UMass Lowell Pre-Arrival Guide

Essential information to help prepare newly admitted students before their arrival in Lowell.

INTERNATIONAL STUDENTS AND SCHOLARS OFFICE

AUTHORED BY: ISSO
Pre-Arrival Checklist
Be sure to read carefully through the Pre-Arrival Checklist to ensure a smooth start to beginning your journey at UMass Lowell!

UMass Lowell Email
To activate your UMass Lowell student email, please refer to the following webpage: https://www.uml.edu/it/services/for-students.aspx

*Once activated, be sure to check your UML email DAILY for important updates. If you have any issues accessing your email – contact the IT Helpdesk as soon as possible.
Email: Help@uml.edu
Phone: 978-934-4357

MANDATORY ORIENTATION
Upon arrival to the U.S. all new international students are required to attend the appropriate orientation.

<table>
<thead>
<tr>
<th>Undergraduate Students in their First Year</th>
<th>Undergraduate students transferring to UML</th>
<th>Graduate students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergrad students in their first year should register for the First-Year orientation: uml.edu/orientation/</td>
<td>Undergraduate students who are transferring to UML should attend the Transfer orientation: uml.edu/orientation/</td>
<td>Graduate students should attend the Graduate Student Orientation: uml.edu/Grad/graduate-orientation-form.aspx</td>
</tr>
</tbody>
</table>

All international students are ALSO required to attend the ISSO Immigration Compliance Session as part of the Student Success Summit in order to have their SEVIS Program validated within 30 days, as per Federal Requirements. Students must register for the Student Success Summit by clicking on the blue “Register” button found at the top of the webpage.

Health Requirements & Forms
Per Massachusetts law, as a condition of enrollment at the university and treatment at Health Services, all full-time students and part-time Health majors are required to have certain health forms on file. These forms should be completed, and supporting medical documentation should be uploaded, online through the Health Services Patient Portal. For a complete list of required immunizations, health requirements, and forms, please visit the Health Requirements & Forms page.

All health records are required by August 1st for fall enrollment and January 1st for spring enrollment.
*Failure to submit mandatory health records will result in a hold on your registration.*

**Airport Transportation**

The ISSO partners with a local transportation company that will be able to transport you from Boston Logan Airport to the Lowell area. This service is free of charge to you. However, this is not an automatic service, and you will need to follow the directions to request your pick-up. Please access the Airport Transportation eligibility requirements and request form on our [Pre-Arrival Information page](#).

If you choose to use this service, you must know the exact drop off location. If you have a contact person whom you are meeting upon your arrival to the city of Lowell, you should have their email address, phone number and local address. If the driver brings you to the Lowell area and you are not able to get in touch with the person whom you planned on meeting, the driver will either bring you to University Crossing (if it is open) or a nearby hotel. You will then be responsible for relocating your bags from University Crossing or the nearby hotel, to your semester accommodations. Additionally, please note that the ISSO is only open Monday – Friday 8:30 a.m. – 5p.m.

*Please note that while we are happy to offer this service and absorb the cost, we will not be able to reimburse any student who chooses to be picked up by an alternative company, or other means of transportation.*

**Alternative Airport Transportation Options**

Logan International Airport in Boston is the closest international airport to Lowell. There are several ways by which you may get to Lowell from Boston, Logan International Airport.

The most convenient way to get from Logan Airport to Lowell is to follow the instructions above and arrange for an airport pick up via our approved vendor.

Below is a listing of several alternatives to get from but please note that they vary significantly in cost AND you are responsible for any costs associated with transportation you arrange yourself).

1) **Shuttle Services**
   - [Flight Line](tel:1-603-893-8254) (1-603-893-8254) 51A Pelham Rd Salem, NH 03079
   - JT’s Airport Shuttle Service (1-978-934-9200) 27 Royalston Ave Lowell, MA 01851
   - TWC Airport Limo (1-800-223-2325) 33 Nabnasset St Westford, MA 01886
   - Axis Coach Transportation ([877] 770-8846) 51 Harvey Rd, Londonderry, NH 03053

2) **Taxi**

   Taxis are available directly outside of the terminals at virtually all hours/days of the week. You can also attempt to arrange a taxi pick up in advance. A taxi ride from Logan Airport to Lowell could cost over $100.
3) Public transit
Note that while it is possible to get to Lowell with public transit, we do not advise this for incoming students. The trip by public transit involves multiple vehicle changes and is difficult with large amounts of luggage. If you do choose to take public transit, we recommend you take a taxi from the airport to North Station in Boston. From North Station take the "Commuter Train" to Lowell. After arriving in Lowell take another taxi to get to your destination. This option should cost approximately $50+

Note: Make sure that you have enough small bills in US currency ($1, $5, $10, $20) to pay for your transportation or incidental travel needs. Most van services will accept a credit card but for some services or travel needs you may need cash.

