



# GRADUATE SURVIVAL GUIDE

PROVIDED BY SAGE AND GSO

Academic Year 2006-2007

*The only guide for grad students written by grad students!*

## INDEX

### Introduction

**Housing** Boston Housing Situation, Neighborhoods, Tips & Guidelines, Utilities, Online Housing Links, Temporary Accommodations

**Transportation** Getting to BU, Getting around Boston, Parking at BU, Bikes

**Personal Finances** Boston Banks, Estimated Expenses in Boston, Obtaining Emergency Funds

**Healthcare** Health Plans, Healthcare facilities, Dental Care

**Miscellaneous** IDs, Setting up email, Office Space, Books and Supplies, Links, Dates and deadlines ...

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# GRADUATE SURVIVAL GUIDE

## INTRODUCTION

To help you make a smooth transition to graduate studies at Boston University, the graduate students of two organizations (GSO and SAGE) have co-authored this basic survival guide. It contains basic information on topics such as housing, transportation, personal financial services, financial aid, and health care, compiled for grad students by grad students.

This survival guide is a work in progress. As you survive (and hopefully thrive) at BU, please remember this guide and make note of things you would have liked to have known. Please feel free to pass along comments and suggestions to help us improve this guide. You can do so by sending email to [sage@bu.edu](mailto:sage@bu.edu). You may wish to contact your fellow graduate students for further advice. If you are an engineering student, you can contact SAGE (Student Association of Graduate Engineers) via email [sage@bu.edu](mailto:sage@bu.edu), or on the web at <http://people.bu.edu/sage>.

Throughout the academic year, both SAGE and GSO sponsor a number of social activities designed to mix and mingle graduate students. These activities are a great way to make new friends here in Boston. Be on the lookout for fliers and email invitations for these events.

For your convenience, a current web version of this guide has been made available at <http://people.bu.edu/sage/survival/>.



# GRADUATE SURVIVAL GUIDE

## HOUSING

### Contents:

- Temporary Housing - Where do you stay while searching for an apartment!
- Free Permanent Housing - Ways of getting free housing.
- Boston Housing Situation - Approximate price ranges; when to look.
- Tips for finding roommates and apartments
- Hints - Tips for finding the right apartment and a partial checklist of things to look for in an apartment.
- Locations - Areas of Boston in which you might look for an apartment; map of BU campus.
- BU Housing Resources - BU offices that may be of help in finding an apartment.
- Apartment Listings - Where to view and post electronic listings for apartments, roommates or sublets.

### Temporary Housing:

First of all: Where do you stay while searching for an apartment?

- *Boston International Youth Hostel*: 12 Hemenway St, Boston (617)536-9455
- *Anthony's Town House* 1085 Beacon St., Brookline (617)566-3972
- *Beacon Inn* 1087 Beacon St. and 1750 Beacon St., Brookline (617)566-0088
- *Beacon Street Guest House* 1047 Beacon St., Brookline (617)232-0292
- *463 Beacon Street Guest House* 463 Beacon Street, Brookline (617)536-1302
- *The Eliot* 370 Commonwealth Ave, Boston (800) 44-ELIOT
- *Buckminster Hotel* 645 Beacon St. Boston (617) 236-7050

International Students can also contact their regional associations at BU <http://bu.edu/sao> to see if they have any arrangement for temporary stays.

### Free Permanent Housing

There are Resident Assistant positions through the Office of Residence Life which provide free room (board sometimes included) in exchange for 20 hours per week of dormitory counseling duties. The Office of Residence Life will provide a job description and application. Note that some fellowship contracts restrict outside employment (contact your department office to see if your fellowship is restrictive).

### Boston Housing Situation

Housing in Boston is very expensive. Price varies by area, but here are some example price ranges:

- Studio Apartments \$850--\$1050
- 1 Bedroom Apartments \$1300 - \$1500
- 2 Bedroom Apartments \$1600 - \$1800
- 3 Bedroom Apartments \$1900 - \$2800
- 4+ Bedroom Apartments \$500 - \$550 per bedroom

Rents usually change up to 10% from year to year. Keep in mind how much you'll earn during the year when determining what kind of apartment you can afford. With taxes and bills, most graduate students need to share apartments.

The Boston housing market revolves around one date: September 1st. Leases usually begin and end on that date. Since that date is usually close to the beginning of Fall classes, students entering then can expect the first week here at BU to be quite busy. For those entering in the Spring, there are likely to be fewer apartments available than in the Fall. We strongly recommend you come early to find somewhere to live. Most of the decent apartments go by the end of July, and the few that are left have inflated prices.

### **Tips for finding roommates and/or apartments:**

1. The Off-Campus Housing Office is located in the George Sherman Union (contact the Office of Orientation and Off-Campus Housing, 4th floor), 775 Commonwealth Avenue. Go to this office to use their "situation and roommate wanted" lists to get contacts. This office will typically be open M-F 9-5, but may have different hours during the summer (617-353-3523).
2. Students looking for housing nearby the BU Medical Campus may want to contact the Office of Housing Resources on the BU Medical Campus, 715 Albany St., A406, Boston, MA, 02118. Phone: 617-638-5125, email: [ohr@bumc.bu.edu](mailto:ohr@bumc.bu.edu), <http://www.bumc.bu.edu/ohr>
3. Browse local papers (Globe and Herald) have a section in their classified ads for Apartments and Apartments to share. They have on-line services as well for apartments.
4. Look for posted signs on the bulletin boards and/or subway stops around campus from people looking for roommates.
5. visit the following sites :
  - a) [www.boston.com/apartments](http://www.boston.com/apartments) - apartment and realtor listings
  - b) [www.buapts.com](http://www.buapts.com) - apartment and realtor listings
  - c) [www.bostonapartments.com/](http://www.bostonapartments.com/) - apartment listings, roommates wanted
  - d) [boston.craigslist.org/](http://boston.craigslist.org/) - apartment listings, roommates wanted

### **Hints and suggestions**

If you've never lived off-campus before, we hope these hints will be of some help.

