

**Monday, June 9th**

# **Packing Up Pre-Arrival Session**

**Living on a Student Budget in the United States**



# Session Logistics



**Please introduce yourself in the chat! This has helped past groups make connections with other new students.**



**You can submit your questions through the Q&A (Question and Answer) feature and we will answer as many as we can during the Q&A portion of today's session**



**You can use the thumbs up feature to upvote questions your peers have asked. This will make it easier for panelists to see and more likely that you will hear a response.**



**A recording of this session will be posted on our Packing Up webpage**

## **Pack Essentials**

**Stevie Kimmet, Program Director**

## **Office of International Services**

**Lauren Ball, Associate Director**

# Tuition and Fees

Tuition and Fees:

<https://studentservices.ncsu.edu/your-money/tuition-and-fees/>

Fees range based on number of credit hours you are taking – can be up to \$1300/semester and include use of the Student Health Center, Counseling Center, Campus Transportation, Student Legal Services, Student Ombuds, Campus Gym, etc.

As international students, you are listed as “Nonresidents of North Carolina”

# Budgeting Resources

NC State offers several free budgeting and finance resources for students:

- <https://financial.wellness.ncsu.edu/resources/budgeting/>
- <https://studentservices.ncsu.edu/prospective-students/#estimate>
- <https://financial.wellness.ncsu.edu/>

# Course Materials and Technology

Prepare to pay out of pocket for books, computers, etc.

- Undergraduates will be auto-enrolled in Course Ready (digital textbooks)
  - You will have to opt out individually.

You will likely need a computer for your work and studies.

University Libraries allows short-term rentals for free.

- Only 8 hours at a time
- Might not meet your processing needs

# Paychecks

You will receive paychecks on a biweekly basis.

<https://grad.ncsu.edu/wp-content/uploads/2024/06/2024-2025-Biweekly-Payroll-Schedule.pdf>

First paycheck will be smaller.

- You should arrive with some money to support yourself until you get paid.

# Cost of living in Raleigh

Average rent - ranges from \$500-1500/month

Many international students in the \$500-800/month range.

In most cases, rent does not include utilities (electricity, water, internet):

Range from \$50-\$150/month

On-campus job opportunities (Research (RA)

and Teaching Assistantships (TA)

**Very unlikely students can work enough hours to cover costs for rent, utilities, food and other basic living expenses with a part-time job alone. (Limited opportunities during breaks/summer)**

Consider the exchange rates in relation to US \$



# Finding Housing in Raleigh

## University Housing

<https://housing.dasa.ncsu.edu/>

## Off Campus Housing

<https://offcampus.dasa.ncsu.edu/>

<https://housing.dasa.ncsu.edu/off-campus-options/>

If living off campus, you can expect to pay a security deposit for your apartment and another deposit for your utilities

Check with current students who can suggest housing options as well as sub-leasing options

# **Before signing a housing lease:**

## **Leases are binding contracts:**

Be sure to read before signing.

Contact Student Legal Services if you have any questions

## **Understand the term of the contract:**

Most leases are for 12 months

May or may not allow for sub-leasers

## **Consider proximity to campus**

Access to the free campus bus line - “Wolfline”

<https://transportation.ncsu.edu/wolfline/>

GoPass is the low-cost Raleigh transit pass.

# Health Care/Medical Insurance:

**All students are required to have health insurance (3 options)**

- 1) **Graduate Student Support Plan (GSSP)**  
For those who are RA/TAs - this is provided for free
- 2) **Student Blue** (University Health Insurance)  
For those not on the GSSP Health Plan, Approximately \$1400/semester
- 3) **Private insurance** (rare to receive necessary approval for waiver)
- 4) **Campus Smiles** (NC State's dental clinic with affordable plans)  
<https://www.campus-smiles.com/ncstate>
- 5) **UNC Dental Clinic** (<https://www.med.unc.edu/shac/programs/dental-clinic/>)

**Access to Student Health on campus**

**Urgent Care vs. Emergency Room (Hospital)**

# How to Avoid Scams/Fraud

**If it sounds too good to be true, it probably is...**

<https://internationalservices.ncsu.edu/scam-information-alerts/>

<https://news.dasa.ncsu.edu/beware-of-scams/>

**Avoid sending gift cards to anyone who calls you on the phone**

**Avoid paying anyone who offers you a job or scholarship**

**Avoid cashing checks for people you don't know (especially for amounts above what they owe you)**

**Check with Student Legal or OIS if you have concerns.**

# Pack Essentials and Other Resources

**Student Ombuds** - confidential point of contact for students

<https://ombuds.dasa.ncsu.edu/>

**Student Emergency Fund** - limited grants for emergency situations  
COVID Grants are no longer available

<https://packessentials.dasa.ncsu.edu/>

**Feed the Pack Food Pantry** - open to campus community

<https://feedthepack.dasa.ncsu.edu/>

**Student Legal Services**

<https://studentlegal.dasa.ncsu.edu/>

# **Ways to Save Money on Food...**

- **Finding More Affordable Food**
- **Using Coupons**
- **Name Brand vs. Store Brand**

# How to avoid food insecurity

- Shop at affordable grocery stores:
  - Food Lion
  - Lidl
  - Walmart
  - 6 & 12
- Sign up for grocery store rewards programs
- Try couponing!