Before Your Arrival to Lowell

DO:
- Make sure you request your airport pick up through our partner vendor.
- Make sure that you have a place to stay upon arrival (whether this means staying in a local hotel for a few days, or meeting a friend), this should ALREADY be set up prior to you boarding the plane.
- If you are meeting a friend, make sure you have their contact information (email, phone number, a second number if applicable, their address, etc.)
- Make sure you received your Airport Pick-up Confirmation prior to boarding

DO NOT:
- Board your plane prior to confirming your airport pickup.
- Arrive in the U.S. without temporary housing (through a hotel or through a friend/family member) if you plan on looking for an off-campus apartment.
- Arrive with a plan to meet someone whom you do not have their contact information (phone #, address, etc.)

Temporary Accommodation Information
The Lowell area has several facilities available to rent on a short-term basis while you look for longer term housing. Below are listed some of the more popular options in the area. These options include short term stay hotels as well as some longer-term residence hotels that include private kitchens.

Temporary Housing Accommodations (Shorter Term – few days):
UMass Lowell Inn & Conference Center
50 Warren Street
Lowell, MA 01852
This hotel is on campus and a convenient place to stay while you look for permanent housing. When you make your reservations make sure to tell them that you will be a UMass Lowell International Student and were referred by the ISSO.

To make a reservation with the ICC please call 877-886-5422.

You will need to pay by credit card upon arrival. The check-in time is 3:00pm.

**Sonesta Select Boston Lowell**
30 Industrial Ave, East
Lowell, MA 01852
Phone: 978-458-7575

**Commonwealth House**
87 Nesmith St
Lowell, MA 01852
Phone: 978-452-9071

**Holiday Inn Tewksbury-Andover**
4 Highwood Dr
Tewksbury, MA 01876
Phone: 978-640-9000

**Holiday Inn Express Chelmsford**
8 Independence Dr
Chelmsford, MA 01824
Phone: 877-666-3243

**Element Chelmsford**
25 Research Pl
North Chelmsford, MA 01863
Phone: 978-256-5151

**Fairfield Inn by Marriott Boston Tewksbury/Andover**
1695 Andover St
Tewksbury, MA 01876
Phone: 978-640-0700

**Temporary Housing Accommodations (Longer Term – few weeks):**
If you require temporary accommodations for a few weeks or more, you will need kitchen facilities as it gets very expensive to eat out every day. Temporary accommodations with kitchen facilities are available outside of Lowell at the below location.
Renting an Apartment

Decisions you will need to make:

- What is your annual budget (including monthly rent, heat, hot water, and broker’s fee)?
- What kind of house type are you looking for (house or apartment)?
- How close do you want to live to UMass Lowell, and which campus?
- Do you want to live alone or have roommates, what kind of roommate do you want?
- Are you bringing family/children that need to attend public school? If so, we can provide you with additional information.
- Are you looking for a furnished or unfurnished apartment?

Other considerations:

- What is the lease commitment? (For your first rental, upon arrival, it is advisable not to sign a one-year lease until you are more familiar with the renting process, location, etc.)
- How safe is the neighborhood?
- Are heating and hot water included with your monthly rent?
- Is there a basement laundry, or is it near to any public laundry?
- Will the apartment be noisy? (Is it near an elevator or entry? Are the walls thin? Do your neighbors party a lot?)
- Is the apartment, especially the kitchen and bathroom, in good and clean condition?
- Are you allowed to keep your bicycle in your apartment or in the basement?
- Are there any security features (particularly for ground floor apartments)?
- What is the overall size of living space?
- If you have roommates, how will the utility bills be shared?
- Is there sufficient natural sunlight and/or overhead light fixtures?
- Is the apartment close to public transportation?
- Is there a grocery store or shopping nearby?
- Is there any parking space if you intend to own a car in the near future?
- How long will it take you to get to class from your apartment?
- Will you be able to sublet the apartment if you intend on travelling in the summer?
- Are pets allowed in the apartment?