#### *Work out your budget carefully*

To secure an apartment, most realtors will want the first and last months' rent, a deposit (equal to one month's rent) and a fee (usually equal to a month's rent). That adds up to a lot of money.

You can get an apartment without the realty fee but you have to search around for landlords and realtors that provide their services free (usually this means the landlord pays the realtor or searches for tenants themselves). One way to do this is to find a neighborhood you like, go around to each building and write down the owner/management's name and phone number, and then call them all. By avoiding the realtor middleman, you might save a whole month's rent (the fee).

#### *You get what you pay for*

There are very few genuine bargains. If something is very cheap, be very suspicious. See what is included in the rent (gas, water, electricity ...).

#### *Landlords*

There can be some very bad ones, speak to the current residents if at all possible.

#### *Get your own apartment first.*

Then fill it with people. There are many more students than apartments, so if you can secure an apartment you like, and if you can afford the deposit, then it might be worth taking a gamble that you can fill the extra rooms.

#### *Realtors*

There are some good ones. But there are some very bad ones who will try to coerce you into renting an apartment you don't want. Beware. Be prepared to bargain. Also be sure to tell them you are a graduate student. Most realtors will show graduate students and professionals better places. Take the T to the area you might want to live in, and you will find a realtor who covers

that territory.

*Keep your aims realistic*

You probably won't get the place of your dreams first time around, so it's better to get the first "reasonable" place rather than end up with nothing.

*Go house hunting with a friend*

It's a lot less pressure, and you can get a second opinion you trust on the place.

*Check list of things to look for in an apartment*

**Location** -- access to public transportation (subway green lines and bus lines that go to Kenmore bring you close to campus).

**Parking** -- Can you get a residential parking sticker, or are guaranteed parking spaces available? If you are bringing a car this is an important topic since this city is known for its stolen car statistics (car alarm and other deterrents are advisable). Residential stickers are free, but you are not guaranteed a space near your house. Residential stickers also require your car to be registered and insured in Massachusetts at the local address (NO EXCEPTIONS!!!). Guaranteed spaces are rarely included in the rent. Guaranteed spaces in Brookline, for example, can cost between \$60 and \$100/month. Find out at what times parking is allowed. Some places do not allow overnight parking (Brookline, Watertown, etc.). Some locations do not allow parking during the wintertime. Parking laws vary by town.

**Grocery Store** -- close enough to walk or will you have to take a cab?

**Laundry and Dry Cleaners** -- laundry in building?

**Maintenance** -- Is there someone on call? Do you have a Superintendent on site?

**Rent** -- what utilities does it include (heat, electricity, gas) Figure into price if you will need a T pass each month. Note: it is illegal for the landlord to charge you for water itself, but you will usually pay to heat the water.

**Crime** -- Inquire about the area, be sure to ask someone other than the landlord and realtor, just to be safe. The local police department should be helpful.

**Food** -- are there any restaurants or convenience stores nearby? What hours are they open?

**Locations**

*Allston/Brighton*

Cheap and cheerful, this is where many BU students live. Accessible by the T Green Line (B-branch) along Commonwealth Ave and the 57 bus along Brighton Ave. Generally quite noisy, reasonably safe.

Allston Village ("Sunny Allston") is the most popular student area of all, which is broadly around Brighton Ave, Harvard Ave, Glenville Ave and Commonwealth Ave. About 30 min walking, 10 min bus/bike, 20 min T ride from BU. Can be noisy. Apartments tend to be in bad condition and (arguably) overpriced too. Reasonably safe.

Lower Allston, north of the Mass. Pike is much quieter, with lots of houses, but more difficult to get to BU from--little public transport. Reasonably safe.

Gardner Street area, near BU's Nickerson Field and West Campus. Is close to BU (20 min walk, 10 min bus), nice area, not too much traffic, but more expensive. Lots of undergrads. Safe.

Washington Street, Chestnut Hill Ave and further out along Commonwealth Ave. Apartments tend to be cheaper, quieter area, but further out (30 min on T) and prices start to rise again close to Boston College. Safe.

Brighton Center. Further out along the 57 bus route, 15-20 min bus, 45-60 min walk. Much cheaper, fewer students in area, although less convenient for BU. Safe.

*Brookline*

An affluent town, which is adjacent to BU. Known for its good school system, hence rents are significantly higher than other areas. Stretches out along the T Green Line (C-branch), which runs down Beacon Street to Cleveland Circle. Very safe, in general.

South Campus/Carlton Street/St. Mary's Street. Very close to BU (5-10 min walk) and pleasant

area. Expensive. Reasonably safe. Coolidge Corner. Brookline's version of Allston Village, but done in a much more upmarket way. Again, expensive. About 15 min from BU on the C-line, about 30 min walk. Safe.

Summit Ave/Cleveland Circle/further out on Beacon Street. Like the Washington Street area of Allston but more expensive. 30-40 min on the C-line, 60+ min walk to BU. Safe.

Brookline Village. 20 min to BU along D-line (but only as far as Kenmore). Again, expensive, but not that many students. Safe.

