

# Starting a new life in Houston



**Welcome!** Houston is a great city! Being in the top 5 of the 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: now what? How do I start? We have put together a list of resources for you to make your move to Houston easier. Here you will find information on: public transportation, getting a phone, finances (bank accounts and credit scores), 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](mailto: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.

## **COVID-19 precautions**

- Please take necessary precautions when you visit offices or shops. Wearing a mask is mandatory for visitors in many businesses and public offices. Washing hands frequently and avoiding touching eyes, nose and mouth is highly recommended.

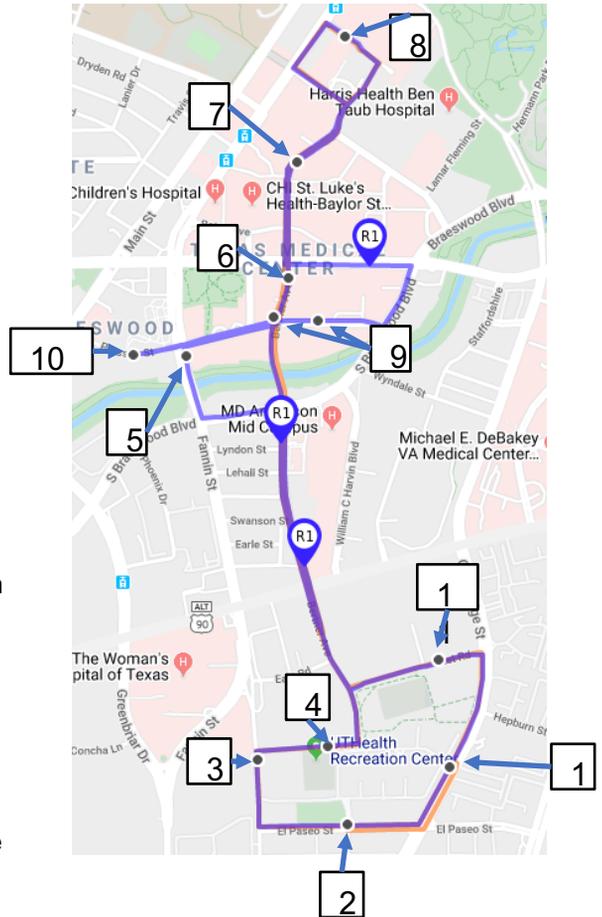
# Getting around in Houston and the Texas Medical Center

## UTHealth Shuttles

The UTHealth shuttles are useful for taking students between buildings in the medical center and UT Housing near the workout facility. You can download a free app called DoubleMap to view the shuttle tracker here: <https://www.uth.edu/shuttle/>

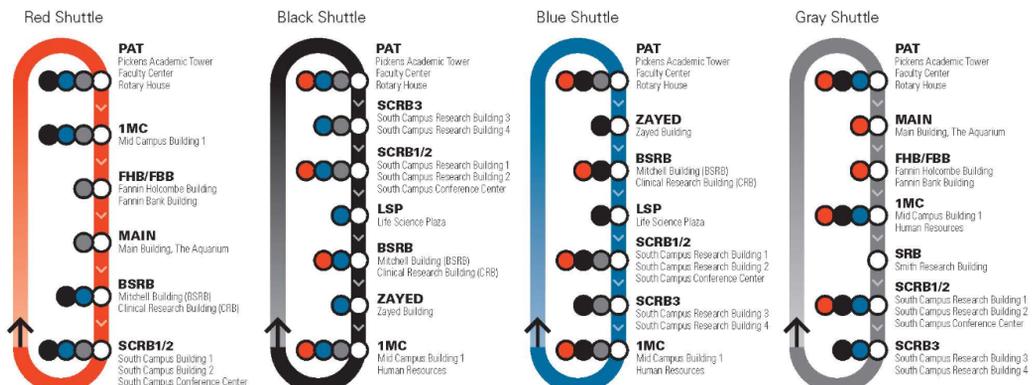
### Shuttle stops:

- 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) **REC** - in front of the UTHealth Recreation Center
- 5) **UCT East** (7000 Fannin) - on Fannin, across from University Center Tower
- 6) **SON** (6905 Bertner) - in front of the School of Nursing
- 7) **GSBS** (6767 Bertner) - near the 20 mph speed limit sign
- 8) **MSB** (Ross Sterling) - in the breezeway next to the McGovern Medical School Building, near the stop sign outside the door by the yellow elevators
- 9) **SPH** (Pressler) - in the bus cutout outside the School of Public Health near the skybridge elevator
- 10) **SRB / IMM** (1825 Pressler) - in the bus/handicap parking/drop off cutout in front of SRB/IMM
- 11) **RPC/SOD** (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 5 routes: Red, Black, Blue, Gray, and Green\*. Live tracking can be found at <http://www.mdabus.com/>  
 \*The Green shuttle is an 'express' service that travels between Pickens Academic Tower and SCRB4. It is currently unavailable but may return to operations in the future. Stay tuned!





## **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 Four” in the U.S. are AT&T, Verizon, T-Mobile, and Sprint and together they make up over 95% of all wireless subscriptions in the US (as of 2019). Smaller carriers are US Cellular, Mint Mobile, and a number of 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 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 will 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 often find at mobile carrier stores or even 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.

# **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:* contact [gsbs\\_finance@uth.tmc.edu](mailto: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.

# 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

# Getting a 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.htm>.

You can also find a **guide for 1<sup>st</sup> time** applicants: (<http://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)  
Here are some options:  
<https://www.tdlr.texas.gov/DESSearch/results/getdrivereducation?LicenseType=DE&ClassType=Online&IsOnline6Hours=true>
- 8) **Impact Texas Drivers (ITD) Program certification\*\*:** <https://impacttexasdrivers.dps.texas.gov>  
(‘Impact Texas Young Drivers’ or ITYD for <25 yrs, and ‘Impact Texas Adult Drivers’ or ITAD for ≥25 yrs). 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](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](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.

# Skills and knowledge exams are waived for applicants 18 years and older that hold a valid out-of-state (US) driver's license, as are the ITD and adult driver's education requirements.

# 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 very 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".

### **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> – 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.