

Your  
Passport  
to Stern

# Dear International Stern MBA Student,

On behalf of all second-year MBA students, I welcome you to the Stern School of Business. My name is Ariel Zelezniak Berezowski and I am the chair of the Stern International Student Committee (SISC), a group aimed at addressing the issues concerning international students. You are embarking on an exciting and challenging two-year journey that will enable you to focus and develop your career plans and goals, provide you with the necessary skills to advance toward those goals, and allow you to establish relationships with future business leaders from all over the world.

The remarkable number of international students attending this program allows Stern to offer a diverse, multi-cultural framework, which greatly enhances the experience of the entire student body. International students make up over 30 percent of the admitted class, representing over 50 countries. It is up to us to keep shaping Stern's future by getting actively involved, both in and out of the classroom.

As an Argentine, I know firsthand that international students have specific questions related to getting an MBA and moving to New York. Many of these questions are practical, such as how to get a visa, while others are more cultural in nature. We put together this guide to answer these questions and more. This booklet was designed as a supplement to the rest of this information packet as well as to *The Resource Guide for NYU International Students*, published by the Office of International Students and Scholars (OISS). It contains information about the OISS, academic issues, living in New York and the U.S., healthcare, and visa regulations.

Most of this guide is presented in a question and answer format. We hope that you find it useful now and during the first few weeks of the school year. Above all, implement the most important tip we have: Never be afraid to ask a question! That's what we're here for. We are available to you now to answer questions you may have. To the left is a list of our names and e-mail addresses.

We wish you a very successful school year and look forward to meeting you soon.

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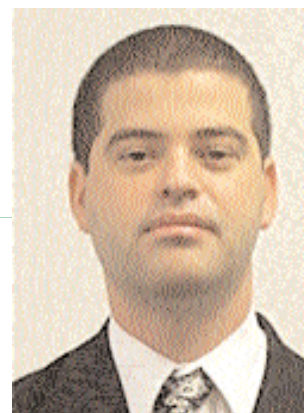
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Best regards,  
Ariel Zelezniak Berezowski  
Chair, Stern International Student Committee



# Tips From Students

THE STERN INTERNATIONAL STUDENT COMMITTEE (SISC) IS here to provide support and a network for you—even before you arrive! SISC members include the elected international block leaders, and our meetings are open to any international student. The goals of SISC are to increase the integration of international and domestic students, enhance Stern’s positioning as a global business school, and create a multi-cultural environment that will enhance the Stern experience for the entire student body. We encourage you to approach us with any issue you have in mind!

Besides the SISC, many international students join the various region-based student clubs such as the European Business Society, Asian Business Society, Latin American Business Association, and Japan Business Association.

These give you an opportunity to network with people from your region, and, even better, you can join a group from a different part of the world to open up more opportunities for yourself!

Our clubs have organized several exciting trips this year in which many students have participated: The European Business Society arranged its annual recruiting trip to London, in which members met with major international banks and networked with recruiters and alumni who are eager to have Stern students working with them. The Asian Business Society also networked with future employers on their trip to Hong Kong. The clubs serve as a great social outlet as well. Everyone always looks forward to the Latin American Business Association party, consistently known as Stern’s biggest, best, and craziest party every year!

Above all, these clubs and activities bring us together as a community. And now, we are here to help you. Some of



The Japan Business Association hosted a special Sake Blast, their unique version of Thursday night Beer Blast.

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our second-year international students wanted to pass on the following tips:

#### DON’T IMMEDIATELY FORM A GROUP WITH PEOPLE FROM

**YOUR OWN COUNTRY.** Make an effort to branch out and meet others.

#### CALL YOUR EMBASSY OR CONSULATE.

They usually have resources to help you cope with emergency situations. They also very often have networking/social events to keep you in touch with your country.

#### GET A SOCIAL SECURITY NUMBER AS SOON AS POSSIBLE.

It will make your life much easier. You can learn more about the procedure at the OISS. This usually takes about 1/2 day, so make sure you allot enough time.

#### OBTAIN A NEW YORK STATE ID OR DRIVER’S LICENSE AS A

**SECOND FORM OF ID.** We have included directions on how to do this later on in this packet. This also takes about 1/2 day.

