



GUIDE TO SOFT LANDING & LIVING

Babson's Unofficial Guide for International Students and Partners

2021-2022 Edition



INTRODUCTION

We welcome you to the Babson family. This new stage in your life will be very exciting. But we also know uprooting your life is pretty disruptive and settling somewhere new can be very overwhelming and stressful. We understand, we have walked down that lane. We are here to help.

This is why we have gathered information from the experience of other international students and partners, as well as locals, to help you plan and transition to your new life in Boston and at Babson. We have also shared some tips and recommendations to make your life easier and fun while you are here.

This guide was started by alumni Peter Rovick (MBA '09), was updated by grad partner Erica Jornales (Partner of MBA '19), and has been updated ever since by grad students and partners. This year we have been working on including information that will speak to single students, to couples, and to families, as we know your needs in some cases might be different. We hope you find this guide helpful and in the future help keep it up to date for other generations. If you have a thought or advice to share please send it to gradpartners@babson.edu.

Disclaimer: This document is not officially endorsed by Babson College.

“

Change is hard at first, messy in the middle and gorgeous at the end.

-Robin Sharma

”

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BEFORE YOU TRAVEL AND FIRST DAYS



Get a Driver's License

International Driver's Permit

Under Massachusetts law, your driver's license is valid for up to a year, if it was issued in one of the following countries ([list of countries](#)), but you need an International Driver's Permit (IDP) with it.



An IDP is an unofficial translation of your Driver's License in 9 languages. Permits are available from certain automobile associations but can only be issued in the country the applicant is coming from.

It might take up to a couple weeks to process in some countries so have it issued with some time before traveling. The year of eligibility to drive in Massachusetts begins again each time you lawfully re-enter the US.

Driver's License Transfer

Some countries have established arrangements allowing licensed residents to convert their driver's licenses. Upon becoming a Massachusetts resident, valid license holders can do this without a written or road test. [Apply online.](#)

★ COUNTRIES WITH TRANSFER AGREEMENT

- ✓ Canada
- ✓ Mexico or the U.S. Territories
- ✓ Republic of Korea
- ✓ Federal Republic of Germany
- ✓ Republic of France
- ✓ Taiwan

Important Documents

I-20

Carry your I-20 with you at all times when traveling. This document is the Certificate of Eligibility for Nonimmigrant (student F1 visa and dependents F2 visa).



It will be requested at the airport for immigration purposes. This document may also be requested in the US when apply for a driver's license or Social Security number. This is your only copy so when requested make sure to get it back.

I-94

The I-94 is an arrival and departure record and your proof of Legal Entry into the U.S. It is issued by a Customs and Border Protection (CBP) Officer to foreign visitors entering the United States in electronic format. Once you have entered the US you will be able to download your I-94 [here](#). Since you are a non-immigrant but will be residing in the country, this document may be requested from you to prove you are legally here when you apply for service or sign a contract like: home leasing contract, cell phone or Wi-Fi contract, driver's license, etc. Just print a copy or have a copy in your email just in case.

Family Documents

Bring copies of your marriage certificate, and birth certificates of your children, preferably translated and apostille. You may need them to register your family as beneficiaries for services or contracts.

Vaccination

Students are required to certify they have certain vaccines. It is a good idea for your spouse and children to have the same vaccines before travelling. Getting vaccination shots in the US can be expensive, so you might want to get them before travelling. Also as bring your child's vaccination card, it will be requested by the doctor and to register at preschools or schools.

Valid Forms of ID

Passport

As a foreigner, the only valid form of ID accepted in the US is your passport. Even if your driver's license is accepted for

driving, it won't be accepted in any other situations. So it is important to have your passport with you at all times.



Mass Driver's License

If you decide to apply for a Massachusetts driver's license, you can use it as valid ID anywhere in the US and you will no longer need to carry your passport. To find out how to apply, see section on DRIVING IN THE US.

Mass ID/Liquor ID

The RMV issues 2 forms of ID for non-drivers: the Mass ID card which works for anyone from ages 14 to 20 and the Mass Liquor ID for anyone over age 21 (can be used to purchase alcohol). You can use this as valid ID in the US so you will no longer need to carry your passport. Find out the requirements and how to apply for the Mass ID [here](#), and the requirements and how to apply for the Mass Liquor ID [here](#).

TIP

Going to the DMV can be very stressful and tricky. Whether you are applying for a driver's license or ID you will always have to provide documents as:

- Proof of residence
- Proof of Date of Birth
- Proof of signature

The tricky part is you can't use the same document to prove more than one. So if you used your passport to prove your date of birth, you can't use it to prove your signature. Remember the only valid id from another country is your passport.

Try this:

- ✓ Use a utility bill, bank statement or insurance bill as proof of residence. Make sure your address is on the document and that it's no more than 30 days old.
- ✓ Use passport as proof Date of Birth
- ✓ Use your lease as proof of signature (if it was signed digitally, ask your landlord or leasing agent for a signed copy).

You also need to take your I-20 and social security of social security denial letter (letter that says you are not eligible for social security) which you can get at any Social Security office (no more than 30 days old).

If the credit card insurance is not enough, consider buying international insurance for a couple months while you work out everyone's Health Insurance in the US.

“ I used Assist Card for three months for my family which was enough time to apply for a health care plan here.”

-A Babson Partner



Travelers Insurance

Before traveling, make sure your whole family has emergency health insurance. The student may have purchased the health insurance offered by Babson, but you might not be covered for some time if you arrive before class starts to settle in. Plus your spouse and children won't have insurance for some time before they apply for it once you are here.

The easiest way to be covered is to use your credit card's travelers insurance. Most credit cards include it for free, you just have to call to let them know you are travelling but it might not cover the whole family.

Transportation from Airport

Rent a car

There is a Rental Car Center where all rental car companies serving Boston Logan operate. You can book your car before travelling to get better rates.

“ I have found the most affordable car rental company is Budget.”