### *Fenway*

Just south of BU. The Fenway is the neighborhood adjacent to Fenway Ball Park. A public park and public gardens surround part of the neighborhood. It houses a mix of families, professionals and students (from BU, Northeastern and other small local colleges). Gay-friendly neighborhood. Prices are moderate to expensive, easy walking to BU (5-10 min). Convenient access to T lines, supermarket, and popular areas of Boston. Lansdowne Street has many nightclubs. The area around Fenway Park gets snarled up when there's a baseball game. Reasonably safe, but you shouldn't walk through the park or dark areas at night.

### *Kenmore Square*

On the edge of BU, excellent public transportation, but very noisy especially when there's a baseball game. Prices vary, reasonable apartments can be expensive. Fairly safe.

### *South End*

South of Newbury Street and north of the City Hospital, a very quaint area, with a large gay community. Safe, although less so the further south you go. About 30-45 minutes walk from BU, or 15 minutes walk to the T Green Line, then 10 minutes on the T. Generally expensive, but there are some cheaper apartments.

### *Cambridge*

The other side of the river from BU, home to Harvard and MIT. Cambridge has a good school system, so rents are higher. Accessible by public transport, but trips are longer. You may have to take the T Red Line, then Green Line, which can take an hour or more. There are some buses that go between Boston and parts of Cambridge. If you have a bike, it may be quicker to ride to school (10-15 min).

**Cambridge Port.** Other side of BU Bridge, 10-20 min walk or 47/CT2 bus. Quiet, nice area, not many students (it can be very cold crossing BU Bridge in the winter!). Fairly safe.

**Central Square.** Lots of character, although MIT students want to live there, so rents can be high. Catch the 47 bus to BU, around 10 min, or 30-45 min walk. Fairly Safe.

**Harvard Square.** It's hard to find an apartment near Harvard Square.

**Porter Square.** Further out there are some apartments, if you really feel you need the distance from BU. But a long way in. Rents are still fairly high too. Safe.

### *Somerville*

Commuting from Somerville is not impossible, but not fun if you don't have a car. At least an hour on the T. By bike, not a long trip to BU (25-40 min), but the commuter faces hilly terrain and busy intersections through Cambridge. Mostly safe, except maybe around Sullivan Square. Davis Square. Features an eclectic blend of bars, a small independent movie theatre, and is at the head of a popular bike/rollerblade path that goes North (the opposite direction from BU). Union Square. Good food and nice blue collar neighborhood. 20 min bike ride to BU. Cheap(er) rent.

### *Arlington*

While a car seems to be a must for those who might think about living in this town situated next to Cambridge and Somerville, the rent is cheaper than most areas. In downtown Arlington, the head of the Minuteman trail brings you to the historic town of Lexington (but not BU). The closest T station is Alewife, in Cambridge, and commuters should allow an hour's time to reach BU via the T. Safe.

#### *Watertown*

Square is right at the end of the 57 bus route. It's cheaper than Brighton Center but less convenient too. Allow 30-40 minutes on the bus. Safe.

#### *Newton*

Expensive. Exclusive. About 30-60 minutes on the T Green Line (D-branch). Where all the professors live. Safe.

#### *Back Bay*

Old and beautiful, but very expensive, one of the most sought-after areas in Boston. 20-30 min walk to BU, 15 min on the Green Line. Mostly safe.

#### *Jamaica Plain*

Quite far away from BU (60 minutes from Forest Hills to BU on the Orange Line). Multicultural, good sense of community, quite trendy at the moment, relatively cheap, but still safe.

#### *Roxbury, Dudley, Dorchester, Ashmont, Mattapan*

Not very popular areas, very cheap, can be unsafe in some areas. Many students and medical students live in Mission Hill.

#### *South Boston*

Not to be confused with the South End, an area beyond South Station. Large Irish Community. Inconvenient for BU (60+ min by T Red and Green lines). Can be unsafe. **Expensive.**

#### *North End*

Large Italian Community, close to the center of Boston. About 45 min away from BU on T Green Line. Expensive.

#### *East Boston*

Convenient for the Airport, but not for BU (60 min by T Blue and Green lines). Cheap, reasonably safe

#### *Beacon Hill*

The area features 19<sup>th</sup> and 20<sup>th</sup> century brownstones, cobblestone streets, old fashioned narrow alleyways, and sidewalks lined with gas streetlamps. Near the Charles/MGH T stop on the Red Line, about 30 minute T ride to BU. Expensive.

## **BU Housing Offices**

*Office of Rental Properties, 19 Deerfield St. 1st Floor. Boston, MA 02215*

Boston University has an Office of Rental Properties (ORP), which is separate from the Office of On-Campus Housing. This office operates as a university-owned realty company.