# Practical Matters

## When should I get to New York City?

A month before classes begin is appropriate. It could take you at least two weeks to find an apartment and to buy everything you'll need at home (e.g. furniture, kitchen appliances, TV, etc.). This time is also good for adjusting to life in New York City and getting used to speaking English in your everyday life.

## Do I need to take my Stern application or copy of any other documentation with me?

You do not need to bring anything from your application materials except for your résumé. You do need to bring your acceptance letter, and it is a good idea to make copies of important documentation, like your passport and visa.

## I have just arrived in the United States. What are the first things I should do?

By the time you land, you should know where you will spend your first night: in a hotel, with friends, or in the residence halls. Since you're new to the city, it's probably advisable to take a cab/taxi from the airport. From JFK Airport, there is a flat rate of \$35 from the airport to any destination in Manhattan. This rate does not include tolls and gratuity. Tolls are approximately \$3.50 and gratuity ranges from 10–15 percent—you decide how much you want to give. From Newark Airport or LaGuardia Airport, there is no fixed rate, but you will receive a brochure describing the rates at the taxi stand. Generally you can expect to pay between \$30 and \$50.

You should visit the Office of International Students and Scholars (OISS) on 561 LaGuardia Place within 10 days of arriving in the

U.S. They will sign you in, make sure that your entry to the U.S. was issued properly, and give you some useful reading material about visa status, immigration laws, and life in New York. You should get to know the OISS staff, as OISS is responsible for every aspect of your stay here as an international student. The OISS website address is: <http://www.nyu.edu/osl/oiss/>.

## How do I obtain a student visa?

Below is a step-by-step process to obtaining a student visa:

1. The AFCOE Form is included in this packet. You are required to fill this form out to obtain a student visa. Please follow the instructions on the form carefully to make sure that you are providing OISS with the necessary information. If you do not provide the information accurately, it will delay the processing of your visa. Please make sure you keep a copy of your completed AFCOE Form and any supporting documents.
2. Once you submit your completed AFCOE Form, it will take two weeks for you to then receive your I-20 from OISS.
3. Your I-20 will be mailed to you via UPS Express Mail Service. You will then need to bring the I-20 to your local consulate or embassy in order to apply for your visa. In most countries, an interview is required with the local consulate or embassy.
4. Please keep in mind that this process can take time. As soon as you receive your AFCOE Form, please submit it to NYU. Once you receive your I-20, please contact your local embassy or consulate in order to find out the next steps in the process for you to obtain your visa and to set up an interview if necessary.

## What if I am already in the U.S. and need to transfer my visa status to a student visa?

You are required by U.S. law to complete the transfer process within the first 15 days of your enrollment at NYU. Please contact OISS to consult with an advisor on this process.

## What is a Social Security Card and how do I get one?

The Social Security Card is a document with a unique nine-digit number, used primarily for tax record-keeping purposes as well as for certain government benefits. Social Security Cards can be very helpful when trying to establish various accounts in the U.S. However, it can be tricky for international students to obtain one. If you are interested in applying for a Social Security Card, attend one of the OISS employment workshops, because they discuss the process in great detail. You can also find more information about Social Security Cards on the OISS website.

## Should I obtain any other kind of ID in addition to the NYU student card?

Yes. Since your student ID does not state your date of birth and carrying your passport around is not recommended, you should obtain a New York State ID at the Department of Motor Vehicles (DMV) located at 1293-1311 Broadway between 33rd and 34th Street, 8th Floor. For additional information call (212) 645-5550. You will be required to provide many items of identification to prove your name and age, so bring your passport and Social Security Card if you have one. Other documentation such as your INS documentation, phone bill, NYU ID card,

## Practical Matters

and ATM card will also be helpful but not necessary. You can check out requirements on the website: <http://www.nysdmv.com>.

### I still don't have a Social Security Card. How do I open a bank account?

The Citibank branch on LaGuardia Place (next to OISS) and the Chase branch on Broadway and 8th Street allow NYU international students to open a bank account without a Social Security Card. All you have to do is to present your passport, I-20 form, and NYU student ID.