-A Babson Partner

TIP

Experiment changing the number of days you will rent the car, sometimes the rate for renting a car for 5 or 7 days may be the same. Also consider renting a minivan or SUV, it will come in handy if you have a lot of luggage and for the first few days when you are buying or moving furniture for your new home.

There is a shuttle bus that will take you from the terminal to the Rental Car Center. All Massport shuttle buses feature low-floors for easier boarding, luggage racks, and are wheelchair lift-equipped. Buses serving Airport Station and the terminals generally run every 5-6 minutes. Look for the blue-and-white shuttle buses at curbside on the lower level of each terminal ([view Shuttle Routes](#))

Uber/Lyft

Order an Uber or Lyft from the airport (it is usually cheaper than a taxi). You can use the airport's Wi-Fi. In each terminal there is a pick-up area for Uber and Lyft cars, usually in the lower level between the terminal and the parking area. You must go to this section, as the cars won't pick you up at the terminal doors.

Banking and Building Credit History

Bank account

Open a bank account (Checking account) as soon as possible. There is very little need to carry cash around as you can use your debit card and credit card almost everywhere. You must provide a current photo identification card, such as a passport or a state-issued driver's license; in most instances, photocopies are not accepted. In addition to a photo ID, individuals opening a savings or checking account are required to provide their Social Security number, birth date, current and past addresses, and employment information. For non-U.S. citizens, an American Social Security number is not necessary for checking or savings accounts, though the absence of one may require the applicant to jump through extra hoops.

Foreign applicants do need two forms of personal ID; one of these must be a passport, which the bank will make a copy of for its records. Acceptable forms of secondary identification include a driver's license, a debit card, a work visa or a student ID.



Depending on the work or study status of the applying party, the bank may require a copy of other documentation as well. If the foreign applicant is opening an account with a wire transfer, he/she needs proof of funds. This also applies to large cash deposits. If the applicant has a job or residence, he/she needs documentation to verify each of those as well.

The applicant is likely to be required to appear in-person at the branch. Heightened security after 2001 led to the near-elimination of online applications for foreign accounts, due to fear of terrorism-related money laundering.

TIP

Get a joint checking account with your spouse. This will avoid extra monthly fees, you will each get a debit card, and can be used as proof of income or residence.

While there are many banks, both nationally and locally in scope, to choose from, the following banks have many ATMs and branch locations in the Massachusetts and New England area, as well as around the US. Though keep in mind, there is almost no reason to carry cash around, most places and services accept debit and credit cards.

Bank representatives from Citizens Bank, Santander, and others will also be on campus during orientation week to help you choose the bank that is right for you. Note that most banks offer student checking and savings accounts with no monthly fees or minimum balances.

Bank of America 

www.bankofamerica.com

1-800-933-6262

- There are no ATMs on campus, but has the most ATMs in the Boston area and all over the US. There is a Bank of America in Wellesley, less than one mile from campus.

- Has special credit cards to help you build a credit history.
- Has great online banking: e.g. online bill payments.

Citizens Bank

www.citizensbank.com

1-800-922-9999 (Spanish speakers: 1-888-398-7900)

- The only bank with ATMs on the Babson campus, though you don't really need cash for anything on campus.
- Has fewer branches and ATMs than Bank of America, but there is a Citizens Bank about 1.5 miles away in Newton.



www.santanderbank.com/us

877-768-2265

- The Babson One Card will be issued through Santander, however, you are not required to have a bank account through Santander to have and use your OneCard.

Venmo

An app you must have on your phone. Venmo is a free digital wallet that lets you make and share payments with friends. You can easily split the bill, cab fare, or much more. Pay friends and family with a Venmo account using money you have in Venmo, or link your bank account or debit card

quickly. Most Babson students use it. Available on [AppStore](#) and [Google Play](#). It will come in handy.



The importance of credit history

If you are coming to live in the US for the first time, you don't have a credit history in this country. This makes it hard to acquire credit products such as credit cards or a car loan, it can even be hard to apply for a postpaid cell phone service.

Your credit history shows how you've handled credit in the past. It forms the basis of your credit score, and lenders use it to gauge how risky it would be to lend you money. If lenders can't check your history with one of the three major U.S. credit bureaus, they'll be reluctant to extend credit to you. If you can manage to build a strong history, though, you'll be able to borrow money when you need to and get good interest rates and favorable terms.

The problem for newcomers is that any credit history you've built in your native country doesn't follow you to the United States. Financial institutions in other countries don't report information to the U.S. based bureaus that compile credit reports. But regulations are so different in other countries that it's impossible to simply transfer the credit files of new immigrants or international students. That means new arrivals in this country are essentially starting from zero when it comes to building credit.

Even if you never plan to borrow any money, building credit is important. Landlords commonly look at credit history when you apply to rent an apartment, so finding housing is much harder if you have no credit history. Employers may

use credit checks to determine how reliable you are, and so might insurance companies and utility companies.



Even if you plan to return to your home country when you finish your degree or complete your work contract, it's not a bad idea to build credit now to keep your options open.

Building credit with a secure card

To establish a credit history, you have to have a credit account opened in your name. It's really as simple as that. Simple, but not necessarily easy. Getting that first account can be tough. Americans looking to build credit can use secured credit cards, which require cardholders to pay a security deposit to protect the lender in case of default. These cards can be a good option for people new to this country as well, but issuers may still want to see a few basic things before they'll allow you to open an account. Once you have opened a bank account, ask your bank what they have to offer in terms of credit cards or secure cards.

WHAT YOU NEED FOR A SECURE CARDS

- ✓ A permanent address
- ✓ A taxpayer ID number in place of social security number (not always required)
- ✓ Income
- ✓ A bank account

If you have no luck with your bank, apply for a credit card aimed at new immigrants. A handful of credit card products cater to international citizens.

SelfScore offers the SelfScore Achieve®, a student credit card for international students. ModernLend is now offering credit cards to both students and international workers. Both companies will report credit card activity to Experian, Equifax and TransUnion. Having a credit file with these three credit bureaus is necessary if you want to build credit, so make sure any credit card you consider reports your account activity.