There are two main differences between the ORP and a private realtor. First, the ORP does not advertise outside of the university. As a result, primarily university students live in these BU units, although non-students are allowed to rent from them. Second, the ORP does not charge a finder's fee like many private realtors. As a result, the ORP does not provide additional discounts

for students; they view the lack of a finder's fee as "the discount". They have 807 units. Most are rooms (\$575 and up), studios (\$950 and up), 1-bedroom apartments (\$1,150 and up), and 2-bedroom apartments (\$1600 and up), prices are per month. They ask for two months rent up front, and leases are for a year. They will help you find a new tenant if you have to leave early. Leases start at various times, though most start on Sept. 1. There is no roommate finding service. Apartments are primarily located on Bay State Road and in South Campus, with some in other locations. The biggest problem with getting an apartment through the ORP is that there are so few places available, which are in high demand, making them extremely hard to get. <http://www.bu.edu/orpm>

Since Fall 2004 Boston University has offered 11 one-bedroom apartments and 209 studio apartments specifically for graduate students. The rooms are very small and a bit hotel-like, but with a little imagination they can work out quite well. The main advantage of this new building is convenience. The price is significantly higher than comparable apartments off-campus, but it does include utilities (other than phone/internet/cable) and you can leave home at 8:57 to get to your 9 o'clock class on time. Now that there is Campo De' Fiori, a Roman-inspired bistro on the first floor, you can even grab an espresso along the way. You can also save money on delivery by stopping by for their reasonably-priced gourmet pizza. You should expect to shell out more than half of your stipend to pay for the monthly rent!!

Many first year students choose to live in 580 Comm. Ave. for their first year in order to minimize the hassle of looking. Many also move out in the summer after they have acquainted themselves with the city. No dogs or cats are allowed, but you can probably get away with a caged rodent. Underground parking is available at an additional exorbitant fee. This website should have floor plans and pricing information: <http://www.bu.edu/orpm/580commave/index.html>



**Public Transportation from Airport to BU:** Take the free Airport Shuttle bus from your Airport terminal to the AIRPORT stop of the Blue Line subway. (Visit [www.massport.com](http://www.massport.com) to find out the schedule details of the shuttle and flight arrivals.) Take the INBOUND subway ("T") to Government Center and change there for the Green Line going OUTBOUND get on a B trolley toward Boston College. Get off at the Boston University East stop. The "T" drivers don't always announce the stops, so don't hesitate to ask the driver to announce your stop. The College of Engineering Graduate Programs Office is located at 48 Cummington Street, 2<sup>nd</sup> floor. Exit the train to the right and walk to the traffic light. Turn right again and cross the street. You will be walking down Hinsdale St. Hinsdale Street will dead end into Cummington St. Walk one block and cross the street to 48 Cummington St.

**Public Transportation from South Station to BU:** If you are arriving to South Station by Bus or Train, take the Red line INBOUND to Park Street and change there for the Green Line going OUTBOUND get on a B trolley toward Boston College. Get off at the Boston University East stop. The "T" drivers don't always announce the stops, so don't hesitate to ask the driver to announce your stop. The College of Engineering Graduate Programs Office is located at 48 Cummington Street, 2<sup>nd</sup> floor. Exit the train to the

right and walk to the traffic light. Turn right again and cross the street. You will be walking down Hinsdale St. Hinsdale Street will dead end into Cummington St. Walk one block and cross the street to 48 Cummington St.

**Public Transportation to Airport:** If you live near the Red line, a good way to get to Logan Airport is to take the Red line to South Station where you can get on the Silver line (bus route) that will take you to the airport terminals.

**Public Transportation in Boston:** The "T": The public transportation system in Boston is so extensive that you DO NOT need a car to get around the city!!! You can get anywhere in the city limits, as well as many suburbs by public transportation. Actually, many people who initially bring their cars wish they had not since having a car is such a hassle! The entire public transportation system is known as the MBTA (Massachusetts Bay Transportation Authority) which includes the T (subway), T buses, commuter rail and commuter boats. Online schedules at <http://www.mbta.com/>.

*The subway is free on the Green Lines when the train is above ground, heading OUTBOUND from Kenmore Square towards Boston College. INBOUND on the Green Line (heading from Boston College toward Kenmore Square) and at all underground stops, the fare is \$1.25, which must be paid in coins or a token. Tokens may be purchased at any underground train stop (Kenmore for instance) at \$1.25 each. Bus fare is \$.90. You can also buy a monthly pass for either the subway or bus or a combo pass for both subway and bus fares. The bus pass is also valid for the inbound Green Line subway. Monthly passes are available at the Shaw's at 1065 Commonwealth Ave. (Packard's Corner/ Brighton Ave. T-stop on the B line) or at the Government Center T-stop. Semester Passes (11% savings) are available for sale at the GSU ticket office. If you are a current student, more information on the MBTA semester pass is available at <http://www.bu.edu/studentlink> .Visit <http://www.mbta.com> for the details of Public Transportation.*

**The BU Shuttle bus:** "The BUS" (which is **free!**) has a route that includes Commonwealth Avenue, starting at Harry Agganis Way, through Charles River Campus and to the Medical Campus. The schedule is available by calling 617-353-7287 or from the Campus Information Center in the GSU (George Sherman Union 775 Commonwealth Avenue). The schedule is generally every 30 minutes and can be faster than the T. The BUS does not run on weekends or holidays. <http://www.bu.edu/thebus>

**The Escort Service:** This student-run program designed and established to promote and improve the safety on campus. You can call for a shuttle or someone to walk with you anywhere you need to go on the Charles River Campus. The service runs from 8 PM to 2 AM Sunday through Thursday, 8 PM to 3 AM Friday and Saturday and during exams. The number for this service is on the back of your BU ID card 617-353-4877.

**Parking On Campus:** DON'T PLAN ON IT!!! Parking on campus is hard to find and expensive! Your best bet is to find housing that allows you to take public transportation to school. If you still need parking, Parking Services on the second floor of the George Sherman Union handles requests for parking stickers (necessary to park in BU owned lots on campus, but even these spots aren't guaranteed). There are parking meters on the street, but they allow at most 4 hours at a time. Both temporary and semester parking passes are available.

