

## Money & Finances



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.

Hub Page View:



### [Living Costs & Initial Expenses](#)

[Determining living costs and how much money to have on hand for initial expenses.](#)

[1]

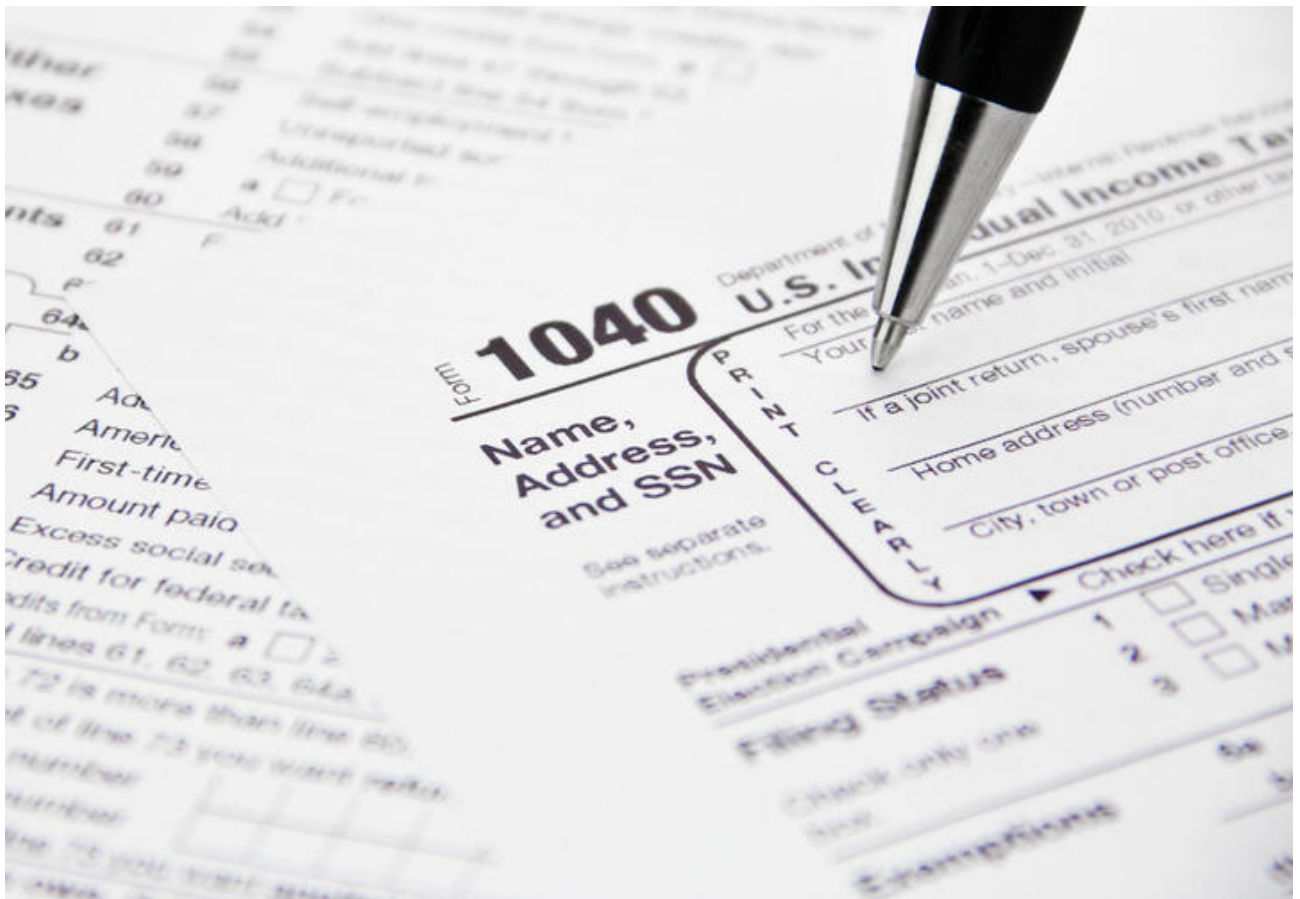


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## **[Banking, Credit, and Debit Cards](#)**

[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.](#)

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[2]



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**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.

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