Build credit through renting first. If you rent an apartment or a house, you're making one very important payment every month. Some landlords report tenants' payment history to the credit bureaus. The credit bureaus will in turn create a file to document your rent payments, which is half the battle when you're starting with no credit history.

Making the most of your first credit card

Your first card should help you move forward on your credit-building path without draining your bank account with

excess fees. Among the questions you should ask of any card you're considering:

Does it report account activity to the credit bureaus? This is the most important thing to ask any credit card company that offers to give you an account. Your main goal at this time should be to get a credit file in this country so you can begin adding positive history to that file. If you get a loan or a credit card and the issuer doesn't report to the credit bureaus, your responsible use of that credit doesn't count in your favor.

Are the fees reasonable? Unfortunately, some companies prey on vulnerable new immigrants and others with no credit by charging exorbitant fees for their products. Annual fees, balance transfer fees and foreign transaction fees, while not fun to pay, are normal, as long as they're reasonable. What's reasonable? No more than \$40 for an annual fee, 3% to 5% for balance transfers and 3% for foreign transactions. Avoid products that charge steep "activation" fees just to open the account.

When will you be able to move to a traditional credit card? If you select a credit card that requires a security deposit, try to find one that will allow you to transition to an unsecured product in the future without opening a new account. Every new account you open could lower your credit score temporarily, so keeping your original account open is better when you're just starting to gain ground in the American credit system.

Once you do get your first credit card, using it wisely to build credit is up to you. The formula is simple: Use the card regularly to make small purchases, keep your balance low relative to your available credit, and never, ever pay late. Do that over time, and your American credit history will be just as strong as the one you left behind when you moved here.

Communication

Cell Phone plan

As we mentioned in the last section, if you don't have credit history, it might not be that easy to get a postpaid cell phone plan immediately. At first it is easier to get a prepaid account.

Some sim cards of certain providers might not work in a phone coming from another country, if this happens try another carrier (don't let them convince you to buy a new phone).

“
The AT&T sim worked on my phone when the ones
from the other providers didn't.”

-A Babson Partner

Some of the cell phone providers are:



AT&T

Wi-Fi service

Wi-Fi providers: Some homes will include Wi-Fi with your leasing contract (example: Babson Housing includes Wi-Fi). Again, in some cases it will be hard to get a postpaid plan, but prepaid plans work well and are affordable. Some of the most common providers are:



TIP

You can either buy or rent the router. Depending on the time you will be here in the US, it might come out less expensive to buy than to rent the router (Example: Router bought \$100, router rented \$10 a month). However, the advantage of renting is you can always get upgrade or replacement if it stops working.



Wi-Fi hotspots: For the first days, some areas of Boston and nearby towns can access Wi-Fi hotspots from providers such as [Xfinity](#). You can pay by hours or days.

Free Wifi: Wicked Free Wi-Fi is Boston's outdoor wireless network. You can use it to find places to shop, eat, or connect with other residents in the City. Wicked Free Wi-Fi is not designed to work inside buildings or homes. Because it's an outdoor service, you may see drops in coverage, or notice less coverage during bad weather. The service set identifier (SSID) is "WickedFreeWiFi." Check your device's instructions if you need help connecting. There are bandwidth limits on this Wi-Fi network. Your phone may stop receiving and sending data if you go over the limit. [Find coverage spot.](#)

Other free Wi-Fi spots around the [city](#).

CHOOSING A HOME



General Information

The greater Boston area is a fantastic place to live in. Here are a few things you need to know before moving here:

Babson is not in Boston

Babson is located in the town of Wellesley which is approximately 12 miles (22.5 km) west of Boston, a 20-30 min drive to Boston's city center. Public transportation between Wellesley and Boston is available via a commuter rail train (approximately a 45 minute trip from Boston). It is important to note when choosing a residence which train station is closest

Babson requires about a mile walk to campus from the commuter rail station, which can be a challenge in wintery conditions. There are many towns around Wellesley which will provide good options to find a home.

Historic state

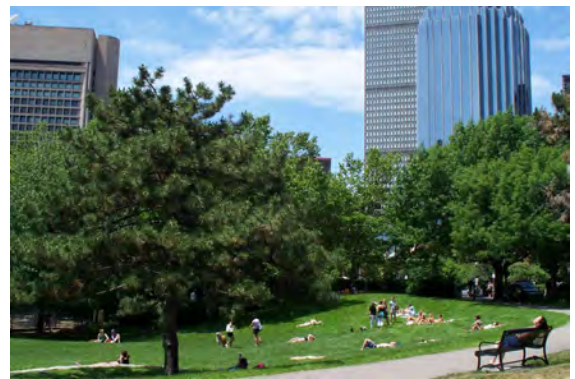
Massachusetts is an historic state, so most of its buildings and houses are very old and spaces are small. You will find remodeled and modern units, but keep in mind, these will be expensive.

A lot of buildings are walk-ups (no elevators). Also, you will need to buy lots of lamps. You will find very few ceiling lamps, especially in bedrooms.



Boston is green

Boston is rich in park space. If you want to get away from the city streets and sit under some trees, you can head to the Arnold Arboretum, Boston Common, and the Public Garden. Boston's park space is so extensive that one stretch of it is called The Emerald Necklace.



Boston is safe

In Boston's twisting, crowded streets, you might be more likely to get lost than to be the victim of a crime. Boston is in the [top ten list for Safest Metro Cities in America](#) due to its falling rates of violent and property crime. Of course like any city, there are certain areas to avoid and you should always care for your personal items.

Boston is inclusive

The Human Rights Campaign gave Boston and Cambridge a score of 100% on their Municipal Equality Index last year. Non-discrimination policies, law enforcement, workplace equality, and municipal services made available to the LGBT community are all top-notch; so if you're looking for a truly progressive and welcoming city, this one's top notch. They embrace immigrants, refugees and you will find a diversity of cultures all around the state.



