Living in the U.S. can be expensive, so you should make plans to have sufficient funds to cover your costs of living and recognize there will be unanticipated expenses.

**Living Costs & Initial Expenses**

Determining living costs and how much money to have on hand for initial expenses.

[1]
Banking, Credit, and Debit Cards

Learn about banking in the U.S., such as how to open a bank account, the difference between credit and debit cards, and what banks are located in New Haven.

[2]
U.S. Tax Filing Obligations

All international scholars are required to file a U.S. federal tax return, even if you do not have U.S. source income, so start familiarizing yourself with the U.S. tax system and understanding your obligations.

[3]