The local newspaper, *The Lowell Sun*, is a good resource of information regarding apartments for rent.
Also, there are several rental agencies that can help you find an apartment. A few of them are listed on the next page. *(Please note this list is provided for your convenience and does not constitute an endorsement of these agencies by the University.)*

**Rental Agencies/Websites**  
(Remember: these are not officially endorsed by the University)

1. **Universal Apartment Rentals, Inc.**  
   114 University Avenue  
   Lowell, MA 01854  
   Phone: 978-454-9999

2. **Heritage Properties**  
   100 Merrimack Street, Suite 401  
   Lowell, MA 01852  
   Phone: 978-458-0001  
   Fax: 978-458-0006  
   Email: info@heritageprop.net

3. **Lakeshore Realty**  
   2000 Lakeview Avenue  
   Dracut, MA 01826  
   Phone: 978-957-4442  
   Email: office@lakeshoreapartmentsdracut.com

4. **Princeton Properties**  
   1115 Westford Street, 4th Floor  
   Lowell, MA 01851  
   Phone: 978-458-8700  
   Fax: 978-458-8701  
   Email: info@princetonproperties.com

To apply to rent an apartment, you will need:  
- Bank statement, loan statement, or evidence of how you will pay your rent.  
- First and last month of rent

☐ You may also need:  
- Security deposit, which can be up to one month’s rent.  
- Broker fee, which can be up to one month’s rent.
Rental fees for an apartment can range from $800 to $1800 per month (excluding utilities such as gas, electricity, telephone service, etc.) depending on the size of the apartment. If you share an apartment, which many students do, the cost may be reduced significantly.

**Legal Rights & Responsibilities**

Visit the Residents section of [Mass.gov](http://Mass.gov) for information on:

- Renting in Massachusetts
- Tenant/Landlord Rights & Responsibilities
- Housing Consumer Education Centers
- How to File Consumer Complaints
- Face-to-Face Mediation Program
- United States Postal Moving Guide

Above information was taken in part from the *International Graduate Student Lifebook* of UMass Lowell.

**Applying for a Nonimmigrant Visa**

This information can be located on our [Applying for a Student Visa webpage](http://Applying for a Student Visa webpage).

**Preparing for your U.S. Embassy Visa Appointment**

1. **Ties to Your Home Country**

   Under U.S. law, all applicants for nonimmigrant visas, such as student visas, are viewed as intending immigrants until they can convince the consular officer otherwise. You must therefore be able to show that you have reasons for returning to your home country that are stronger than those for remaining in the United States. "Ties" to your home country are the things that bind you to your hometown, homeland, or current place of residence: job, family, financial prospects that you own or will inherit, investments, etc. If you are a prospective undergraduate, the interviewing officer may ask about your specific intentions or promise of future employment, family or other relationships, educational objectives, grades, long-range plans, and career prospects in your home country.

   Each person's situation is different, of course, and there is no magic explanation or single document, certificate, or letter which can guarantee visa issuance. If you have applied for the U.S. Green Card Lottery, you may be asked if you are intending to immigrate. A simple answer would be that you applied for the lottery since it was available but not with a specific intent to immigrate. If you previously overstayed an authorized stay in the United States, be prepared to explain what happened clearly and concisely, with documentation, if available.

2. **English**

   Anticipate that the interview will be conducted in English and not in your native language. One suggestion is to practice English conversation with a native speaker before the interview, but do NOT prepare speeches! If you are coming to the United States solely to study intensive English, be prepared to explain how English will be useful for you in your home country.
3. Speak for Yourself
Do not bring parents or family members with you to the interview. The consular officer wants to interview you, not your family. A negative impression is created if you are not prepared to speak on your own behalf. If you are a minor applying for a high school program and need your parents there in case there are questions, for example about funding, they should wait in the waiting room.

4. Know the Program and How It Fits Your Career Plans
If you are unable to articulate the reasons you will study in a particular program in the United States, you may not succeed in convincing the consular officer that you are planning to study, rather than to immigrate. You should also be able to explain how studying in the U.S. relates to your future professional career when you return home.