Boston is walkable

Boston is ranked Third Most Walkable City in the U.S. Many residents and visitors of Boston call it a walking city. The fact is that Boston is better seen on foot. Walking is a great way to experience this beautiful town full of culture, history, and delicious food.



Party much? No T after midnight

Most bars and club close at 2am, but the T only works till 12:30-1:00 am. So if you like to party, you might want to consider living closer to the city as you will be taking a cab or Uber to get home. This can become expensive if you live in the towns farther from Boston.

Sharing an apartment

Boston Zoning Code states that each unit must have at least 150 square feet of total space for the one tenant. For each additional tenant, the unit needs another 100 square feet. If you are using a realtor, it is important that you tell them how many roommates intend to live in the unit you're renting so that he or she can choose apartment rentals that maximize the amount of space you will have.

Also it limits the number of tenants per room to two (2), unless the third person is a child under 2 years old. So if you are coming with a baby, you may still lease a one bedroom apartment.

Washer/dryer situation

Getting an in-unit washer/dryer is rare unless you rent a luxury apartment or house. A more common option is in-building laundry rooms that are shared by the tenants of the building. A good rule of thumb is that a washer/dryer in-unit will add \$150/month to your rent — and that's if you can find one.

The New England weather¹

The statewide weather motto is: If you don't like the weather, wait five minutes. Average temperatures in Boston must be taken as guidelines since weather can shift drastically in less than an hour and seasonal patterns, such as the arrival of spring, are rarely the same one year after the next. Boston's weather offers four seasons with something for everyone.

The summer lasts for 3.3 months, from June 5 to September 15, with an average daily high temperature above 73°F (23°C). The hottest day of the year is July 21, with an average high of 82°F (28°C) and low of 67°F (20°C). You can also get your occasional extreme 90°F (32°C) day.

The winter lasts for 3.4 months, from December 4 to March 15, with an average daily high temperature below 45°F (7°C). The coldest day of the year is January 29, with an average low of 23°F (-5°C) and high of 36°F (2°C). You can get your occasional extreme -5°F (-20°C) day.²

Spring

Part of March, April, May, and the first part of June - typically starts out cold and often windy. In fact, these days or weeks will not be what you might think of as "spring."

Some springs can also be quite rainy, some bring snow as late as April (and not just a few flakes), and in some years, cold temperatures last until May. Truthfully, some Junes can also be fairly cold.

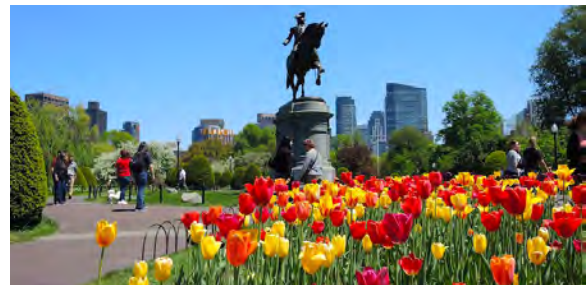
But in between these wretched remnants of winter, you can also expect to enjoy gloriously gorgeous warm days. In fact, Bostonians spend a lot of time at the beach during these in-

between months.



Beginning in April, flowers begin to burst into bloom . . . first, just early bulbs in front gardens, but by the end of the month and early May, magnolias and cherry trees cover the city with swaths of pink blossoms. Rhododendrons quickly follow, and by early June, roses fill the air with their scent.

With such unpredictable weather during this season, you will need clothes you can layer - sweaters, a jacket, and perhaps a lightweight raincoat. Just in case, bring a pair of warm gloves, a hat, and a scarf or two. Boots are no longer a "must" by April - but waterproof footwear can be a benefit.



¹ Boston Weather Each Season By Discovery Guide
<https://www.boston-discovery-guide.com/boston-weather-seasons.html>

² Average Weather in Boston by Weatherspark
<https://weatherspark.com/y/26197/Average-Weather-in-Boston-Massachusetts-United-States-Year-Round>

Summer

June, July, August - in Boston can be gloriously warm and sunny, hot and miserably humid, or, especially during the first part of June, chilly and rainy.

Most summers contain a mixture of all of these conditions - plus dramatic thunderstorms. Occasionally, you'll experience all of this within the space of a day. Fortunately, beautiful days outweigh the less than perfect ones.

You will need lightweight summer clothing. But keep in mind that rain and very cool daytime temperatures are still a possibility, so be prepared to dress in layers.

During July and August, expect hot, humid days and nights. But have a sweater for evening and air-conditioned spaces.

And remember to always have sunscreen, a hat, and sunglasses.



Fall

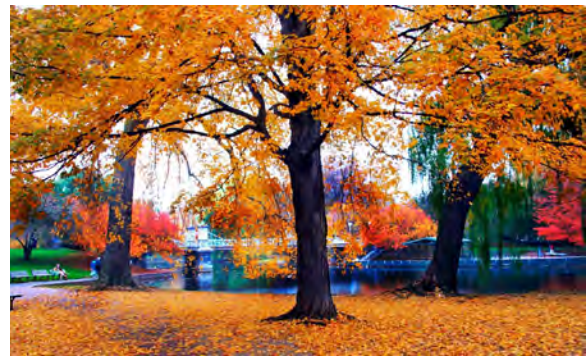
September, October, November - is when Boston weather usually produces the highest number of perfect days.

Cooler night temperatures should be a reminder that winter is coming, but bright sunshine during the day makes denial easy.

Of course, fall can also bring rain - occasionally torrential downpours and even nor'easters³.

Sometimes snow will fall in November, and even occasionally in late October.

However, September and October are usually a great time to walk around the city as the foliage scenes are breathtaking. You will need to start wearing some sweaters.



Winter

December, January, February, and usually part of March - means cold days and colder nights. Some of the most brilliantly beautiful days of the entire year occur during the winter - clear crisp air, blue skies, bright (not warm) sunshine, and perhaps sparkling snow on the ground.