**Bicycles:** Many students ride their bicycles to campus when the weather is nice. There are many bicycles stolen every year from campus, so you **MUST** lock your bike! Believe it or not, but thieves in Boston have figured out how to break Kryptonite U-locks, and will even cut down small trees to free bikes!!! Register your bike with the BU Police Department on Harry Agganis Way (next to Nickerson Field) if you want their assistance in locating your bike if it is stolen.

**Zip Car:** A convenient service if you only need to use a car infrequently. You can sign up online and

rent cars by the hour at reasonable rates. Zip Cars are available in most neighborhoods in Boston and Cambridge. The terms of service can be very strict, be sure you know and follow the rules.

<http://www.zipcar.com/>

**South Station:** If you want to get out of Boston without using a car, there is a bus terminal and a train station at South Station. The bus is an inexpensive way to travel to New York City.



# GRADUATE SURVIVAL GUIDE

## PERSONAL FINANCE

The city of Boston has a high cost of living. This can make living a little tight on a grad student budget. The following points concerning finance are worth keeping in mind.

- [Estimated Expenses in Boston](#)
- [Boston Banks](#)
- [Obtaining Emergency Loans](#)

### What you will pay in Boston

Estimates of total basic living expenses vary according to one's definition of "basic." Estimates of the cost of living in the Boston area from a few local schools' websites range from \$8,000 to \$13,000 for 9 months. You can certainly cut costs by sharing an apartment and not driving a car (see the sections on housing and transportation).

Here is a breakdown of estimated living expenses from Boston University:

#### Living Expenses:

- University Fees \$338
- Community Service and Program Fee \$15 per semester
- Sports Pass Fee: \$85, starting in the Fall 2006, all full-time students will have this fee automatically charged to their account. The pass allows attendance at BU sporting events (ice hockey, basketball). Students may waive this fee before the first day of classes either by going to [www.bu.edu/comp/saweb](http://www.bu.edu/comp/saweb) (click on "Sports Pass") or by calling: (617) 353-6561.
- Housing and Food \$10,480
- Books and Supplies \$1,041 (grad students)
- Personal (Clothing, Miscellaneous) \$1,859
- Health Insurance: \$1,288 for the full year, \$853 if starting in spring. Health insurance is covered by the university if you are a research assistant or teaching fellow.

**Total living expenses \$15,021**

Entertainment expenses such as movies, concerts, and bar-hopping are not included in "Personal", so if you plan on having any fun at all in Boston budget some more in that category. The cost of owning a car is not included in miscellaneous. As for clothing during the winter you'll need a warm coat, and appropriate footwear for slush and snow.

Food is generally expensive in Boston. Shop around and you'll find that Shaw's (the largest local chain grocery store) is not always the cheapest place around. Other places you can buy groceries include: Trader Joe's, Whole Foods, Stop & Shop, Star Market, Super 88, The Haymarket, Johnny's Fresh Market.

### Bank Accounts

In August and September representatives from the big banks (Bank of America and Citizen's) will cover the BU campus, and at it will seem that these are the only two banks in town. They'll offer you a key

chain. Take their gifts but be cautious before signing up for an account. It's worth taking the time to figure out the best place to put your money, because monthly fees can really add up. Banks worth looking at include Cambridge Trust and Asian American Bank. Check out local banks in your neighborhood. Keep in mind that at any bank, as long as you are a student, you should never have to pay a monthly fee.

Many students have been happy using internet based banks: NetBank, ING Direct, Fidelity Investments

### **Direct Deposit**

If you ask, BU will direct deposit your monthly stipend into your bank account. The paperwork is straight-forward and once completed direct deposit is the fastest and most reliable way to receive your funding.

### **Emergency Loans**

In cases where a graduate student already has a source of funding, typically a fellowship, assistantship, or loan, but has not yet received these funds, and yet there is a real need for money right away, that student can sometimes get short term emergency funds.

Students in the College of Arts and Sciences should refer to the GSO page at <http://people.bu.edu/gso/FAR/> for information regarding emergency loans.

College of Engineering students receiving grant or loan money in excess of their tuition and fees may be able to obtain a cash advance if their funds are delayed, but not before classes begin. Students should contact the Financial Aid Manager, 617-353-9772, after the first day of the semester.

Students on Research or Teaching Fellowships are paid the end of each month, beginning in September. Students should arrive on campus with funds to cover their first month's expenses. In case a paycheck is delayed, the student's department payroll personnel should be able to arrange for a payroll advance.



# GRADUATE SURVIVAL GUIDE

## HEALTHCARE

This site is designed to inform graduate students about their healthcare options. We make no guarantees about information listed on this site. Dates are listed with some information since plans and costs change over time. We have made an effort to report all plans accurately. However, health plans are complicated and may change. For the most up-to-date information on healthcare please check out the GSO's healthcare information web page at:

[http://people.bu.edu/gso/gso\\_health.html](http://people.bu.edu/gso/gso_health.html)

- [Student Health Services](#)
- [Medical Insurance](#)
- [Dental Care and Insurance](#)
- [Additional Information, Definitions, and Explanations](#)
- [Compare the BU Student Plan to Other Plans in Academia](#)

### **Student Health Services**

(Last Updated June 2006)

Boston University [Student Health Services](http://www.bu.edu/shs/) <<http://www.bu.edu/shs/>> provides primary care for short-term conditions. Long-term illnesses and conditions requiring a specialist are referred to other doctors. Most services provided by the health center are free. This includes seeing doctors and having laboratory tests. This does not include regular physical exams. There are no claim forms to file for these services. The health center is located at 881 Commonwealth Avenue near BU's West Campus (building #6 on this [map](http://www.bu.edu/maps/5-9.html). <<http://www.bu.edu/maps/5-9.html>>) Their phone number is (617) 353-3575.