### How do I get a local credit card?

The vast majority of credit card companies will not approve your credit card application for various reasons, such as "insufficient credit history" and "temporary resident." The best way to obtain a card is to ask your bank for a secured credit card. You will have to deposit a check (\$300-\$3,000) in a closed interest-bearing account that will be used as collateral against your credit line. Your secured credit card will be mailed to you within a month. However limited, this kind of credit card will help you to build a credit history in the U.S. and aid in obtain-

ing an unsecured card. Some students have been successful in getting an American Express Student Credit Card. Students may call (877) 376-1238 inside the U.S., or go to the website at <http://www.americanexpress.com>.

### Which NYU health insurance plan should I choose?

As an international student, you must take the Comprehensive plan (which does not cover dental care). This cost is not included in the tuition.

### I need to see a doctor. What do I do?

Call the University Healthcare Center (UHC) at (212) 443-1000 to make an appointment. The UHC is located on the 3rd and 4th floors of 726 Broadway, two blocks east of school. In medical emergencies, call the UHC Urgent Care Service at (212) 443-1111. At the UHC you will be treated on site, referred to another physician, or sent to an emergency room. If you live outside Manhattan and have a medical emergency, you may go to the hospital without going to the UHC first.

### My spouse/significant other came with me. How much will his/her health insurance cost?

For non-students, American health

insurance (whether the NYU health insurance or any other) is about \$4,500 per year. You will not find a cheaper plan unless you get insurance as an international service from your own country. You need to do your own search in this case. If you do not make your spouse a member of the NYU health insurance plan within a month of your enrollment, you will have to wait one semester.

### Any tips for helping him/her get settled?

There are so many other ways for your spouse to be involved in the community! Your spouse can take non-degree classes at NYU's School of Continuing and Professional Studies, become part of OISS's group for spouses, volunteer in the community, and stay in touch with your homeland's culture by participating in events sponsored by your local embassy.

### Should I get a cell phone?

Many students do get mobile phones through providers such as Verizon, Sprint, or T-Mobile. Ask around to see who is giving the best deals, but you may need to put down a deposit of several hundred dollars when you open an account.



**LUIS VALLARINO MEDINA**  
Mexico City, Mexico

"After I was accepted at Stern, I got in touch with other admitted students and alumni in Mexico City, where I'm from. We went to dinner, had drinks, and most importantly, worked together on the steps we needed to take before getting to school. It was great to have their support and advice, and I developed such good relationships with the other admitted students that I ended up living with two of them here in New York."

# The Big Move

## Is New York City safe?

Absolutely. This doesn't mean you should not be careful, but in general Manhattan is pretty safe, and taxis, buses, and subways are safe even at night. Just be aware and use common sense.

## What are the on-campus housing options?

Students who are coming to school by themselves can reside in the Palladium, one of NYU's newest residence halls. The rooms are either small studio apartments or suites with a shared bathroom. Four floors in the Palladium are dedicated to Stern MBA students. And the students who live in the

Palladium can't say enough about the on-site gym, which is equipped with a swimming pool, a rock-climbing wall, and all the cardio and nautilus equipment you could hope for. The apartments are furnished and the utilities are included, making this a very convenient option. Many international students choose to live here their first year because it is easy, and they have an instant community of fellow Stern students. The Palladium is also located in Union Square, a vibrant area full of restaurants and stores and within walking distance of school.

Stern also offers on-campus housing for students who plan to live with a spouse or domestic partner. The furnished one-bedroom apartments are located in Stuyvesant Town, a lovely community just a

short distance from Stern. Within Stuyvesant Town, there are parks, numerous restaurants, and plenty of stores for shopping.

## Can I rent an apartment before I get to New York?

While it is possible to rent an apartment from your country, it is not very convenient given the importance of seeing the neighborhood, the block, the building, and the apartment you will rent. And you will probably pay too much. It's better to give yourself two weeks before Pre-Term to look around and find a place.