³ A nor'easter is a strong area of low pressure along the East Coast of the United States that typically features winds from the northeast off the Atlantic Ocean - hence the term "nor'easter."

Nor'easters are most often associated with strong winter storms crawling up the Northeast coast, but snow isn't a requirement for such a storm. These storms are most frequent and strongest between September and April, but can occur any time of the year.



During most years, the temperature drops below freezing at night, and may remain below freezing during the day.

But Boston weather can be unpredictable. Some winters are significantly milder than others. Some produce lots of snow, while others may be almost snow-free.

To find out how to prepare for this season, see the Winter section of this guide.



How to Choose Your Housing

Massachusetts real estate is one of the most expensive in the US. The closer you get to Boston, the more expensive the rent will be (the exception is Wellesley, which is a very expensive, high end town). But there are many good options in the towns surrounding Boston which still have access to the T to get into the city easily and will be closer to Babson.

To find the perfect place, you need to find a balance between your needs and your budget. If you are coming alone, with your spouse or with your family, your needs and budgets will be completely different.

Single students



If you are single, you might want to consider living in Boston to be near the nightlife and other single students. However, you might need to find roommates to afford the rent and find a way to commute to Babson.

Couples



Couples usually live in the towns right outside of Boston, which will still be very close to the city but also more affordable.

Families



If you have a family with kids, you might prefer living farther from Boston, where rent is more affordable, spaces are bigger and communities are full of amenities for your family to enjoy. You won't have as much of a need to go to Boston because you will have everything you need nearby in more family oriented neighborhoods.

Other pros and cons to consider:

Pros and cons of living in Boston

Pros:

- ✓ Close to the nightlife and restaurants.
- ✓ Easy to move around the city walking, by bus or T.
- ✓ Close to other single Babson students and general Boston population.



Cons:

- ✗ Rent is more expensive with smaller spaces.
- ✗ Mostly old buildings, hard to find remodeled units. Mostly walk-ups.
- ✗ Parking is a nightmare.
- ✗ Far from malls.
- ✗ Far from Babson.

Pros and cons of living around Boston

Pros:

- ✓ The farther you go away from Boston the rent will be cheaper (except Wellesley)
- ✓ Bigger spaces and communities full of amenities (pool, bbq, gym),



- ✓ Lots of free parking in most places

- ✓ Calm, safe, family oriented neighborhoods where you will be close to malls, parks, and all kinds of stores.

Cons:

- ✗ You will be far away from the nightlife and events going on in Boston.
- ✗ Not all towns have access to T, some just have the train.
- ✗ You will most likely have to drive into Boston where finding parking is difficult and expensive.
- ✗ If you want to stay out past 12:30 am to have a drink, you will have to pay an expensive cab or Uber back home.

Navigating the Rental Process

Before starting to look, here is everything you need to know about renting a house or apartment.

Contracts and agreements

Property owners may request references and proof of income to screen tenants. Once everything checks out, property owners will offer you either a lease or tenancy-at-will agreement. A tenancy-at-will offers more flexibility, but a lease offers more security. Most students use leases.

TIP

Proof of residence is a requirement for opening bank accounts, getting a driver's license, getting a library card, etc. So it is best for both you and your spouse to appear on the lease or tenancy-at-will as this agreement can be used as proof of residence for either of you when needed. If you are sharing with roommates, it is important that every tenant that intends to live in the unit you choose is listed on the lease because you want to make sure that everyone has tenants' rights and that everyone is accountable if something happens.

Leases

Leases, which typically run for one year, are binding legal contracts. Leases offer security for tenants. Read any agreement before signing it, and keep a copy for your records. If you have roommates and one moves out, you will still be responsible for paying their portion of the rent until you find a new one. All adults living in the home should appear on the lease.

Tenancy at will agreement

A tenancy-at-will agreement gives you the opportunity to move out after giving the landlord a proper 30-day written notice. It also allows the landlord to ask you to leave or to increase your rent with a proper 30-day written notice.

TIP

Before entering into a rental agreement, check out the condition of the rental unit in person. If you cannot, send someone you trust in your place. You can lease a place before you travel to the US, so ask your realtor or leasing agent to give you a video tour of the place (or ask a student).

Deposit and Fees

Property owners will ask for deposits and fees before you move in. Your landlord must — among other things — give you proper receipts and pay interest on an annual basis. If they charge a security deposit, they need to put the money in a separate Massachusetts bank account.

Initial charges

- The first month's rent
- The last month's rent
- A security deposit equal to one month's rent (not always)
- A fee to buy and install new locks. (not always)

LANDLORDS CANNOT CHARGE

- A fee to hold the apartment
- An application fee
- A credit check fee
- A finder's fee for renting the apartment, unless the property owner is a real estate agent.

Additional Fees

If you use a real estate agent, there may be a fee separate from the payments made to the landlord. In Boston, typically this fee is equivalent to one month's rent. Real estate agents have to give you a written notice that states how much the fee will cost. The notice must also tell you how to pay the fee, and if the fee only applies if you enter into an agreement. You both have to sign off on the notice, and the real estate agent has to keep it on file for three years.

Renters Insurance

Renters insurance is a good idea, and can be surprisingly affordable. Everything from computers to jewelry is typically covered in the event of a fire or theft. Some communities include the renters insurance in the lease agreement.

Condition of rental Unit

Tenants are entitled to safe and sanitary housing. Landlords must comply with the Mass. State Sanitary Code, as well as the Zoning and Building Code. Tenants should report violations to their landlord in writing. If landlords do not make the repairs, contact Inspectional Services.

MINIMUM REQUIREMENTS INCLUDE

- Functioning carbon monoxide and smoke detectors
- Heat, water, adequate exits, and toilets
- Being free of defects that could harm renters
- Being free of pest infestations
- Being free of garbage and other waste, and having contact information for the property owner visible.

Moving Permit

Street occupation on moving day beyond one usual spot requires a moving permit. Get it [online](#). Just don't try to move on August 31 or September 1: it'll be you and thousands of students moving to schools in Boston, with chaos and traffic, because the city no longer approves permits on those dates.