5. Be Brief
Because of the volume of applications received, all consular officers are under considerable time pressure to conduct a quick and efficient interview. They must make a decision on the impressions they form during the first minute of the interview. Consequently, what you say first and the initial impression you create are critical to your success. Keep your answers to the officer’s questions short and to the point.

6. Additional Documentation
It should be immediately clear to the consular officer what written documents you are presenting and what they signify. Lengthy written explanations cannot be quickly read or evaluated. Remember that you will have 2-3 minutes of interview time.

7. Not All Countries are Equal
Applicants from countries suffering economic problems or from countries where many students have remained in the United States as immigrants will have more difficulty getting visas. Statistically, applicants from those countries are more likely to be intending immigrants. They are also more likely to be asked about job opportunities at home after their study in the United States.

8. Employment
Your main purpose in coming to the United States should be to study, not for the chance to work before or after graduation. While many students do work off-campus during their studies, such employment is incidental to their main purpose of completing their U.S. education. You must be able to clearly articulate your plan to return home at the end of your program. If your spouse is also applying for an accompanying F-2 visa, be aware that F-2 dependents cannot, under any circumstances, be employed in the United States. If asked, be prepared to address what your spouse intends to do with his or her time while in the United States. Volunteer work and attending school part-time are permissible F-2 activities.

9. Dependents Remaining at Home
If your spouse and children are remaining behind in your country, be prepared to address how they will support themselves in your absence. This can be an especially tricky area if you are the primary source of income for your family. If the consular officer gains the impression that your family will need you to remit money from the United States in order to support them, your student visa application will almost certainly be denied. If your family does decide to join you at a later time, it is helpful to have them apply at the same post where you applied for your visa.

10. Maintain a Positive Attitude
Do not engage the consular officer in an argument. If you are denied a student visa, ask the officer for a list of documents he or she would suggest you bring in order to overcome the refusal, and try to get the reason you were denied in writing.

Security Clearance Screening
Students from certain countries and fields of study are often subjected to a Security Clearance. This is also known as Administrative Processing.

It is helpful to have certain documents ready when applying for a new visa or visa renewal if you are from a country which may undergo additional screening or if you are in a STEM field. Most STEM fields are listed in the government’s Technology Alert List (TAL).

The following is meant to help you be prepared in case you are asked to present additional documentation. DO NOT, however, present it unless you are asked to do so. Some people may be asked to present some or all the following:

- An invitation letter from your UMass Lowell Academic Department outlining the research that you will be involved in. The U.S. Embassy wants to be sure that you will not be integrally engaged in any research that is of a sensitive nature and that you and your Academic Supervisor will follow Export Control guidelines. The letter should include your research experience and background. If you are being funded by UMass Lowell, it is helpful to mention the amount of funding and the source of funding.

- Resume, when applicable, it should include a list of publications.

- Research/Study Plan, detailing your planned studies and research while in the U.S. It should include the name and email address of your advising professor and/or the department chair.

- Official Transcripts, Students who have already been studying in the U.S. and are applying for a visa renewal may be asked to submit their official transcripts.

- Information on your Academic Advisor, Students who have been issued a Teaching Assistantship and more importantly a Research Assistantship should print their Advisor’s Biography web page or request their Curriculum Vitae to be presented at the U.S. Embassy.
What to Pack to Bring to the U.S.

**Legal Documents to have in your Possession:**
You may be asked to present all the following at the Port of Entry, so have them easily accessible in your handbag along with your airline tickets:

- Passport (also keep a copy of your passport in your checked baggage and a keep a copy of it at home as well in case it is lost or stolen)
- Visa Document (Form I-20 or Form DS-2019) – If the U.S. Embassy returned your visa document in a sealed envelope only to be opened by a U.S. official at a U.S. Port of Entry, please honor this.
- UMass Lowell Admissions Letter if you are an international student. If you are a Visiting Faculty or Research Scholar, the invitation letter, or Appointment Letter from your UMass Lowell Hiring Department
- The Original Financial Documentation which you provided to U.S. Embassy or Consulate. If your funding is from UMass Lowell, then you should have a letter from your UMass Lowell Hiring Department outlining the details of your paid position or if a student, the details of your Research Assistantship or Teaching Assistantship.