## Where else can I find some tips for off-campus housing?

The "Your City" section of this packet has specific information about moving to the New York



**YERBOLAT RAKHMETOV**  
MBA 2005  
Almaty, Kazakhstan

"It's easy to make friends in the Palladium, especially if you are new in the city. You can just go next door if you have questions about homework or if you want to hit the gym, which is right in the building. Living in the Palladium is a trouble-free experience, because the rooms come fully furnished and include local phone, basic cable, and high-speed Internet connections. You also can't beat the location in Union Square, so close to some of New York's best restaurants, movie theaters, supermarkets, and subway lines."



**DAVID YOO**  
MBA 2004  
Seoul, Korea

“I moved to the U.S. from Seoul with my wife and two-year-old daughter. Stern alumni in Korea gave me a good overview of New York so when we got here, we had a general sense of where we wanted to live. But it definitely helped to look at apartments once we arrived. We chose to live in Jersey City, right across the river, because we are a family and needed a bit more space. My daughter is in school now and we’ve all adjusted very well.”

area and finding housing, some of which was written by us. Read it carefully! You should also consult the Admitted Student Website for more details.

As a foreigner without a credit history or Social Security Number, it may be helpful to have these documents handy to help get the lease for an apartment:

- Before you leave your job, obtain a statement of income, which is a letter from your foreign employer stating you are indeed employed and earning money.
- A letter from your home bank stating your financial resources (the same one you used to get your visa).
- A letter of recommendation is always good to have; you can get one from Student Services. Get one from your current employer as well.
- A guarantor—someone who would vouch for your lease. If

you have one of those, your problems are (almost) over.

In any case, be prepared to put down either a larger security deposit or a few months of rent in advance (up to a year!). Landlords REALLY want to make sure they get paid.

#### **If I live off-campus, can I still use the NYU bus?**

Absolutely. NYU provides four free bus routes in Manhattan for NYU students, whether they live on-campus or not. All you need to do is to present your NYU student ID. Bus route maps and schedules can be obtained at the NYU Information Center on campus or online at <http://www.nyu.edu/info/center/index-g.html>.

#### **What clothes should I take to NYC?**

Winter and summer vary a lot in New York City. In winter you will easily face – 15°C, whereas in the summer temperatures surpass 30°C (combined with high humidity).

Therefore you need to take a good range of your clothes. Nonetheless, remember that you will not be able to leave the city before the third week of December, and by that time you will have lived at least one month with really low temperatures. Finally, be aware that apartments in New York City are small. You do not want to bring what you do not need.

#### **I noticed that some students are wearing suits. Is there a dress code?**

You can wear whatever you like for school, including ethnic clothes. An exception is that some recruiting events specify a certain dress code. “Business Attire” means suits—including jacket and tie for men. “Business Casual” means slacks and a polo shirt or a dress shirt without a tie for men, and a skirt or pants and blouse for women. “Casual” means no dress code.

# Getting Settled

## How do I refer to faculty and other students?

Tricky issue. Students refer to each other on a first-name basis. First names are also recommended when referring to second-year students. We don't like to be called "Mr." or "Ms." – it makes us think that our parents are standing behind us! When referring to faculty, we usually use their title and last name (such as "Professor X," "Dean Y"). Some faculty members state that they prefer to be called by their first name, and we respect their wishes...but it's still not a good idea to say to Dean Cooley, "Hey Tom, what's up?" When speaking with a corporate contact in person, it is common to use first names, but in writing (or when talking to his/her assistant) it is advised to use "Mr." or "Ms." Did we say tricky?

## Are there topics that are considered "inappropriate" in conversation?

There are some topics that Americans usually will not bring up during "small talk," such as politics, salary, and religion. You should also stay clear of topics such as race, gender, sexual preferences, and any issue that might be offensive until you master the fine art of "political correctness." It might seem strange that in such a liberal environment some topics are considered taboo, but remember that this behavior reflects the diversity of American culture and the desire to avoid hurting someone's feelings.

## Could English be a problem for me?

There is no need to say that the better your English is, the easier you'll find the courses. In general, you will not have any problems in understanding professors and it will be harder to understand your class-

mates, particularly during the first semester. In the U.S. the students are much more proactive during the classes than in other parts of the world. You will listen to a lot of different accents and to students who do not speak English as a first language. This fact can make your understanding of the language more difficult. Depending on your English level you might want to consider taking some English classes before starting at Stern.

