

Tuesday, May 26th

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.

Our Panelists

Pack Essentials

Stevie Kimmet, Program Director

Shishira Puttaswamy, Program Associate

Office of International Services

Lauren Ball, Associate Director

Welcome! Now what?

Pre-Arrival

- Secure funds for immediate expenses
- Begin housing search
- Get Forex Card, International Credit Card, cash or other means for immediate expenses
- Establish a place to stay as you look for permanent housing

Upon Arrival

- Open U.S. bank account for initial transactions
- Get local Sim card
- Get a credit card to begin building credit
- Search for permanent housing
- Prepare to pay university fees

First Weeks

- Consult with Student Legal to review lease agreements
- Sign lease for permanent housing
- Prepare to pay for:
 - 1st month's rent
 - Security deposit
 - Utility deposit
 - University fees

What can you expect to pay upfront?

Expenses will vary depending on your housing, credit, and other needs (food, transportation, etc.).

Rent: average of \$850/ month

Deposit: up to 1.5x monthly rent

University Fees: up to \$1,300

Utility Deposit: up to \$300

TOTAL: \$3,725+ USD

Tuition and Fees

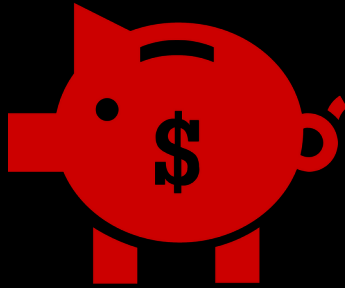
Tuition and Fees | Student Services Center

- Fees can be up to \$1,300 per semester.
 - They are due at the beginning of the semester unless you are eligible for payroll deductions.
 - They include: Campus Transportation, Counseling Center, Wellness and Recreation, Campus Health Center, and more.

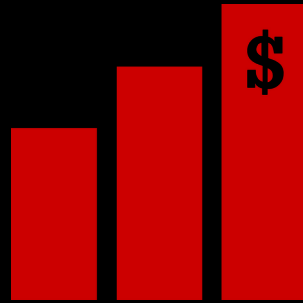
As international students, you are listed as “Nonresidents of North Carolina.”

Budgeting Resources

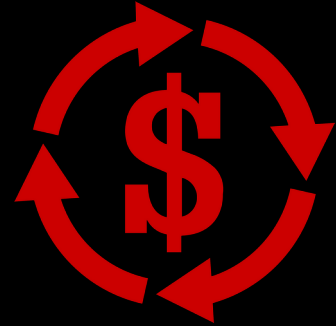
NC State offers several free budgeting and finance resources for students:



[Budgeting Tips](#)



[Estimated Cost of Attendance](#)



[Financial Wellness](#)

