

## *Frequently Asked* **QUESTIONS**

**Question: Does McDonough School of Business (MSB) have an intensive English (ESL) program?**

Answer: Yes. The Center for Language Education and Development offers international students high quality language instruction in a supportive and stimulating environment. You can find information on a number of intensive English language programs and special programs at: <http://www.georgetown.edu/centers/cled>.

If you are interested in joining ESL, then you should register prior to submitting an “Application for the I-20 or DS-2019 Form” to the Office of International Program where this information must be included.

**Q: Are international students eligible for scholarships?**

A: Yes. Georgetown MBA offers a limited number of awards based on academic qualifications, without regard to citizenship or residence status. Scholarships are available each year to students in the Graduate School's various departments and programs.

All applicants for Georgetown University assistantships, scholarships, and fellowships are considered on the basis of their academic qualifications, without regard to citizenship or residence status. The University does not reserve any assistantships, scholarships, or fellowships specifically for international students.

**Q: Georgetown has other financing options for international students?**

A: While institutionally-funded merit-based fellowships and scholarships are awarded without regard to citizenship, only U.S. citizens and permanent residents can be considered for federal financial aid (including loans and Federal Work-Study employment). Foreign students who need a large amount of financial assistance should investigate the possibility of aid through their government or from outside agencies.

Additional information can be found at the Student Financial Services Web site: <http://www.georgetown.edu/students/student-aid>

**Q: Can international students apply for on-campus employment?**

A: Yes. Students holding an F1 student visa may apply for on-campus employment once attending Georgetown MBA. It is important though, to acquire a Social Security Number prior the beginning of your assignment. Please note that on-campus employment is not guaranteed and should not be factored into a student's budget. Students who gain on-campus employment are limited to five hours of employment per week on their first semester and ten hours starting on the second semester. Certain students holding other types of visas may not be eligible for on-campus employment.

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For more information refer to: <http://www.georgetown.edu/programs/oip/iss>

### **Q: Do non-U.S. students have to pay taxes?**

A: Yes. The United States tax authority, the Internal Revenue Service (IRS), requires special tax treatment and reporting of payments made to non-United States citizens. Students who are not citizens of the United States and who receive financial assistance, scholarships, fellowships, assistantships, or compensation for services performed are subject to the IRS reporting and/or taxation withholding requirements. For more information about requirements associated with payments made to foreign students, please contact the Georgetown University Payroll Department at (202) 687-4418, the Georgetown University Tax Accounting Office at (202) 687-1158, or Johnny Toma (Georgetown MBA Student Life Office) at (202) 784-0045 or [jt84@georgetown.edu](mailto:jt84@georgetown.edu).

### **Q: Is tuition higher for international students?**

A: No. Georgetown University is a private institution and tuition is the same for all students, regardless of citizenship or residence status. However, make sure to consider the fact that moving into a new country could carry additional costs not contemplated in the published budget. We encourage international students to be realistic in their financial forecast and account extra funding for moving expenses.

As a reference include in your budget additional funds in the order of \$3,000 to \$4,000 to cover for relocation costs such as: hotel, security deposits (required in almost all leasing agreements), transportation, customs expenses (if personal property is delivered from your home country), additional furniture, linens and other essentials purchases.

### **Q: Does MSB have International Student Associations?**

A: Yes. Georgetown MBA has several active International Student Associations that hold weekly meetings and organize special events. American students are also encouraged to attend these meetings and events because the aim of the International Student Association is inclusion and interaction rather than isolation.

The following clubs are currently active in the MSB community:

- Asia Business Consortium
- Black MBA Association
- European Business Association
- Japan Club
- Latin-American Business Association
- [South Asian Business Alliance](#)
- [Student Association of Hispanic MBAs](#)

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### **Q: Can I waive core courses?**

A: Yes. The core course waiver policy for the MBA program will take effect starting the academic year 2005-2006. The approved policy allows the following core courses to be waived:

- Financial Accounting I and II – ACCT 550
- Management Accounting – ACCT 553
- Quantitative Methods I – DSCI 554
- Quantitative Methods II – DSCI 555
- Finance I and II – FINC 551

For more information contact the Office of Student Life.