## I don't feel comfortable speaking in class because I can't express myself adequately in English. What do I do?

Relax. Some of your classmates feel exactly the same way. Just raise your hand and share your ideas with the class—take as much time as you need, and don't worry about using bad grammar. An important part of the Stern experience is sharing ideas, and the professor and your classmates will be patient and understanding. Your English and your confidence will improve each time you speak in class—guaranteed!

## Is it important to actively participate in class discussion?

Class discussion is a very important part of many classes, as it enables the exchange of ideas and presenting different point of views. In addition, many professors include class participation as an integral part of the final grade. Therefore it is important to actively participate in class and to share your point of view with the rest of the class. It is also important to arrive on time and prepared to class, and that means spending some time reading the discussion material before hand.

## During a class discussion it seems that everybody has the same point of view on the issue. I have a different opinion because of my cultural background. Should I voice it?

Absolutely! Many times international students have different opinions on various issues due to cultural differences, different life experiences, or different academic backgrounds. Voicing these opinions turns an ordinary session into a unique multi-cultural experience, which the professor and your classmates will appreciate. The American culture and the Stern framework encourage students to voice their individual opinions, even if it seems unpopular.

## The professor talks too fast. Can I ask her to speak more slowly?

Yes! If it is too fast for you, it is probably too fast for the rest of the international students. Ask your professor to speak more slowly (in person, via e-mail or through your Block Leaders).

## Although we were given an individual assignment, I saw some students discuss the case together. Are they cheating?

No, unless the professor specifically tells the class not to discuss it. Although many assignments are individual, you are encouraged to discuss the assignments with other students and exchange ideas. This is not considered cheating, and by doing so you will improve your understanding of the case and enhance your Stern experience. You are expected, however, to write your own deliverable, which may be based on group discussion. An exception to that are "take-home" tests, which require that the entire process be done individually.

## Getting Settled

### Do I have to show up for every session?

Generally speaking, classroom sessions are not absolutely mandatory but are very important to the learning process, as many are discussion-based. However, some classes are mandatory, and if this is the case the professor will mention it during the first session, and it will also be stated on the syllabus. Many classes are videotaped, so if you miss a session you can watch it later. Just remember that you get the best value for your money when you physically attend the sessions!

### Are eating and drinking allowed in the classroom?

Generally speaking, no. But no one will mind if you bring a cup of coffee with you into the classroom.

### I am falling behind in one of my classes. I can't understand the material even though I am really trying. What do I do?

Go to the Teaching Fellow (TF) and ask for help. The TFs are second-year MBA students, and their office hours are announced during the first session and appear on the syllabus. The TFs will be able to bring you up-to-date on the material you had trouble with and to go over some exercises with you in order to get you back in shape. The TFs are a great resource, and you should use them even if you're in good shape, but just don't understand one or two issues. Another good resource is your study group. Don't feel embarrassed to ask your group to go over a subject you didn't understand. It will give them a great opportunity to practice that subject. Besides, if you didn't understand something, there's a good

chance that other students in your group are not entirely clear about it. If the subject is still unclear, ask your professor (in person or via e-mail) for further explanation.

### We were given a case assignment. I have never done any cases before.

#### Where do I start?

Case assignments are very common at Stern, as they represent a very comprehensive way of analyzing a subject. There isn't one "right" way to handle a case, but there are a few things you should do: First, read the assigned text and prepare a list of tools that may be useful for your analysis. Then, read the case a few times. Try to spot the problems in the case, and match every problem with one or more tools. Then, discuss the case with other students. If you still feel a bit lost, discuss the case with your TF.



**POUPAK SEPEHRI**  
MBA 2003  
Paris, France

“What sets Stern apart is the students. People here are extremely supportive and really like each other. Of course, we all want to achieve, but there is a sense of cooperation and teamwork you don't get in other business schools. We are always willing to help each other, whether it's with schoolwork or passing on leads for jobs or sharing a story from our unique backgrounds. Those intangible qualities of teamwork and support have made my experience truly exceptional.”