**How Much Money to Bring:**
We recommend that you not carry any more than $300 in cash (the cash should include small bills and some coins). You may want to keep the cash in two separate areas easily accessible to you. Be always aware of your personal belongings during your travel. It is unsafe to carry a lot of cash, so please try not to carry more than $200-$300.

*Expected Expenses & Job Opportunities Upon Arrival*

Students who have been offered a Teaching Assistantship or Research Assistantship for their arrival semester need to prepare for a waiting period before receiving their first paycheck. Our office will assist you to obtain a Social Security Number which can take 2-3 weeks to obtain. Your UMass Lowell hiring department will also need to process the internal paperwork to pay you. You might not be able to receive your first payment until one month after arrival.

Students who do not have a Teaching Assistantship or Research Assistantship will find it extremely difficult to find an on-campus job as they are scarce. As an international student you will not be eligible to apply for off-campus work authorization until you have successfully completed two consecutive semesters of full-time study. Students entering in Non-Degree status may have to wait longer than a one-year period before being eligible for off-campus work.

All off-campus work authorization must be approved by our office and the U.S. Citizenship & Immigration Services (USCIS). Please be mindful that you are entering the U.S. on a “student” visa. This means that USCIS expects your priority to be focused on your studies. For this reason, the USCIS regulations governing F-1 and J-1 student status are very limiting to off-campus work.
For more information on estimated expenses, money management, and more, please visit our Financial Resources webpage.

**Clothing:**
In general, you want to have enough clothing for 10-14 days to minimize having to do laundry.

**If Arriving for Fall or Summer Sessions:**

- 6-10 light shirts or T-shirts
- 4-6 pairs of pants (either light fabric or at least 2-3 pairs of jeans)
- 4-6 pairs of shorts (light fabric)
- 1 light jacket for mild temperature
- 2-3 light long sleeve sweaters
- Feel free to bring 1-2 formal outfits (men should bring 1 dress blazer and 1 tie) – You may want to bring a traditional formal outfit from your country for special cultural events.
- Shoes can be bought in the U.S. at reasonable prices, but it will be helpful to bring a pair of sneakers or comfortable shoes, sandals, etc. as well as one dress pair of shoes.
- 10-14 pairs of undergarments (also include some pajamas)
- Bring whatever dishes/cooking utensils you feel you can fit, but it is good to bring enough for two people to start with
- Toiletries – Toothbrush, Soap, Hairbrush, Deodorant, Shampoo, etc. The airline may have specific guidelines on these items, so obtain the appropriate information prior to packing. These items can be easily bought upon arrival as well, so you may want to pack travel size toiletries.
- Medication – You will need to carry a doctor’s note for any prescription medication as you will need to present this at airport(s). Follow the immunization instructional information which was provided to you from the UMass Lowell Health Services Department.
- Food - It is good to have enough non-perishable foods/snacks to last you a couple of days.
- Music/Books/Software/Computer/Educational Material, etc. – A scientific calculator. Also bring a school bag or backpack. Computers are reasonably priced in the U.S. We do encourage you to bring your favorite CDs.
- Electrical Equipment - Outlets in the U.S. operate with a voltage of 110-120 volts, 60 cycles. If your equipment requires 220 volts, bring a converter, and plug adapter. If it operates within 110 and 240 volts, bring a plug adaptor.
- Bedding – Two Standards Pillowcases; Two-Four Flat sheets (flat sheets will be more flexible upon arrival to temporarily accommodate any size mattress); A light blanket.

**If Arriving for Spring semester:**

- You will be arriving in January, the midst of cold season in Massachusetts, please substitute the above-mentioned items accordingly (i.e., warm clothing, pajamas, bedding, appropriate shoes, etc.). You should still carry some short-sleeve shirts to add as under
layers, but bring mostly long-sleeve shirts, sweaters, sweatshirts, long pants, and jeans. You will need a winter jacket. Winter clothing will be available at reasonable prices upon your arrival. However, if you are coming from a warm climate be sure to dress appropriately for your arrival and transportation from airport to hotel. This includes appropriate winter shoes that are closed and do not slip-on ice. You will need winter boots but will be able to purchase those upon arrival. Do bring, gloves, a scarf, and a winter hat. You should bring a winter blanket as well for your bedding.