What's included in your rent

When looking for an apartment, it is important to ask what is included in the rent and what is not to factor into your budget. This may vary from place to place and not all are applicable in some cases.

Things you will most likely pay for:

- TV (cable) and Internet
- Electricity
- A/C
- Pet fee (for pet owners, always ask if it is pet friendly)

Things you might have to pay for:

- Heat

- Hot water
- Cooking gas
- Private or covered parking
- Storage space

Things you are less likely to pay:

- Water and sewer

Heat

In Massachusetts, the most important utility to consider is your heat. It gets cold in winter, so when is at its coldest, utility costs are at their highest. The type of building or house you choose to live in could also determine whether this cost would be included or not.

In houses heating can be electric or gas and most likely not be included in the rent. Consider this in your budget as it can be expensive during winter.

Brownstones are 50/50 when it comes to paying for your heat. A lot depends on when the building was converted, and whether it's condominiums or apartments. A lot of brownstones still have a single building-wide heating system, in which case heat would be included. Some have converted to individual systems for each unit, either electric baseboard or individual boilers or HVAC units. In these buildings, you are most likely going to have to pay your own heat.

Newer buildings are more likely to work on a central heating & cooling system. Many times the building will provide the heat and the A/C, and your unit would have control over a small fan that will draw the hot or cold air into your unit. You would pay electricity to run this fan, but that is minimal compared to the building's cost of heating & cooling the air to begin with.

Before signing a lease, you can also call the local utility providers and give them the address you are interested in renting. They will usually give you the high, low, and average bills from the previous tenant(s) to help you budget. Here are the 3 most likely providers you will need to set up:



Eversource

Electricity Provider



National Grid

Natural Gas Provider



Comcast/Xfinity

Cable TV, Internet, Home Phone & Home Security Provider

Once you have moved in, you will need to open a personal account with these utility providers (when applicable).

TIP

If you are coming with your spouse or partner, consider opening the Eversource account under his or her name. See Eversource money saving tip in Money Savers section.

Other questions to ask:

Make sure you are fully informed and aware of all costs and responsibilities before signing any contract. Once it is signed, it will be very hard to get out of.

Check out the following link for a list of other questions to ask before making a decision. [QUESTION LIST](#)

When to start looking

To get the best deals take your time.

For fall starting programs:

August Move In: look 60-90 days before

Most people who want a jump on September apartments ask for an August move in. The reality is that there isn't that much inventory for August, so if you can push to a September move in you'll probably have better luck. Otherwise, start your search early so you don't miss any August units.

September Move In: look up to 180 days before

September is by far THE MOST POPULAR month in Boston to rent an apartment. Most schools (and Boston has a lot of them) start classes the first or second week of September, so there is always a huge demand for September 1st apartments. Typically the student apartments will come out first, followed up the rest of the inventory. If you're a student you should start on the early side (Jan-March) but if you're not a student you can probably start looking a bit later (March-May)

Renting a house vs. an apartment/community

Pros of renting a house

More space, including outdoor space.

Typically, a house is going to provide you with more room inside as well as outdoor space like a yard. If you've got pets, children or a lot of stuff, this could be a huge incentive.

While many apartments come with a parking spot, a large number of urban apartments, particularly older buildings, don't. If you have a vehicle or two, you may want to look at renting a home with **parking**.



Typically, a house is going to afford you a lot **more privacy**. With no neighbors listening through the walls or complaining about your footsteps in the morning, you have a lot more freedom in a home.

Cons of renting a house

Landlords can be difficult. While you may know your rights as a tenant, they may not.

Along with the space and size of a house comes **additional maintenance**. There are more windows to clean and more floors to vacuum. When something breaks down or needs maintenance, your landlord may not be as quick to address it. Depending on your rental agreement, renting a house may also mean taking on shoveling the walkway, mowing the lawn, maintaining the garden and general upkeep of the house.

As we mentioned in the last section, in a house, you might have less utilities included in your rent. Usually heating is not included which can **increase your expenses**.



Pros of renting an apartment or community

In an apartment/community, the grounds and outdoor maintenance are all taken care of for you.

Typically, homes are rented by individual property owners while communities are managed by professional management like a building supervisor and a property management firm. This means you have on-call support that's professional, business-minded and knows and follows the tenancy laws. They will usually take care of any repairs or maintenance required.

If you're looking for a prime location right in the downtown area, in the heart of the city, you're most likely going to be

looking at an apartment. Single-family dwellings are usually found in more suburban or outer-city regions.



Cons of renting an apartment

If you're a loud person or someone who needs a quiet environment, apartment living may not be for you. Remember, in many apartments, there are people and families living on all sides of you. You never know what type of neighbors you will get.

From available closets to cramped storage units, apartments don't usually offer a lot of storage space.

Though you may be a clean individual and maintain your home similarly, that is not necessarily the case with neighbors in an apartment complex. Infestation might be a problem. If, for example, others in the complex have roaches or ants invading their abode, those same pests are likely to eventually find their way into your home as well.

Where to Look

This map shows where most Babson grad students and their families live. All these places can be good options depending on your budget and what you are looking for.