- [Services](#)
- [Eligibility](#)
- [Health Services Fee](#)
- [Referrals](#)

#### *Services*

1. [Walk-In Clinic](#) - The health clinic is available on a walk-in basis year-round except when the University is officially closed. It is open Monday through Friday 9AM to 4:30PM. Wait time is short (10-20 mins) when compared to emergency rooms at local hospitals (1 hour or more).
2. [Mental Health Clinic](#) - The health center has a mental health staff, which is available only during the academic year. Mental health services are available on an appointment or emergency basis. A wide range of other [counselors, chaplains, and confidential advisors](#) are also available to members of the Boston University community.
3. [24 Hour Infirmary](#) - There is a 24 hour infirmary available during the academic year. The infirmary accepts patients for conditions requiring short-term medical support. Examples of these conditions are illnesses, accidental injuries, mental health problems, etc.

#### *Eligibility*

Services at the health center are available to all full-time students (whether enrolled in the BU Student Medical Insurance Plan or not) and 3/4-time students who are on the BU Student Medical Insurance Plan.

Student Health Services does not serve part-time students. (Note that students in the research stage of their degree are certified as having full-time status even though they do not take classes.)

#### *Health Services Fee*

Students with full-time status are assessed a Student Health Services fee. It is not necessary to have already paid your bill to visit health services. All that is required is your Boston University identification card.

#### *Referrals*

For those on the BU Student Medical Insurance Plan, health center physicians may occasionally refer you to a doctor/health center/hospital that is not maximally covered under your insurance plan. You should confirm that you are being referred to an in-network doctor with the front desk of the health center to make sure you receive maximum coverage. Alternatively, you can check the list of [Aetna Open Choice PPO providers](#) yourself.

Those on the BU Student Medical Insurance Plan are required to obtain a referral from Student Health Services before visiting another doctor in order to file those charges with the health plan.

#### **Medical Insurance**

The default health plan for BU students is provided through the Chickering Group. If you do not have another plan that meets state requirements, you will automatically be billed for this plan.

In the 2006-2007 academic year, the cost of the BU Student Medical Insurance Plan will be \$1,288. ***Most full time Teaching Fellows and Research Assistants will have this fee paid for by BU.*** Check with your department's graduate coordinator for more details. Coverage begins at the start of the academic year, whether you have already paid your bill or not.

Note that full and 3/4 time students must obtain a referral from Student Health Services prior to receiving treatment from an outside provider in order for coverage from Chickering to apply. A new referral is required for each new condition and at the beginning of each policy year prior for ongoing conditions. Part-time students and dependents are not required to obtain a referral since they are not eligible to utilize Student Health Services

[BU Student Medical Insurance Plan](#) You may also call 1-800-966-7772 for information.

- [Who Must Purchase the BU Plan?](#)
- [Key Points About the BU Plan](#)
- [Other Healthcare Options and Programs](#)
- [Waiving the BU Plan](#)
- [Questions & Answers on Healthcare at BU](#)

#### *Who Must Purchase the BU Plan?*

For official rules about who must purchase the BU Student Medical Insurance Plan, see the Student Accounting Services page on [Medical Insurance](#).

Massachusetts's law requires all full-time and 3/4-time students to have health insurance. Boston University policy requires the same of all international students. Students who are not international students and taking less than 75% of a full-time\* course load, aren't required to have medical insurance. Thus, these students can take advantage of other options more easily. Some students who are continuing-study, but normally qualify as full-time, may be able to change their status to part-time.

\*Remember that students who have completed all required courses and are on "Continuing Study" may be certified as studying full-time. There are several issues students should be aware of concerning part-time status:

Maintaining certified full-time status is important to students who wish to defer prior loans or obtain new loans.

Being registered as part-time means that Medicare and Social Security will be taken out of your BU paycheck, which isn't normally done with those registered as full-time. You should compare the amount of these withholdings to the premium for an insurance plan. Or, in the case of assistance programs, which don't normally have a premium, you should research whether they provide better coverage that would offset the extra deductions.

Check with your department to see if there are any additional repercussions or policies about being on part-time status.

#### *Key Points About the BU Plan*

The BU Plan is a sickness and injury plan, so it does not cover "preventative medicine." Student Health Services does provide preventative care for students in the form of yearly pap smears for women only if covered by insurance, otherwise there will be a charge of \$63.

You may see several versions of a bill for medical services you have received. Make sure you receive an Explanation of Benefits (EOB) from Chickering, which explains what amounts they've paid and what amounts you must pay. When you are sure a bill reflects what you actually owe, then you should pay your bill. Contact Chickering at 1-800-966-7772 if you have any questions.

The BU Plan imposes monetary limits on certain kinds of services. Those students with chronic or catastrophic illness may easily reach those limits.

Supplemental coverage is available for purchase from Chickering. This coverage increases the maximum paid for an illness or injury, but not the dollar limits on different kinds of services. Supplemental coverage is not automatically renewed each year.

The BU Plan does not cover routine dental care, but students are able to purchase a separate dental plan (run by the BU Dental School). Pamphlets and enrollment forms are available at Student Health Services. See below for more information about [dental](#) care and insurance.

The BU Plan includes the Vision One Program, which can provide vision services and supplies for discount rates at participating providers.