### **Q: What is the process for waiving out of one or more core courses?**

A: The process for waiving out of one or more of these courses will proceed as follows:

1. Upon acceptance to the MBA program all students will be sent information outlining the waiver policy.
2. The “burden of proof” for eligibility to waive one or more of the above courses will rest with the student. The student will be required to submit a formal request for course waivers and submit materials to support the request. Such materials will include credentials of certification (i.e., CFA, CPA, etc.) and course descriptions of previous graduate level work in any one of these areas or the equivalent in professional experience.
3. The material submitted by the student will be submitted to the Waiver Committee, a committee appointed to assess each student’s eligibility to take a waiver examination in a particular area. The Committee will consist of members of the finance, accounting and decision science faculty.
4. Once the Committee has completed its evaluation of the student and it is determined that he/she is eligible for waiver consideration, the student will be given the appropriate examination. Receiving a passing grade will waive the student out of a course.
5. No credit will be given for waived courses. There continues to be an obligation to complete the same number of credits for the MBA degree.
6. The student will then be eligible to enroll in another course to fulfill the course credit requirements for the MBA degree.
7. The waiver policy requirements must be completed before the start of classes for the semester in which the course is offered. At no point may the student apply for a waiver once classes have started.

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### **Q: Am I eligible for on-campus housing?**

A: Graduate students are not eligible for on-campus housing. The following Web site provides a search engine for off-campus housing:

[http://mba.georgetown.edu/admissions/academic\\_information.htm#housing](http://mba.georgetown.edu/admissions/academic_information.htm#housing)

### **Q: How can I open a U.S. bank account?**

A: There are many banks in the Georgetown area. International students may establish a personal checking / savings account at any of these banks. Establishing a local checking account is advantageous because most places will not accept out of town checks.

U.S. banking hours are generally from 9 a.m. – 3 p.m. on weekdays. Some banks are open for limited hours on Saturdays. Most regular checking accounts do not pay interest on money held. Usually there is a monthly service charge and/or a charge per issued check. Since terms vary greatly, one should compare several banks before choosing.

Georgetown also has accounts with an Alumni and Student Federal Credit Union (GUASFCU). GUASFCU is a 100% student-run credit union. Accounts may be open online at: <http://www.guasfcu.com>.

For additional information please refer to:

<http://www.msb.georgetown.edu/mba/admissions/incoming.htm>.

### **Q: Is parking available in Georgetown?**

A: Parking at Georgetown is extremely limited. The University is located in a congested and busy urban area where street parking is severely limited and strictly enforced. Campus parking is also very limited.

There are other convenient alternatives to driving to campus. The Georgetown University Transportation Shuttle (GUTS) provides frequent service to and from Metrorail locations at Dupont Circle (in the District) and Rosslyn (in Virginia), as well to the Georgetown University Law Center on Capitol Hill, University offices on Wisconsin Avenue in Georgetown, and an Arlington Loop shuttle. For more information on routes and schedules, please visit <http://otm.georgetown.edu>.

### **Q: What is a Social Security Number?**

A: In order to work in the U.S., you must obtain a Social Security card. This card contains your unique taxpayer identification number, or Social Security Number. A non-

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U.S. citizen may obtain a U.S. Social Security Number if he or she has permission to work in the U.S. or is required to by a federal, state or local government agency.

The Social Security Number should not be confused with the Georgetown Identification Number listed on your GOCard or in your student record. These numbers are not Social Security Numbers and should not be used as such.

### **Q: How can I apply for a Social Security Number?**

A: To obtain a Social Security card, you will need to submit an application to the Social Security Administration (SSA) in person. Copies of these forms are available at the Social Security Office or on the Internet at:

<http://www.socialsecurity.gov/online/forms.html>

When applying, you will need to bring a passport, I-94 card, Visa Form (I-20 or DS-2019) and if you are a student, Proof of Work Authorization. A student's Proof of Work Authorization may be in the form of an Employment Authorization Card issued by U.S. Citizenship & Immigration Services or (for F-1 and J-1 students) a **verification of on-campus work authorization from Georgetown's International Student and Scholar Services (2nd Floor Poulton Hall)**. For individuals in H, O, or TN status, work authorization is inherent to your status, and no additional document is needed.

For additional information on Social Security please refer to:

<http://www.socialsecurity.gov>

<http://www.georgetown.edu/programs/oip/iss/SSN.pdf>

For more information on Social Security Numbers, call the Social Security Administration toll-free at (800) 772-1213. Recorded information is available twenty-four hours a day. Service representatives are on call from 7 a.m. to 7 p.m. on business days.