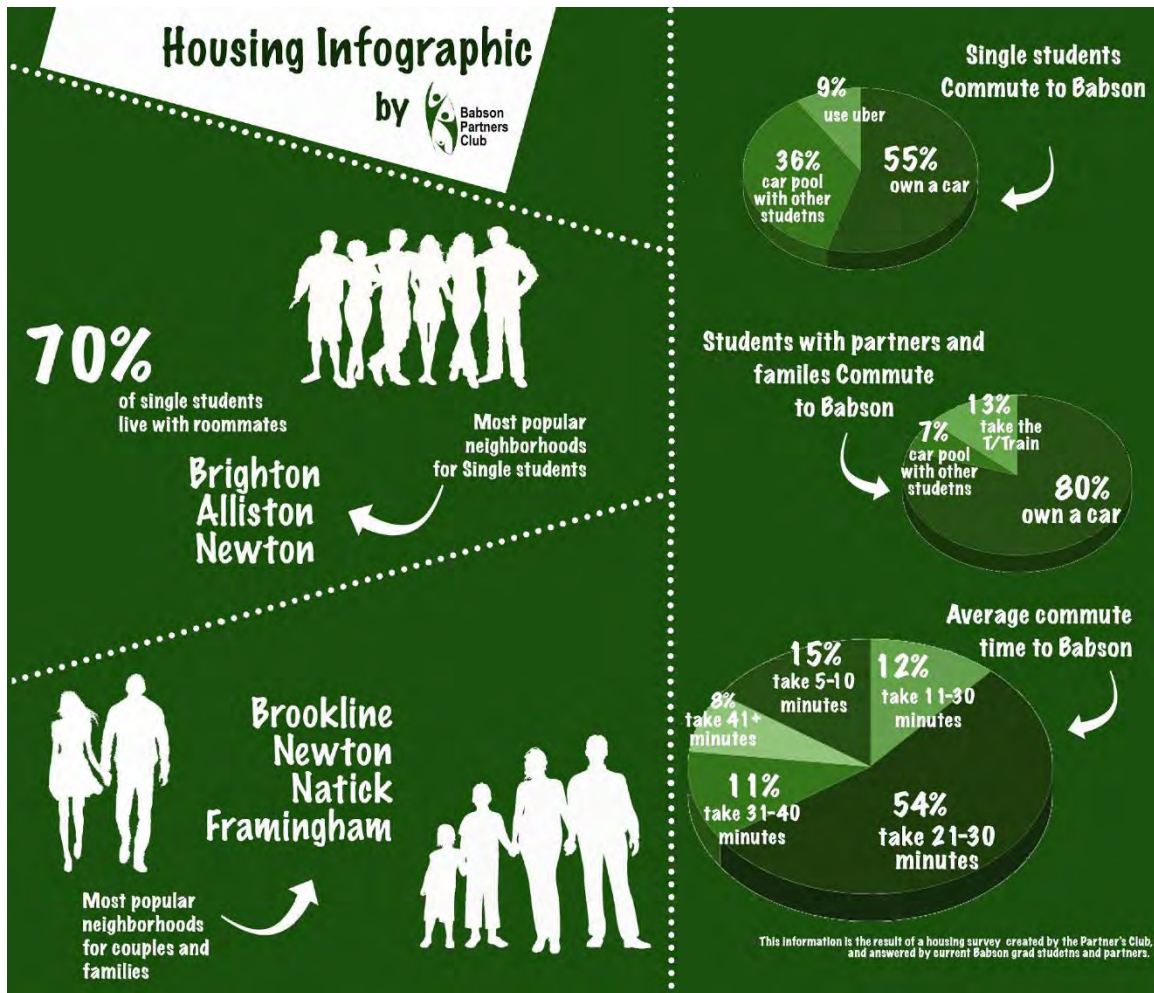


From	Miles to Babson	Kilometers to Babson	Morning Commute to Babson (minutes)*	**Evening Commute (minutes)	Miles to Down Town Boston	Kilometers to Downtown Boston	***Commute to Boston Downtown of a Saturday morning
Boston Neighborhoods							
Allston	10	16.2	20-35	25-40	4.4	7	10-20
Brighton	8.2	13.3	20-35	18-25	5.9	9.6	15-25
Mission Hill	10	16.1	25-40	20-35	3.4	5.4	15-30
Jamaica Plain	9.6	15.4	25-40	20-30	5.3	8.6	15-30
West Roxbury	6.7	10.8	18-30	15-20	9.4	15.1	25-40
West End	16.5	24.9	35-45	25-35	0.7	1.1	43230
Towns and cities							
Cambridge	15.5	25	25-45	25-30	2.7	4.3	10-20
Brookline	9.1	14.7	20-40	20-30	4.3	6.1	15-20
Dedham	7.1	11.5	18-30	15-25	11.8	19.1	30-40
Needham	2.5	4	5-10	5-10	17.8	28.6	25-35
Newton	5.7	9.2	15-20	10-15	11.4	18.4	15-30
Watertown	9	14.5	25-40	20-30	8.2	13.2	15-30
Waltham	9.5	15.3	18-30	15-25	11.7	18.8	18-30
Weston	6.8	15	15-25	15-20	15.3	24.6	20-30
Walyland	9.3	16	25-35	25-30	18.5	29.7	25-35
Natick	6.3	9	15-25	15-20	21.8	35.1	30-40
Framingham	9.6	15.4	25-35	20-30	20.9	33.7	25-35

*Morning commute considering a drive starting at 8:00 am

**Evening commute considering a drive starting at 5:00 pm

***Commute to downtown on a Saturday morning 10:00 am



Most popular neighborhoods in Boston

Living in Boston is a great experience. It is a city full of history with a large student population attending over 52 colleges and universities. It has a thriving dining and nightlife scene, and also has a number of fine cultural institutions. It is a city with a bit for everyone.

If you enjoy nightlife and dining out often, you might want to live within the city. Most of single student living in the city have roommates.

Allston:

Allston is close to many colleges and universities in and around the city, so it's known for its student population. But, in recent years, many immigrants and young professionals have moved to the area.

This mix of people makes Allston one of the most diverse neighborhoods in Boston. You can find ethnic restaurants and popular watering holes on main streets like Harvard Avenue, Commonwealth Avenue, and Brighton Avenue.

Most of Allston is serviced by the Green Line on the T, but some areas, like lower Allston, can only be accessed by bus.

What students and partners like about Allston:

- ✓ It is a central location between Babson and Boston's downtown so you have easy access to everything.
- ✓ It is a student neighborhood, you will find many classmates nearby.
- ✓ You will find everything in the neighborhood within walking distance.

What students and partners don't like about Allston:

- ✗ Mostly old building and apartments, hardly any remodeled.
- ✗ T line is ground level, so it is slower and kind of loud.