#### *Other Healthcare Options and Programs*

The following are plans that BU students may be able to take advantage of either in place of BU's Student Medical Insurance Plan or as a supplement to it. They fall into 3 main categories: normal *insurance plans*; *discount plans* that provide certain discounts at participating providers; or *assistance programs*, which require income or other kinds of qualifications. Some plans can even supplement your insurance, covering services that your insurance does not.

##### ***Health Insurance***

- [NAGPS Health Plan](#)
- [Local Insurance Providers](#)

##### ***Government Programs:***

- [Free Care](#) - May provide free healthcare (or supplement costs not covered by your insurance) if

*you qualify.*

- [MassHealth](#) - Massachusetts' Medicaid program. See also the [basic rules](#) for qualifying for MassHealth.
- [Medical Security Plan](#) - May provide healthcare coverage for your family if a member is currently unemployed.
- [COBRA](#) (article) - Allows some people to continue their employee health plans after leaving a job.
- [Children's Medical Security Plan](#) - May provide healthcare services for your children if you qualify.

***Programs at Hospitals/Health Centers:***

- [Beth Israel Deaconess Medical Center](#)
- [Brigham and Women's Hospital](#)
- [Fenway Community Health Center](#)
- [HealthNet Plan](#) (Boston Medical Center)
- [Network Health](#) (Cambridge/Somerville Hospitals)

*The Waiving Procedure*

If you choose another insurance plan, you must formally waive the BU Student Medical Insurance Plan.

To waive the BU plan, you should do the following:

1. Make sure the plan meets BU's [requirements](#) for a student insurance plan. You may wish to contact Student Account Services at 617-353-2264 if you are not sure.
2. Enroll in your alternative insurance plan.
3. Note the insurance company name and policy number (you'll need this info for the BU insurance waiver form).
4. To waive participation for the 2006/07 academic year the completed waiver form must be received by Student Accounting Services no later than SEPTEMBER 30, 2006. You can download a PDF version of the form at the bottom of this [Student Account Services](#) webpage. You can also pick up a form from Student Account Services at 881 Commonwealth Ave, Lower Level.
5. To waive participation for the spring 2007 semester the completed waiver form must be received by Student Accounting Services no later than FEBRUARY 1, 2007.
6. International students can only file a Medical Insurance Waiver if they will be adequately covered by a US based health insurance provider.

**Dental Care and Insurance**

*Dental Care*

The BU Dental School and other area schools of dentistry offer dental care at reduced rates. The trade-off for the lower prices includes long waits and unpracticed hands, but some students find this to be an acceptable alternative to full-priced dentistry.

- [BU Dental School](#)
- [Harvard Dental Center](#) - Discount rates via their "Teaching Practice".
- [Tufts Dental Clinics](#) - Discount rates via their "Undergraduate & Postgraduate Clinics".
- [Private Dentist Discounts](#)

*Dental Insurance Plans*

- [BU Student Dental Plan](#) - Dental plan available to students at additional cost.
- [Dentistry For All](#) - May provide dental care to those with limited incomes.
- [CAREINGTON Dental Plan](#)

**Additional Information, Definitions, and Explanations**

- [Terminology](#) - *Definitions of some healthcare terms you may come across.*
- [Legislation/laws](#) - *Some legislation or laws that affect student healthcare.*
- [Mayor's Health Line](#) - *Will answer questions about healthcare services and coverage available.*
- [A Consumer's Guide to Dental Insurance](#)



# GRADUATE SURVIVAL GUIDE

## MISCELLANEOUS

This section contains a plethora of miscellaneous bits of advice arranged in no particular order. Please skim the headings and read what interests you.

### **Free resources you can access with your BU ID:**

- BU Exercise facilities: (The Fitness and Recreation Center, Case Center, The SHED, Track and Tennis Center) see <http://www.bu.edu/fitrec>.
- Museum of Fine Arts <http://mfa.org>
- Certain BU events (Plays, operas etc) see <http://www.bu.edu/calendar/> for event listings
- Agganis Arena <http://www.agganisarena.com>

### **Your rights as an employee**

- **Fair wages:** The College and University have set the standard RA and GTF salary at \$8000, per semester for 2006-2007. All RAs and GTFs should have a signed contract or offer letter.
- **Draw the line:** You are not expected to stay in Boston University forever. You should do your work and graduate. You should not be stuck doing low level chores for years on end. If you feel you are being exploited, speak up, talk to your fellow and seek assistance from GSO or SAGE.

**Office of New Bostonians:** The Office of New Bostonians is an initiative of Mayor Thomas M. Menino to strengthen the ability of residents from diverse cultural and linguistic communities to fully participate in the economic, civil, social, and cultural life of the City of Boston. Foreign students to Greater Boston should call the Office of New Bostonians at (617) 635-2980.

**Registration:** New Engineering students should go to 48 Cummington Street, 2nd floor, Graduate Programs Office, to pick up your registration packet. To be considered full-time, you must register for 12 credits (minimum) to 18 credits (maximum) with some exceptions. If you are funded by a Teaching Fellowship or a Research Assistantship you can be certified full-time with between 2 and 8 credits (GTF's up to 10 credits), check if there are any restrictions (such as a minimum number of credits). Most courses are 4 credits (laboratory component included). Each department office should have a copy of the Tau Beta Pi course evaluation book for engineering classes. After classes begin, registration changes can be made with a Course Adjustment form. To add a class, you must get the signature permission of the professor whose class you want to add on the Course Adjustment form. Be sure that if you drop a course (without replacing it) your total remaining credits do not affect your full-time status or restrictions on your fellowship.

