ESTIMATE OF EXPENSES for International Faculty or Research Scholars

Below is an estimate of approximately how much money you should plan to have in order to afford basic living expenses during your time at UMass Lowell. Below is based on the estimated costs of health insurance, apartment rental costs, utility bill payments:

<table>
<thead>
<tr>
<th>Category</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Living Expenses</td>
<td>$21,600/yr. ($1,800/mo.)</td>
</tr>
<tr>
<td>Dependent Expenses</td>
<td></td>
</tr>
<tr>
<td>Spouse</td>
<td>$4,800/yr. ($400/mo.)</td>
</tr>
<tr>
<td>Child</td>
<td>$2,400/yr. ($200/mo.)</td>
</tr>
</tbody>
</table>

Health Insurance costs - $300-$600/month depending on person’s age, marital status and type of insurance provider.

UMass Lowell Identification Card (ID card), http://www.uml.edu/UCAPS/UCard/New-Faculty-Staff.aspx

If your funding is coming from UMass Lowell:

There may be a delay of up to one month before your first paycheck is received. Because of this, it is advisable for visitors to arrive with at least $3,000 to cover initial expenditures and deposits. A bank draft or cashier’s check in U.S. dollars (payable to yourself) is a convenient way to bring money to be deposited with a local bank. Since the bank draft or check will not clear for your use until 15-30 days after deposit, it is recommended that you bring part of this amount in traveler’s checks or cash.

Also, if your funding is coming from UMass Lowell, you will be taxed. Please contact the UMass Lowell Payroll Services, http://www.uml.edu/HR/Payroll-Services/Contact-Us.aspx with your taxation questions so you can plan accordingly. They will also be able to provide information on tax treaties which apply to some countries. General information on foreign taxation also resides within the UMass Lowell Payroll website, http://www.uml.edu/HR/Payroll-Services/International-Employees.aspx

If you intend to drive and park on the UMass Lowell campus, there will be a campus parking permit fee, http://www.uml.edu/UCAPS/Parking-Decals-and-Permits/Parking-Decals-and-Permits.aspx
Rental Costs
Most owners require one month's rent in advance. You should be prepared to pay up to three or four months' rent before occupying an apartment (first and last months in advance, a refundable security deposit, and possibly a realtor's fee). Please arrive with sufficient funds (preferably in travelers' checks, not cash) for these initial expenses. Rent for a one-bedroom apartment generally ranges from $1,000 to $1,500 per month or more depending on the condition and location of the unit. The cost of a two-bedroom apartment varies anywhere from $1,300 to $1,800 per month or more. Furnished rooms, with or without cooking privileges, cost from $700 to $900 per month or more. The estimated monthly cost to share an apartment with a roommate ranges from $700 to $1000 per month or more per person. Utilities, such as heat, hot water, gas, and electricity, may range from $120 to $450 per month.

UTILITIES - The major utilities are telephone, electricity, hot water, and heat (electric, oil, or gas)

Telephone
The average cost for local telephone service ranges from $30 to $80 per month. Long distance calls are billed separately. The cost to install a new telephone ranges from $37 to $90.

Electricity
The voltage used in the United States for small appliances is 110-V (60 cycles). If you bring appliances which use 220-V to 240-V, you must use an adapter. Adapters are available for purchase; however, they are expensive. Monthly electricity costs vary from $30 to $100 per month depending on building size and usage.

Heat
If heat is not included in your rent you should expect to pay from $90 to $350 per month, depending on the size of your apartment or house. To keep fuel costs to a minimum, thermostats could be set to about 65º F during the day and 55º to 60º F at night or when you are not at home during winter months.

Public Schools
The public schools that your children will attend are determined by the city you live in. Note that immunization records are required to enroll children in Massachusetts public schools. School transcripts are also helpful (though not required) for placement of children into appropriate grade levels. For details regarding Massachusetts’ public schools, http://www.doe.mass.edu/. You may also check the Massachusetts Assessment Comprehensive System (MCAS) by district, http://profiles.doe.mass.edu/.
Clothing
New England winters are very cold and you will need warm outer clothing and boots. Unless you own these items, it is usually easier and more economical to purchase them after you arrive. Winter coats vary in price from $70 to $300, depending on quality and materials. Winter boots cost from $50 to $150. Good quality used clothing is available at lower prices. Lightweight clothing is needed for the Boston area's hot, humid summers.