# Career Planning

**I've heard that I need to start looking for a job right away. How early do I really need to start my job search?**

You might be surprised that you start meeting with the Office of Career Development (OCD) during Pre-Term to discuss how to find your summer internship! It is generally expected that you will get a summer internship and that the internship may lead to a full-time job upon graduation. Therefore you actually start looking for your next job post graduation before you even begin your classes! The majority of the U.S. business schools follow similar recruiting schedules, which means you will start meeting with company representatives a few weeks after you arrive.

**I spoke to a Stern student who had to revise her résumé. I re-wrote my résumé when I applied to Stern, so why do I need to write it again?**

Stern, like other top business schools around the world, requires that all students submit a one-page résumé to make it as easy as possible for recruiters to quickly evaluate your skills and potential fit for a job. In order to best position yourself for the industry and job that you would like to obtain when you graduate, you may highlight and emphasize different skills than you did for entry into business school. Also, the U.S. résumé format tends to be more direct and shorter than that of other countries so you may need to do some editing to draw attention to your most relevant experiences. During the summer you will receive a résumé template and content suggestions to assist in revising your résumé. It is a good idea to review your resume and start thinking about the changes you would like to make during the summer, when you have plenty of time to focus on this task.

**Do I have to know what I want to do before I arrive?**

When you applied to Stern you had specific reasons for pursuing your MBA. Since it may have been a while since you wrote your application essay, it is helpful to look back at your application over the summer and put some ideas on paper as to what you would like to get out of your MBA experience. You don't necessarily need to know the exact title of the job that you would like but it is important to start thinking about the skills you would like to develop and use in your career. You should also take this time to meet with people from the



various industries that you are interested in to learn more about their specific roles.

Since the recruiting season starts in October of your first year, and in order to participate you will need to submit your industry-specific résumé at that time. You should spend time thinking about your career path before you arrive at school. OCD will send you information and self-assessment tools that we strongly recommend you use over the summer so you can narrow down your options early in the semester.

**How much time will I spend looking for a job?**

Every student has a different focus and priorities. Some

## Career Planning

find that the job search takes almost as much energy as classes. Some students even refer to the job search as a sixth class! In the beginning this will seem strange to you but as you start meeting with second-year students, recruiters, and alumni, you'll realize that the academics and the job search go hand in hand. Theories learned in class are immediately relevant during interviews and discussions regarding your job search. You'll have the opportunity to test your knowledge both in the classroom and in the corporate world. Classes and job search aren't the only things vying for your attention. You will meet a great group of students, faculty, and working professionals in addition to all that New York City has to offer. One of the key challenges you will need to master is how to balance your time and energy. The job search is just one part of the B-school mix that you will need to juggle.

**I would prefer to spend my summer between my first and second year relaxing or traveling. Is this an option?**

Part of the MBA experience is to secure a summer internship, and once you get here, you'll realize that this is an opportunity that you won't want to miss. The summer internship gives you the chance to try something out for a few months and learn first-hand about a particular industry and also opens up possibilities for full-time employment. You'll have plenty of time to travel during the winter break in your second year or in the summer after graduation. You'll find that the summer internship is a crucial part of your strategy for landing a great job when you graduate and you will want to participate.

**Who can I talk to about the job search before I get to school?**

You can contact the student recruiters in the Admissions office at (212) 998-0616 or email them at [mbaga@stern.nyu.edu](mailto:mbaga@stern.nyu.edu). You will also be assigned a "buddy," or current student who shares a similar background and can provide advice. Once you arrive at Stern you will have full access to the second-year students to learn about the industries they worked in, as well as their specific job responsibilities. You will also be able to take advantage of the Career Advisory Program (CAP), a network of alumni that are available in an advisory role to support your outreach initiatives.

"Corporate presentations are ongoing since the first month we get to school. Companies come to Stern with big recruiting teams — they can afford it since we're in New York and they don't have to travel. To prepare for summer internship interviews, I formed a group with other students who want to work in banking. The interviews can be very technical, so we split up the research and came back a week before the interviews start in January to prepare. We also met with second-year students who worked at these banks last year to learn as much as we could. Because Stern students are so helpful to each other, you can be much better prepared for interviews."



**CARLOS RIVERA**  
MBA 2004  
La Paz, Bolivia