### **Q: Can my dependents apply for a Social Security Number?**

A: Only J-2 dependents who have received an Employment Authorization Document from CIS are eligible to apply for a social security number. For all others, you can take your family members to the International Tax office at Georgetown to apply for Individual Tax Identification Numbers (ITIN). Please note that according to Federal regulations dependents of student visa holders (F2) are restricted from employment or full time studying in the U.S.

Many states require applicants for driver's licenses to have a SSN. In this case, the SSA may be able to issue a letter saying that your dependent is not eligible for a SSN for Department of Motor Vehicle purposes.

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For additional information on Social Security please refer to:

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### **Q: Where is the nearest Social Security Agency located?**

A: The SSA office closest to Georgetown is located at 2100 M Street NW, and is open 9 a.m. – 4 p.m. While the M Street office is the closest to Georgetown, there may be other SSA offices that are more convenient for you:

- 2041 MLK Jr. Avenue SE, Suite 130, Washington, DC 20020
- 1905-B 9th Street NE, Washington, DC 20018
- 7820 Eastern Avenue NW, Washington, DC 20012
- 2100 M Street NW, Washington, DC 20037
- 315 N. Washington Street, Rockville, MD 20850
- 337 Brightseat Road, Landover, MD20785
- 11160 Viers Mill Road, Wheaton, MD 20902
- 6110 Allentown Road, Suitland, MD 20746
- 7401C Forbes Boulevard, Seabrook, MD 20706
- 6295 Edsal Road, Alexandria, VA 22312
- 1815 N. Ft. Myer Drive, Suite #200, Arlington, VA 22209

More local SSA office addresses are available at: <http://www.socialsecurity.gov>

For more information on Social Security Numbers, call the Social Security Administration toll-free at (800) 772-1213. Recorded information is available twenty-four hours a day. Service representatives are on call from 7 a.m. to 7 p.m. on business days.

### **Q: How do I get a telephone line in my new residence?**

A: Verizon and Sprint are the major local phone companies in the area. Cell phones are very popular and can be obtained in any store – fees depend on carrier.

### **Q: How can I obtain a U.S. driver's license?**

A: The process of applying and testing for a driver's license is not easy. Many of the rules, requirements and age limitations have changed over the past years. Standard requirements for obtaining a driver license often include driver's education training, a

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written test and a driving test. You can access the local requirements along with information about driver's educational courses, driver training and traffic schools at: <http://www.dmv.org>

At this Web site you will also find important information such as: how to register a vehicle, how to transfer a title, how to get a handicap parking permit, etc.

### **Q: Georgetown has an association for spouses or significant others?**

A: Yes. The Georgetown Partners is a group of students and their spouses/significant others whose purpose is to make the transition into MBA life a little easier. While students adjust to the rigors of graduate school, spouses and significant others are often challenged by living in a new city, finding a different job and making new friends.

During the school year, Georgetown Partners organizes social and educational functions, and hosts an orientation program for spouses/significant others. Georgetown staff, second year students and their partners will be on hand to answer questions and explain the Georgetown experience. Information about housing, jobs, child-care, Washington, DC, and specifics about the Program will be discussed at length. Joining this association is a good opportunity to meet people and to get out and socialize.

Events take place throughout the year and are not just for married students. Everyone who is interested is encouraged to join.

For more information, please e-mail [MBAstudentlife@georgetown.edu](mailto:MBAstudentlife@georgetown.edu).

### **Q: Does Georgetown require/offer health insurance for students?**

A: Yes. Georgetown University (GU) requires most students registered as full-time in a degree program to have health insurance and charges them once during the academic year for the MEGA Life and Health Insurance Company Student Injury and Sickness Insurance Plan (MEGA Plan) designed specifically for GU students. This requirement assures some relief of the burden of expensive health care to the students and instills within the students the lifetime responsibility of obtaining health insurance. If students have other health insurance, they may waive out of the plan during the fall or, when applicable, the spring open enrollment period.

For highlights about benefits or about accepting or waiving enrollment in the plan, refer to <http://www.georgetown.edu/student-affairs/insurance/index.html>.

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### **Q: Does Georgetown offer health insurance for dependents?**

A: Yes. Eligible students who enroll may also insure their dependents. Eligible dependents are the legal spouse and unmarried children under nineteen years of age who are not self-supporting. Dependent eligibility expires concurrently with that of the insured student. No one will be eligible as a dependent while covered as a student (a student cannot be covered twice under the Plan) or while in active military service.