**Settling your bill:** Students with financial aid will have the financial aid credits appearing as a pending item on the student bill received when registering. You are responsible for paying any charges not covered by your financial aid the deadline stated on the bills. In general, tuition scholarships for fellowships and assistantships cover the cost of the tuition and GSU fees; some fellowships and assistantships also cover medical insurance. Other incidental charges, and medical insurance in those cases where it is not granted, are not covered by financial aid.

**Stipend Payments:** Questions regarding stipend payments should be referred to the Graduate Coordinator in your department.

If you are a graduate Engineer and have any questions regarding your financial aid, please do not hesitate to contact Helaine Friedlander at 48 Cummington Street, Room 206, e-mail address: hrf0@bu.edu.

**Your BU ID card (Terrier Card):** After you have chosen your classes, registered, you can get your ID card. Your ID card is necessary for many services at BU, including all library services. Access to ERB (Engineering Research Building), 44 Cummington Street and other Engineering buildings are completely regulated by your card. For access to rooms in ERB and other Engineering buildings contact your departmental office (on the weekends and evenings even front door access is restricted). Register within the first week and the Graduate Student Engineering Center (the GESC is located at 44 Cummington St. Room 103), will automatically be put on your card!

**Research Assistants and Teaching Fellows:** You are eligible for a 10% discount at the BU Bookstore and may extend your BU library borrowing privileges, after you have obtained your BU ID card.

**Massachusetts Driver's License or ID Card:** Domestic students should go to the Registry of Motor Vehicles when getting a new driver's license. It is recommended for those domestic students who don't want to change their driver's license to a Massachusetts driver's license to get a Massachusetts Liquor ID card. This card comes in handy when attending any Boston sporting event or concert as most venues require that you be 25 or older to purchase alcohol with an out-of-state driver's license, unless you have the liquor ID. Bring a proof of current address, and your passport to the Boston Registry of Motor Vehicles located at 630 Washington St. Boston, MA.

Visit the RMV web site at <http://www.state.ma.us/rmv/forms/lidap.htm> for details.

**Computer accounts:** Much communication on campus is done through e-mail, so it is to your advantage to get an account as soon as possible. To get your e-mail, go to the office of Information Technology in the basement of 111 Cummington Street and ask at the HELP desk to set up your account; you must have your BU ID card with you to do this. You can find more information regarding computer and email accounts at <http://www.bu.edu/engit/accounts> Be sure to give your e-mail address to your department's graduate coordinator.

**If you are a Teaching Fellow:** It is advisable to contact the professor you will be working with a few days prior to the start of classes. The department offices have the phone numbers of all professors. You can also find contact information for professors as well as fellow students through <http://www.bu.edu/search>. The TF assignments should be made by mid-August for the fall and mid-December for the spring. The professors need to talk to their TFs since they will be preparing a syllabus for the course, which will include your office, phone, etc.

**Offices:** Each department tries to provide each graduate student with office space, however, there is a priority list (Teaching Fellows are highest since they need a place to meet their students) and limited space. Ask your department about the availability of office space. Remember that you may use the GESC if you are in a pinch.

**Clothing and Climate:** The winters in Boston can be **bitterly cold**, so you will need some **warm clothes**. The summer days can be hot, so cool clothing is in order too.

**Books and Supplies:** The Barnes and Noble store at Boston University in Kenmore Square sells many things besides course books. Take some time to look around and see what's there, it could save you a lot

of time in the future. School supplies are sold on the third floor (including phones, typewriters, sheets, cooking appliances, etc.). BU and other clothing items are on the first floor. The Charlesbank Bookstore sells general books and is located on the second and fifth floor (where all computer and science books are located). Course books are sold on the fourth floor. The bookstore is well stocked, so if you don't find a book, ask for it! *Remember that if you are a Teaching Fellow/Research Assistant, then all books and many things in the bookstore are 10% off.* To get this discount ask a clerk for your RA/TF discount card.

**Getting Involved in On-Campus Organizations:** To get involved in the many student organizations on campus see the following web site <http://www.bu.edu/sao/>

**Religious Life On Campus:** A wide range of religions exist on campus. For more information see <http://www.bu.edu/chapel>.

#### **LINKS:**

**International/cultural associations:** these organizations requested that they be mentioned specifically to Engineering Grad Students:

**SAGE:** SAGE is the group that addresses the issues and concerns of graduate students in the College of Engineering. <http://people.bu.edu/sage>

**TARANG:** Association of Indian Graduate Students. <http://people.bu.edu/tarang>

Other associations can be found at <http://www.bu.edu/sao>.

#### **Activities:**

Keep yourselves updated with current events at BU (<http://www.bu.edu/events>)

Check this site to find out 101 fun-filled things one can do in Boston

(<http://www.bu.edu/wellness/101.html>)

Check out the newspapers for more events and happenings

- The Phoenix- <http://www.bostonphoenix.com>
- The Globe - <http://boston.com>
- The Boston Herald - <http://www.bostonherald.com>
- The Daily Free Press (BU student paper) <http://www.dailyfreepress.com/>
- The Metro - <http://www.metropoint.com/>
- The Improper Bostonian - look for their "Newcomers Issue" every September. <http://www.improperbostonian.com>

#### **Academic:**

- Important Dates (registration, academic calendar...) <http://www.bu.edu/reg/dates.htm>
- Student Link (online grades/personal and financial information and more) <http://www.bu.edu/studentlink>
- Course Info (online schedule of courses) <http://courseinfo.bu.edu/>, <http://www.bu.edu/reg>