**Climate**

Please keep the following average temperatures in mind when packing clothing for your stay in Lowell.

<table>
<thead>
<tr>
<th>Season</th>
<th>Months</th>
<th>Temperature</th>
</tr>
</thead>
<tbody>
<tr>
<td>FALL SEMESTER</td>
<td>September &amp; October</td>
<td>8 to 15°C</td>
</tr>
<tr>
<td></td>
<td>November &amp; December</td>
<td>-17 to 3°C</td>
</tr>
<tr>
<td>SPRING SEMESTER</td>
<td>January – March</td>
<td>-17 to 3°C</td>
</tr>
<tr>
<td></td>
<td>April &amp; May</td>
<td>3 to 15°C</td>
</tr>
<tr>
<td>SUMMER SEMESTER</td>
<td>June – August</td>
<td>15 to 35°C</td>
</tr>
</tbody>
</table>

**What to Expect at a U.S. Port of Entry**

U.S. Immigration and Customs Enforcement (ICE) governs the Student and Exchange Visitor Program (SEVP). They are charged with facilitating your entry and monitoring your status in the U.S. while you take advantage of our nation’s academic, educational, and cultural offerings. To enhance security without slowing legitimate travel, careful planning and preparation by international students and scholars will ensure minimal processing delay.

**PLAN YOUR ARRIVAL**

You may be refused entry into the United States if you attempt to arrive more than 30 days before the program start date listed on your Form I-20 (for F-1 visitors) or Form DS-2019 (for J-1 visitors).

**ALWAYS HAND-CARRY YOUR DOCUMENTS**

Do not check the following documents in your baggage. If your baggage is lost or delayed, you will be unable to present the documents at your port of entry. As a result, you may not be able to enter the United States.

1. Your passport, valid for at least six months beyond the date of your expected stay.
2. SEVIS Form I-20 (for F-1 visitors)
3. SEVIS Form DS-2019 (for J-1 visitors)

*In addition, it is strongly recommended that you also hand carry the following documentation:*

1. Evidence of financial resources.
2. For new students or Visiting Scholars, your UMass Lowell Invitation Letter or Admissions Letter.
3. For new students or Visiting Scholars, paper receipt of the SEVIS fee payment.
4. For continuing student, evidence of student status, such as recent tuition receipts and transcripts.

For comprehensive information on procedures for traveling and arriving in the United States, visit the U.S. Department of Homeland Security’s webpage on Crossing U.S. Borders.

**COMPLETE YOUR ENTRY PAPERWORK**

If Arriving by Land or Sea: The Customs Border Patrol (CBP) Officer at the port of entry will provide the necessary Customs Declaration Forms (CF-6059) and Arrival-Departure Record Form (I-94) will be able to be accessed after arrival.

All visitors entering the United States must state their reason for wishing to enter the country. You will also be asked to provide information about your destination. It is important that you tell the CBP Officer that you will be a student. Be prepared to include the name and address of the school program where you will enroll/participate.

**I-94 Process**

Starting April 30, 2013, U.S. Customs and Border Patrol (CBP) rolled out a new electronic I-94 process at air and seaports of entry. Under the new CBP process, a CBP officer will provide each admitted nonimmigrant traveler with an admission stamp on their passport. CBP will no longer issue a paper Form I-94 upon entry to U.S., with some exceptions. Learn more on the CBP website.

**FOLLOWING ADMISSION INTO THE UNITED STATES**

Students and scholars should report to their school within 30 days of the start date listed on your Form I-20/DS-2019. You are not permitted to enter the U.S. earlier than the 30-days prior to the start date. You are also not allowed to enter any later the arrival dates listed on the Form I-20 or Form DS-2019.

**SECONDARY INSPECTION REQUIREMENTS**

If the CBP officer at the port of entry cannot initially verify your information or you do not have all the required documentation, you may be directed to an interview area known as “secondary inspection.” Secondary inspection allows inspectors to conduct additional research to satisfy any questions they may have.

The inspector will first attempt to verify your status by using the Student and Exchange Visitor Information System (SEVIS). This is an electronic database tracking system.