Course Materials and Technology

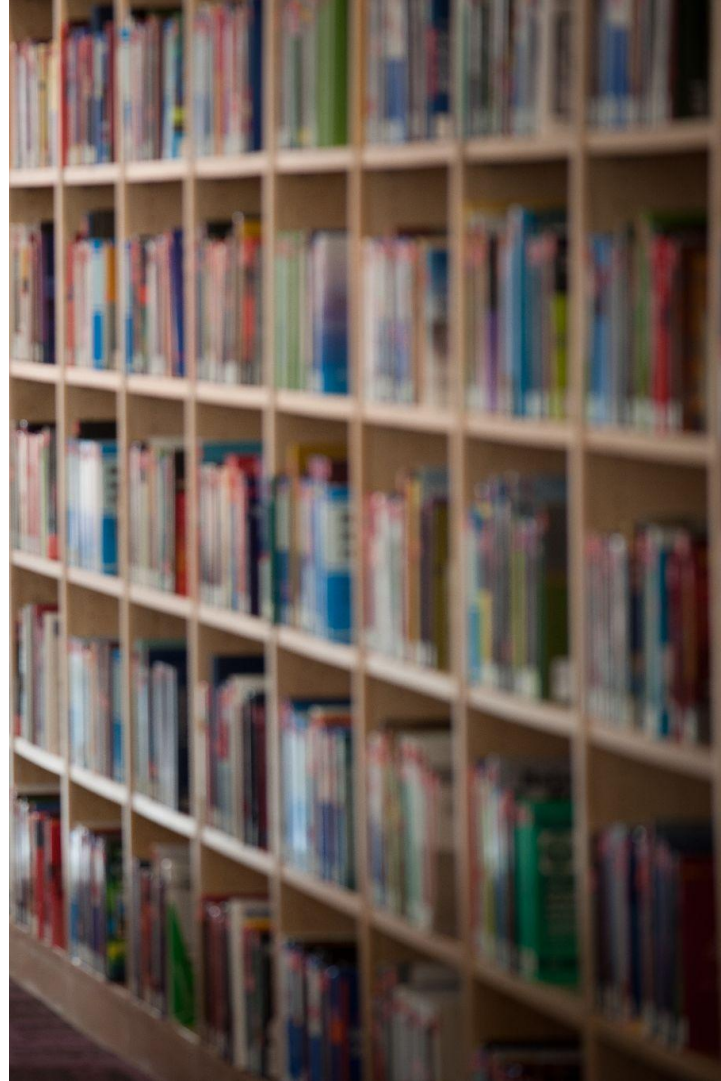
Prepare to pay out of pocket for books, computers, etc.

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

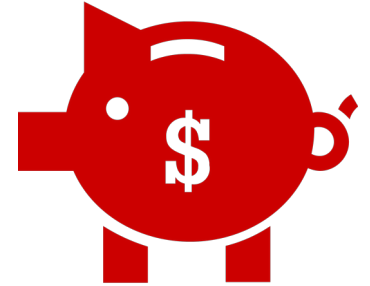
Most students need a computer for their work and studies.

University Libraries offers short term, no cost technology rentals.

- Rentals can be borrowed for a max of 8 hours.
- Available laptops may not meet minimum processing requirements.



Paychecks



You will receive paychecks on a biweekly basis.

- In most cases, income taxes will be deducted from your paycheck.

[2024 - 2025 Biweekly Payroll Schedule](#)

First paycheck will be smaller.

- You should arrive with some money to support yourself until you get paid.
- Many student workers have reduced hours over breaks.
 - Plan for smaller paychecks after December and March.

Cost of Living in Raleigh

Rent and Utilities



Average Rent: \$500–\$1500/month

- Many international students live in the \$500–\$800 range

Utilities: In many cases, utilities will not be included

- Range from \$50–\$150/month

Financing



On-campus job opportunities:

- Research Assistantships (RA)
- Teaching Assistantships (TA)
- Other On-Campus Jobs

Very unlikely students can work enough hours to cover costs for basic living expenses with a part-time job alone.

Finding Housing in Raleigh



University Housing



Off Campus Housing

Housing Tips:

- Plan to pay a security deposit upfront (1 month of rent).
 - Utilities may also require a deposit.
- Check with current students!
- You may need a cosigner and/ or credit card for applications.

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-leasing

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.

1) **Graduate Student Support Plan (GSSP)**

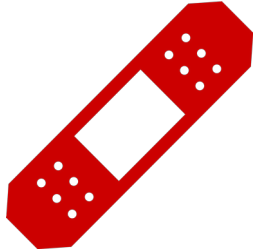
For those who are RA/TAs - this is provided for free

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)

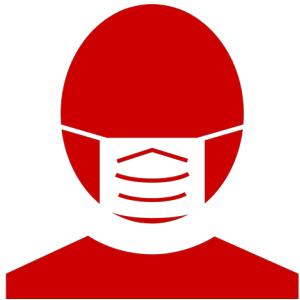
Health Care/Medical Insurance:



- Campus Health provides some services for free.
- Health insurance typically requires a copay and/ or deductible.



