Living and studying 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.

**Budgeting & Initial Expenses**

*Before you come to Yale, you should figure out your estimated overall monthly or annual budget and how you will handle various payments. You should also have some money on hand for initial expenses.*
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 students 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]