

2 Money and documents

Don't be careless with cash ... or caught out at Customs and Immigration! Make sure you budget for what you need before you leave home, and manage your money wisely when you're there. Make sure too that you bring all crucial paperwork. Without the documents you need, you may not be allowed to enter the country!

Important documents

Here is a basic list of documents you should bring. You may need others, depending on what you plan to do in the new country.

- your passport and visa details
- your health/travel insurance details
- prescription for any medication you take regularly
- prescription for your glasses or contact lenses
- your driver's license, if you have one (even if you don't plan to drive overseas, photo ID is a useful thing to have)
- documents from the institution where you'll be studying (the offer letter, Confirmation of Enrollment, class details, etc.)

Managing your money

For many international students, their study abroad experience is the first time they have ever had to take care of their own money. Make sure you have a realistic idea of how much money you'll need, and keep track of how much money you're earning and spending. You don't want to be under financial stress while you're studying!

How much money you'll need will depend on where you'll be living and what sort of lifestyle you choose. Contact your institution or check their website—many institutions tell students roughly how much they should expect to spend on rent, bills, and groceries. Here is a list of things to consider:

- your income (money from your parents, money from work (if it's legal))
- accommodation (rent, furniture, bed linen, cleaning products, electrical appliances, etc.)
- bills (telephone, gas, electricity, water, Internet service, cable TV, etc.)
- transportation (public transportation tickets, cab/taxi fares, car expenses like fuel, insurance, tax, road tolls, and maintenance if you plan to drive)
- study-related (study fees, textbooks, stationery, IT related, photocopying, etc.)
- health (insurance payments, doctor, optometrist/optician, glasses or contact lenses, physiotherapist, dentist, etc.)
In the UK you may be able to go to a National Health Service (NHS) doctor or hospital for free, but medical insurance is still a good idea. In the US, health costs can be huge. Make sure you understand your insurance policy and how much you'll have to pay at the time of the visit (co-pay), or for medicine. Don't go to the Emergency Room for anything other than a true emergency.
- food (groceries, eating out, etc.)
- recreation (travel, concerts, movies/films, entry fees, nights out, gym fees, etc.)
- personal (clothing, cosmetics, haircuts, etc.)

Finding work

Many students help support themselves by doing part-time work. If you plan to do this, check your visa restrictions. Most student visas have rules about the number of hours you're allowed to do paid work, and the number of hours when you're expected to attend classes. Only some jobs are open to international students. Some will only be open to citizens or permanent residents of the country. In the US, these jobs must be campus-related jobs.

Many institutions have an employment service for students who are looking for jobs. This service is a great place to start, as the service will help you find a job that is suitable for a student. They may also help you with the process of applying for a job.

Online job search engines like www.seek.com or www.monster.com/.co.uk are also great places to look for work. With these, you enter the town where you want to work and the type of job you want. The search engine comes up with a list of jobs.

WARNING: Sometimes international students are offered illegal jobs. Employers who hire students illegally usually pay in cash. This means the government doesn't find out how many hours you work or how much you're being paid. As a result, your boss can ask you to work more hours than you want, pay you too little, and threaten to call Immigration if you complain. Do not accept this kind of job. In the US, you could also be deported if you're caught working illegally.

Practical issues

For most jobs, your pay will need to go into a local bank account or a credit union account. Decide which bank you want to use and go to a bank branch to open an account. You'll need to bring along identification. Good forms of identification include your passport, your driver's license, your student ID card, or a bill with your local address on

it. In the UK you'll need your passport or national ID photo card, and a letter confirming your study details.

You'll also need to register for tax. Check what you need to do in the country where you'll be staying. In Australia, this means you'll need to apply for a tax file number. In the UK you'll need to pay income tax when you earn over a certain amount. You'll also pay "national insurance" (NI) and need an NI number for this, but you only have to apply for this after you start work. In the US, you'll need to apply for a Social Security card, which is used for tax purposes and many other banking-related issues. Never write this number down or give it to anyone over the phone or email. You'll also have to fill out a tax return by April 15th of each year. If you don't do this, you can get into trouble with the Internal Revenue Service (IRS). Talk to your college/university job center for advice on this issue.

Words you may see when looking for a job

- **CV (curriculum vitae) or résumé:** "CV" is the word used in the UK and Australia whereas "résumé" is usually used in the US (except in academic and many high-level positions, where you might see "CV"). This is a summary of your education and previous work experience. You can also include any awards you have won, and a description of any other activities or interests which are related to the job you're applying for. It may also list referees (see below). Look online for examples of how to put together a CV. Prepare this before you leave your home country.
- **References (Referees):** You usually list two or three people who can recommend you when you apply for a job. These people are called "references" or "referees." A reference could be a previous boss, a professor/lecturer, or someone else who knows you well. If you want to use someone as a reference, contact them, tell them about the

job (or that you're going to use them as a reference on your CV or résumé) and make sure they're happy for you to give out their contact details.

- **Cover letter** (or **Covering letter** in the UK): This is a letter that you submit to possible employers with your CV or résumé. The letter says which job you are applying for and why you think you would be suitable for the job.
- **Selection criteria:** Sometimes employers will put up a numbered list of the qualities they want in the person they want to hire. These qualities are called “selection criteria” or “job specifications.” You need to show them that you meet all of their selection criteria to get the job. Sometimes they divide the criteria into “essential” (which you must have) and “desirable” (which if you have, you have a better chance of getting the job).

Job interviews

When you apply for a job in writing, employers may invite you to come to a job interview. This means that they have read your application and CV or résumé, and would like to talk to you to decide whether they will give you the job. This usually means that they think you have the skills to do the job, but want to find out what kind of person you are before they hire you.

Here are some tips if you're invited to a job interview.

Do:

- Turn up at least ten minutes early. This shows your employer that you're reliable and punctual, and gives you time to rest a bit and prepare yourself before the interview.
- Dress carefully. What you should wear will depend on what sort of job it is. For a professional position, such as an internship at a big firm, you should dress well (e.g. a suit and tie for men, a nice skirt or pants/trousers and a

blouse for women). For a casual job, you may not need to dress up so much, but your clothes should still be clean, tidy, and free of any wrinkles or damage. If you need ideas on what to wear, ask your college careers advisor or friends who've had similar jobs. If you can, look at what other employees of a similar level to the job you've applied for are wearing. Check photos on the company website, or look at employees at work or walking into the building.

- Try to be relaxed, friendly, and confident. Remember that you're being interviewed because the employer thought you sounded like a good employee! Show them that you'd be a good person to work with. Breathe deeply, sit up straight, look your interviewers in the eye, and speak clearly.

Don't:

- Don't try to be humble, or downplay your achievements. In English-speaking countries, you're expected to "sell yourself" at a job interview. Focus on your strengths, and remember that you can always learn new skills and obtain new knowledge if they need it.
- Don't keep referring to information that's written on your résumé or CV, such as your grades or marks, unless the interviewers ask you about it. Your interviewers will have read your résumé, and probably have it in front of them. Even if your grades are excellent, remember they're looking for a good worker, not just a good student!