal.
- 7) "Drive off into the sunset".

Car insurance

- Well-known options include Geico, Progressive, and State Farm
- <https://www.marketwatch.com/guides/insurance-services/car-insurance-for-new-drivers/>
- <https://www.nerdwallet.com/p/insurance/cheap-car-insurance-houston-tx>

Useful websites to review if you are thinking of buying a car:

<https://www.txdmv.gov> – Details and information on purchasing a car, how to follow the law once you become a car owner in Texas, etc.

<https://www.carfax.com> and <https://www.enterpriseCarsales.com/list/used-cars-houston-tx/>

– Explore used cars for sale

<https://www.kbb.com> and <https://www.edmunds.com> - Resource for researching a new, certified or used car, compare cars, etc.

Our recommendations

- Before rushing to buy a car, build up your US credit score, learn the roads and the rules, and save some money!
- Licensed dealerships can be trustworthy options – may even have promotions!
- Lastly, compare and negotiate with dealerships.

Real ID

- You can travel domestically without a passport with a valid Real ID - <https://www.dhs.gov/real-id>
- Real ID counts as a State ID, especially if you do not have a driver's license yet!
- Follow these instructions: <https://www.dps.texas.gov/section/driver-license/how-apply-texas-identification-card>

Grocery Shopping

- Only in Texas:
 - ✓ HEB, Buc-ees
- General ones you can find anywhere: Kroger, Trader Joes, Aldi's
- Budget: Walmart
- To buy in bulk: Costco, Sam's club
- Mediterranean and Arabic: Phoenicia Specialty Foods, Almadina and Jerusalem
- Indian: Subhlaxmi and Parivar (and many more @ Hillcroft)
- East Asian: Ranch 99, H-Mart, Hong Kong Market, Jusgo, Great Wall Supermarket
- Mexican: Fiesta, La Michoacana, Mi Tienda, El Rancho, Teloloapan