Failure to comply with U.S. government entry-exit procedures may result in the denial of entry to the United States. Under certain circumstances, the CBP officer may issue a “Notice to Student or Exchange Visitor” Form (I-515A), which authorizes temporary admission into the United
States. If you are issued a Form I-515 upon arrival, please visit our office immediately as this form will need immediate follow up.

Be sure to attend the Mandatory Immigration Clearance held by the ISSO upon your arrival. We will review your visa documentation to ensure that you entered in proper status.

Possible Funding Sources for International Students

**Graduate Assistantships (Teaching Assistant-TA and Research Assistant - RA)**

Very few departments fund international students for teaching assistantships (TA) in their first semester. To qualify for a teaching assistantship, you need to complete at least one semester with a higher-than-average GPA. (A minimum cumulative GPA of 3.0 is required of all TAs and RAs). If the department has funding available for the spring semester, you might be able to get an assistantship. However, assistantships are typically awarded in the fall semester. If you are interested in a TA or RA position, it would be helpful for you to talk to your department’s Graduate Coordinator and other faculty members as they will know if any funding is available. In some instances, a Research Assistantship (RA) may be available in the spring for someone with very strong research qualifications. Speak with your Graduate Coordinator or Department Chairperson to inquire whether there are any RA positions available and what the requirements are.

**Loan Options**

Note: This list is provided merely as a possible suggestion for funding options. Our office is not responsible for, nor officially recommending, any of these programs and is not affiliated with any of the below companies. Further, although we try our best this list is not maintained on a regular basis, so links or other contact information are subject to change. Please feel free to let us know if you find a listing that is no longer in operation.

A few US banks will offer student loans to international students if the loan is co-signed by a creditworthy US citizen or permanent resident (holder of a "green card"). There may also be restrictions on the type of visa (F1 or J1). In addition to the loans listed below, certain international students (i.e., permanent US residents with a green card) may be eligible for Federal Stafford and PLUS loans.

Global Student Loan Community offers student loans for international students that do not require a US citizen or permanent resident to co-sign the loan. (A co-signer in the student's home country may be required. Often this co-signer is the student's parent or guardian.) GSLC works with financial institutions and banks located in the student's home country to provide financing for the student's education. Currently more than three dozen schools participate in the GSLC loan program. Their website also includes an International Student Planner. For more information, visit the [GSLC web site](#) or send an email to team@globalslc.com.
International Student Loan Program (ISLP) and Study Abroad Loan Program (SALP). ISLP is an alternative loan program for international students to study at approved US colleges and universities. SALP is an alternative loan program for US citizens to study abroad. The loans offered by InternationalStudentLoan.com are funded by PNC Bank and guaranteed by The Education Resources Institute (TERI). Students may borrow up to the full cost of education, including tuition, fees, and room and board. The minimum loan amount is $1,500 per academic year. Students may take up to 25 years to repay the loan. There is a $25 minimum payment and some deferment provisions. A creditworthy US citizen or permanent resident must co-sign the loan. For more information visit the ISLP website.

Massachusetts Educational Financing Authority (MEFA). The Massachusetts Educational Financing Authority offers the MEFA Loan program for foreign students attending one of more than 80 participating colleges and universities in Massachusetts. Canadian students may borrow without a US co-signer, and a US co-signer is required for all other foreign students. Families may borrow up to the full cost of education and the repayment term is 15 years, with a fixed interest rate (currently 6.85%) and there is no penalty for prepayment. MEFA is able to offer such a low interest rate because they are non-profit and exempt from federal and state tax. MEFA also has a free guide to colleges and universities in Massachusetts. For more information, call 1-800-266-0243 or send email to mefaloans@mefa.org. You can also visit the MEFA website for more information.

When evaluating a loan program, it is important to carefully compare the costs. Some loans have interest rates pegged to the 91-day T-Bill Rate. Others use the Prime Lending Rate which is approximately two to four percentage points higher.

Explore Loan Programs in your Home Country!
Do not overlook resources in your home country. Begin exploring these opportunities as soon as possible as it may be easier to apply before you leave for the United States.

For example, the Bank of Beijing has a loan program specifically for Chinese nationals studying abroad.

Students from Germany who are looking at loan options should look at the Education Loan Program of the German Federal Government or AuslandsBAfoG.
International Student Scholarships

*First-time, first-year International undergraduate applicants are eligible to be considered for the scholarships listed in this section.