# What is Couponing?

- A voucher that can be used to get a discount on a particular product
- Usually can be found through:
  - rewards programs
  - online newsletters,
  - cut out of newspapers
  - In store kiosk



SAVE 75¢

Off ONE (1) Annie's Item



FOR YOU MVP

Expires on 05/31/22

SAVE 75¢

Off ONE (1) Nature's Promise Almond Or Soy Milk (64 oz)



FOR YOU MVP

Expires on 05/31/22

SAVE 35¢

Off ONE (1) Food Lion Frozen Vegetables (10 - 64 oz)



FOR YOU MVP

Expires on 05/31/22

SAVE \$1.25

Off ONE (1) Nature's Promise Organic Greek Yogurt (32 oz)



FOR YOU MVP

Expires on 05/31/22



# Name Brand vs. Store Brand

- Name brand products are often more expensive than store brand, so shopping store brand can help save food costs
- Example:



Goya Low Sodium Chick Peas

15.5 oz

**\$1.69** / ea (\$0.11/oz)



Food Lion Garbanzo Beans Chickpeas

15.5 oz

**\$0.78** / ea (\$0.05/oz)

# **Question & Answer**



# Important Sites



**Student Ombuds**

[ombuds.dasa.ncsu.edu/about/](https://ombuds.dasa.ncsu.edu/about/)

**Pack Essentials**

[dasa.ncsu.edu/support-and-advocacy/pack-essentials/](https://dasa.ncsu.edu/support-and-advocacy/pack-essentials/)

**Feed the Pack**

[feedthepack.dasa.ncsu.edu/](https://feedthepack.dasa.ncsu.edu/)

**Food Lion MVP Program**

[www.foodlion.com/promotions/shop-and-earn/](https://www.foodlion.com/promotions/shop-and-earn/)

# **NC State Social Media**



**OIS Instagram**

[instagram.com/ncsu.ois/](https://www.instagram.com/ncsu.ois/)

**Feed the Pack Instagram**

[instagram.com/feedthepack](https://www.instagram.com/feedthepack)

**DASA Instagram**

[instagram.com/ncstatedasa](https://www.instagram.com/ncstatedasa)

# **Upcoming Important Dates for Graduate Students**

<b>First Day of Class Summer II 2025</b>	<b>June 23, 2025</b>
<b>On-Campus Housing Move-in for Fall 2025</b>	<b>August 12, 2025</b>
<b>Fall 2025 International Student Orientation</b>	<b>August 13, 2025</b>
<b>Fall 2025 Graduate School Orientation</b>	<b>August 15, 2025</b>
<b>First Day of Class Fall 2025</b>	<b>August 18, 2025</b>
<b>Tuition and Fee Payment Deadline for 1<sup>st</sup> Semester</b>	<b>August 21, 2025</b>

# **Upcoming Important Dates for Undergraduate Students**



**On-Campus Housing Move-in for Fall 2025**

**August 12, 2025**

**Fall 2025 International Student Orientation**

**August 13-15, 2025**

**First Day of Class Fall 2025**

**August 18, 2025**

**Tuition and Fee Payment Deadline for 1<sup>st</sup> Semester**

**August 21, 2025**

# Get Connected



## Packing Up Pre-Arrival Series

Our next session will be on Tuesday, June 17<sup>th</sup> from 8:30am to 9:30am ET. We will discuss tuition and fee bills as well as the options available to international students to pay them.

Registration will be live in 1 hour and students will receive a reminder email.  
[go.ncsu.edu/packing-up-registration](https://go.ncsu.edu/packing-up-registration)

# Get Connected



## Global Connections

Join OIS in a virtual space for new and returning international students to network and hang out. Global Connections is an opportunity to learn about NC State, Raleigh, and each other.

Our first meeting will be Wednesday, June 18th at 9:00am ET. You can access the Zoom at [go.ncsu.edu/global-connections](https://go.ncsu.edu/global-connections).



# **OIS Visa and Travel Survey**



**OIS emailed a survey on June 4<sup>th</sup> to gather information on visa approvals and scheduled visa appointments. We ask for your response so we can provide more targeted communication and make plans for Fall orientation.**

**NC STATE**