For more information on coverage and cost refer to:

<http://www.georgetown.edu/student-affairs/insurance/index.html>.

### **Q: Does Georgetown have daycare facilities?**

A: Yes. HoyaKids ([http://www.georgetown.edu/hr/hoya\\_kids](http://www.georgetown.edu/hr/hoya_kids)) is a full-time daycare center on the Georgetown campus and offers very low rates for students with children. Admission to the Center is on first-come, first-served basis. Washington Parents magazine (<http://www.washingtonparent.com>) is another great source of information for schools, other day care providers and activities for kids in the greater Washington, DC area. You may also contact the MBA Student Life Office for additional information.

### **Q: What does it mean to have a credit history in the U.S.?**

A: Your credit history is a record of your current and previous payment patterns pertaining to your credit promises, is contained in a file which is maintained and sold by a credit bureau. If you have ever applied for a credit account, a personal loan or insurance in the United States using your Social Security Number, then you have a credit record on file at a credit bureau. A credit record typically contains information on your history of paying your credit bills, your income level, and the amount of your debts.

As a U.S. resident, your credit history will be reviewed every time you apply for credit, to make a major purchase such as a car, or when you lease an apartment. A poor credit history can cause a business to deny you credit.

The way credit is established is by building a history of borrowing and timely repayment. If used responsibly, the credit card is a good tool for establishing credit and has its advantages. It's more widely accepted than a check and much easier to carry around than cash. It also comes in handy when you need funds in an emergency.

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**Q: How does “Homeland Security” affect me?**

A: The Department of Homeland Security is a United States government agency responsible to increase security in the U.S. The DHS has unified the agencies responsible for securing U.S. borders to keep out terrorists, criminals, and dangerous materials. Among other initiatives, DHS is improving visa and inspection processes, and security technology at airports and border crossings.

For more information on Homeland Security, please refer to:

<http://www.dhs.gov/dhspublic>

**Q: Where can I buy furniture?**

A: There are many furniture stores in the Georgetown area, which vary depending on budget and taste. Some students have found Ikea ([www.ikea.com](http://www.ikea.com)) to be relatively inexpensive and good quality furniture retailer.

**Q: If I decide to ship my personal belongings, how long in advance should I do it?**

A: It depends on the country of origin. However, based on other international students' experiences, this process can become lengthy and occasionally frustrating. The best recommendation is to contact a company specialized in international relocations in your home country. Allow plenty of time to clear U.S. customs (could take up to several weeks) and expect costs such as customs, transportation and storage fees.

**Q: What is the legal limit of cash I can bring with me to the U.S. without declaring it?**

A: The legal limit of cash a person can bring to the U.S. without declaring it is ten thousand dollars (US \$10,000.00). However, we encourage you to verify with your local embassy prior to your departure date. For security reasons, we also recommend to utilize wire transfers instead of traveling with large amounts of cash.

Georgetown University Alumni and Student Federal Credit Union (GUASFCU) allows wire transfers. Accounts may be open online at: <http://www.guasfcu.com>

**Q: Can my dependent enroll in English classes at Georgetown or other institute?**

A: According to Federal regulations dependents of student visa holders (F2) are restricted from employment or full time studying in the U.S. Please contact the Office of International Programs located on the second floor of Poulton Hall or call (202) 687-5867 for more information.

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There are other institutions in the area that offer a variety of English programs and private lessons that one may consider. Check out the following sites:

- INLINGUA: <http://www.inlinguadc.com>
- International Language Institute: <http://www.transemantics.com>
- English Now: <http://www.english-now.com>

**Q: How much can I expect to spend when I first arrive to the U.S. to settle in?**

A: It really depends on the student living standards and economical resources. As a reference, include in your budget additional funds in the order of \$3,000 to \$4,000 to cover for relocation costs such as: hotel, security deposits, transportation, customs expenses (if personal property is delivered from your home country), additional furniture, linens and other essentials purchases.

**Q: What is the weather like in the Washington, DC area?**

A: The United States has a considerable climatic variety. Washington, DC is located in the United States East Coast or Mid-Atlantic region, which is characterized by a humid climate in which all four seasons are evident. Even though weather changes are frequent, you may expect low temperatures and snow in the winter (in the low 20°F), high temperatures and humidity in the summer (in the high 90°F), and constant precipitations during the fall and spring.