**International Provost Scholarship**
This Provost Scholarship, UMass Lowell's most prestigious international scholarship, is awarded to a very select number of our most academically qualified admitted freshmen with International residency status.

Award varies: Annual award of $20,000.

Application not required. Students are notified via their admissions acceptance packet. Preference will be given to students who apply by Admissions Early Action Deadline, Nov. 1.

Renewal requirement: Cumulative GPA of at least 3.25, full-time status, maximum of 8 consecutive semesters.

**International Academic Council Scholarship**
This scholarship is awarded to a select group of our top 5% of accepted freshmen, with International residency status, who demonstrate an exceptional level of achievement as measured by outstanding classroom performance and above-average scores on college entrance exams.

Award: Annual award of $10,000

Application not required. Preference will be given to students who apply by Admissions Early Action Deadline, Nov. 1. Students are notified via their admissions acceptance packet.

Renewal requirement: Cumulative GPA of at least 3.00, full-time status, maximum of 8 consecutive semesters.

**Scholarships Open to All Residencies**

**FIRST Robotics Competition**
UMass Lowell has partnered with the USFIRST to offer an annual scholarship for students who have participated in the FIRST Robotics program.

Award: Scholarship is worth up to half the amount of INSTATE tuition and mandatory fees.

Requirements: Student must [complete a separate application](#) directly through USFIRST.
Please Note: The scholarships listed in this guide are not available to students enrolled in the Division of Online and Continuing Education.

**Website Scholarship Resources**
- **Abroad Planet Scholarship Resources**
  Online community of international students studying in the United States.

- **College Board**
  Free online financial aid source for scholarships, grants, and loans for all college-bound students, including permanent residents and international students wishing to study in the United States.

- **FastWeb**
  Free online scholarship search service.

- **International Education Financial Aid**
  Free online scholarship search service designed for international students.

- **International Scholarships**
  Free online scholarship database for international students wishing to study worldwide.

- **Mobility International USA**
  Free online scholarship resource for non-U.S. citizens with disabilities.

- **United Nations Educational, Scientific and Cultural Organization (UNESCO)**
  Free online searchable database for scholarships to international students.

**Arrival Resources to Help You Succeed**

**Advising - Riverhawk Rising**
Students will receive individualized attention geared towards the different stages of their college career. Will relate to an UMass Lowell staff coach from the Office of Multicultural Affairs to serve as a key point person. Students in this program will develop relationships with their peers, attend workshops and activities as well as have awareness of all on-campus academic support.

**Cultural Programs**
In addition to the services which will be provided to you by the International Students & Scholars Office (ISSO), you will also have access to a myriad of cultural related programs through the Office of Multicultural Affairs.

**Check out the Pair Up Program**
You will be receiving an email over the summer asking you to participate in the “Pair Up Program”. This is available to incoming international students. It matches them with a current
UMass Lowell American student. We encourage you to attend. It is a great way to acclimate to U.S. culture.

**Additional Assistance**

The [Student Ambassadors of the Office of Multicultural Affairs](#) have been at the University for one or more semesters and represent a diverse group of our student population. These students have agreed to share their contact information and will be happy to help provide advice on how to adjust to living in Lowell, taking classes at the University, and assisting with other new student questions.

UMass Lowell has a very active international student population. Listed below are some of the largest groups on campus. It may be in your best interest to reach out to current students at the University. These student groups may be able to provide assistance upon arrival. Contact information for these cultural clubs and more can be found on the [Clubs & Organizations website](#).

- Armenian Student Association (ASA)
- Mongolian Student Organization (MSO)
- Undergraduate Vietnamese Cultural Club
- Indian Student Association (ISA)
- Vietnamese Student Association (VSA)
- Korean Graduate Student Association (KGSA)
- Muslim Student Association (MSA)
- South Asian Students Association (SASA)
- Korean Student Association (KSA)
- Pakistani Student Association (PSA)
- Cambodian American Student Association (CASA)
- Chinese Students & Scholars Association (CSSA)
- Iranian Student Association (UMLIA)
- Latin American Student Association (LASA)
- Saudi Students Association (SSA)
- Turkish Cultural Club (TCC)