- Dental and vision insurance are separate costs.
- Consider signing up for a low-cost dental plan with [Campus Smiles](#).



- Look for “in-network” providers for off-campus care.
- Emergency room visits can have high costs! Urgent care can be a better place to start.

How to Avoid Scams/Fraud

Common scams:

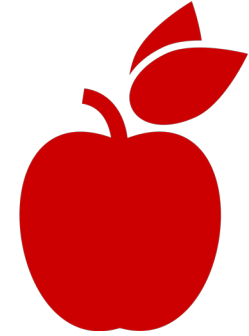
- Paying for gift cards over the phone.
- Paying more than what you owe for a “refund.”
- Paying for research and other job opportunities.
- Cashing checks for other people.
- Requests for photos of NC State or other ID.

Have concerns? Check with OIS or Student Legal Services.

Pack Essentials

NC State's basic needs resource, focused on:

- Food
- Housing
- Health.



Provides support for students experiencing:

- Hardship
- Emergencies
- Basic needs insecurity.



FLAGSHIP PROGRAMS



Student
Emergency
Fund



Feed the Pack
Food Pantry



Pack Meal
Share



Meal Plan
Scholarship



Housing
Support



Cookware Kit
Program

Student Emergency Fund

- Housing
- Essential utilities
- Healthcare expenses



- Travel (including conferences, trips home, etc.)
- Tuition, fees, course materials, technology
- Work authorization and documentation fees
 - OPT and EAD fees are about \$500



Other Resources

Visit our resource guide!

Ways to Save Money on Food

- Finding More Affordable Food
- Using Coupons
- Cost Comparison

Finding More Affordable Food

Shop at affordable grocery stores

- Food Lion
- Target
- Lidl
- Patel Brothers

Sign up for grocery store rewards programs

Use online grocery options for added convenience

- Walmart
- Insta Mandi
- Costco

Place group orders with friends or roommates to meet minimum order requirements

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

Cost Comparison

Name Brand Vs Store Brand

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



Food Lion Vitamin D
Whole Milk

\$2.59 1/2 gallon



Nature's Promise Organic
Vitamin D Whole Milk

\$4.99 1/2 gallon

Compare Prices Across Stores

The same product can cost different amounts at different stores, so comparing prices can help you save money

Food Lion



Silk Original Soymilk

\$4.99 1/2 gallon

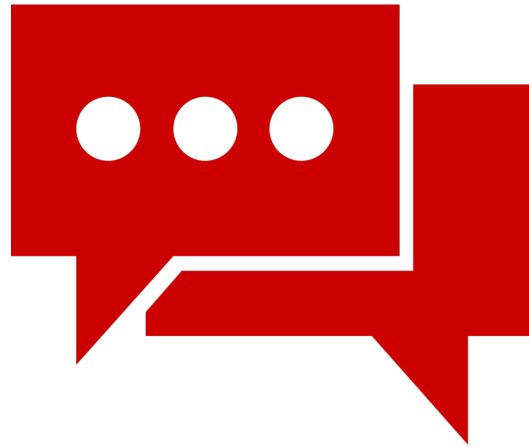
Walmart



Silk Dairy Free, Gluten Free Unsweet Soy Milk

\$3.97 1/2 gallon

Question and Answer



Important Sites

Packing Up Pre-Arrival Series

go.ncsu.edu/packingup

Pack Essentials

packessentials.dasa.ncsu.edu

Feed the Pack

feedthepack.dasa.ncsu.edu/

Food Lion MVP Program

www.foodlion.com/rewards

Upcoming Important Dates



On-Campus Housing Move-in for Fall 2026

August 11, 2026

Fall 2026 International Student Orientation

August 12, 2026

Fall 2026 Graduate Student Orientation

August 14, 2026

First Day of Classes Fall 2026

August 17, 2026

Tuition and Fee Payment Deadline

August 21, 2026

NC State Instagram



SCAN ME

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



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Feed the Pack
[@feedthepack](https://www.instagram.com/feedthepack)



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