What students and partners recommend in Allston:

- ♥ Star Market, Stop & Shop
- ♥ Super 88
- ♥ Ittoku
- ♥ Regina's pizzeria
- ♥ Charlie's pizza
- ♥ Barcelona
- ♥ Tasca
- ♥ Amelia's Taqueria
- ♥ Rail stop
- ♥ Carlos cuisine
- ♥ Hopewell
- ♥ Tavern in the Square
- ♥ White Horse
- ♥ Patron's (Wednesday salsa night)



Brighton:

The dynamic and peaceful neighborhood is a great place for young families and professionals.

Sitting on the shores of the Charles River, Brighton's multi-family homes and condos give it a welcoming vibe.

Washington Street runs through the center and is home to many small businesses.

The Main Streets program is bringing new shops and storefronts to the area. Brighton has two major hospitals. Most of Brighton is accessible by the Green Line, though some areas, like Brighton Center and Oak Square, are only accessible via bus.

Apartments tend to be on-par pricewise with Allston but are often in slightly better shape than their Allston counterparts.

What students and partners like about Brighton:

- ✓ Everything you need is in the neighborhood within walking distance.
- ✓ Full of small shops, restaurants, coffee shops, plus cheap gas.
- ✓ Affordable rent with roommates.



What students and partners don't like about Brighton:

- ✗ Not very close to the T, about 10-15 walk.
- ✗ Very little street parking, and residential is only after 6pm.
- ✗ Very old houses and building. Renovated apartments are expensive.

What students and partners recommend in Brighton:

- ♥ Brighton House of Pizza
- ♥ Maxim 3 Chinese
- ♥ The Chestnut Hill Reservoir
- ♥ Stop & Shop
- ♥ Dollar Tree
- ♥ CVS
- ♥ Dunkin Donuts
- ♥ McDonalds
- ♥ KFC
- ♥ Ihop
- ♥ Cafenation
- ♥ Fuel
- ♥ Trader Joe's
- ♥ Queen Bee Nail Salon

Jamaica Plain (JP):

Jamaica Plain has such great green space and a diverse and engaged community. This is an up-and-coming area, full of

character and quiet streets. It is home to a large artist community and is a trendy place to live.

The orange line is a fast and reliable way to get downtown, and there is always something creative and collaborative happening. It's never that difficult to find parking, and the houses are historic and beautiful. It is a very diverse place because in JP there are some dangerous areas and also very family friendly areas, it just depends on where you are exactly.



West Roxbury:

Accessible via the Commuter Rail. A Suburb with both single-family and multi-family homes. You get the convenience of living in the city with a small town feel. It is a in a nice, quiet neighborhood. The restaurants have their own take on how to cook food and bakeries know all the locals. If it is your first time they will make an impression that will have you come back for more.



Most popular towns and cities around Boston and Wellesley

Brookline:

Recently ranked as one of the best suburb in the nation, Brookline is a tough town to beat. It is just minutes from Boston, yet at the same time filled with small town charm and many suburban amenities.

You will often find Coolidge Corner bustling with people, and there are plenty of top notch eateries in Washington Square. Most of Brookline is accessible by the Green Line.



What students and partners like about Brookline:

- ✓ Quiet and safe family oriented neighborhood with great restaurants.
- ✓ Very close to Boston, Cambridge and easy access to Babson
- ✓ Lots of parks, playgrounds and great places to take a run

What students and partners don't like about Brookline:

- ✗ Expensive neighborhood
- ✗ Commute to Babson with heavy traffic can be almost an hour
- ✗ Not a lot of nightlife and far from malls

X No overnight parking. You have to rent parking space

What students and partners recommend in Brookline:

- ♥ Gary's liquor
- ♥ Rod dee (Thai)
- ♥ Stop & Shop

- ♥ Bertuccis
- ♥ Bottega Fiorentina (Italian)
- ♥ Trader Joe's

- ♥ Osaka (Japanese)
- ♥ Besito (Mexican)

- ♥ Coolidge Corner

- ♥ Athens Cafe in Washington Square

Cambridge:

Cambridge is filled with colleges, restaurants, culture, and comedy venues. Located across the Charles River from Boston, this small city has its own vibe and culture.

For entertainment, it has many well-known clubs with live music, ice cream shops, and book shops. The Comedy Studio is one of the most respected comedy clubs in the area and is devoted to intelligent comedy. Most of Cambridge is located on the Red Line on the T.



Cambridge is composed of a series of neighborhoods called squares. Each square feels like a unique little town, and it has quite a few universities and colleges, Harvard and MIT being the most famous.

What students and partners like about Cambridge:

- ✓ You can easily get around by walking, by bike, car, or public transportation
- ✓ Lots of restaurants and shops.
- ✓ An amazing public library
- ✓ A lot of things to do for all ages

What students and partners don't like about Cambridge:

- X A bit far from Babson and other students
- X Expensive rent

What students and partners recommend in Cambridge:

- ♥ Mayflower poultry
- ♥ Gold Star Mothers Park
- ♥ Loyal Nine restaurant
- ♥ Trader Joe's
- ♥ Harvard Square
- ♥ Mr. Bartley's Gourmet Burgers

- ♥ Santouka Ramen
- ♥ J.P. Licks
- ♥ The Boathouse
- ♥ Mike's Pastry
- ♥ BerryLine

Newton:

This is the perfect area to enjoy wide open green spaces while still having the city close by. Newton is very clean and safe. It is known for its green space, and is even referred to as The Garden City. When it's time to eat, Newton has a lot to offer with many highly-rated restaurants.

Newton prides itself on not having one city center, but instead of a variety of distinct areas, including Auburndale, Newton Centre, Newton Highlands, Newton Upper Falls, Nonantum, Thompsonville, West Newton, Chestnut Hill, Newton Corner, Newton Lower Falls, Newtonville, Oak Hill, and Waban. Common threads between these centers include a multitude of historic homes, places to eat, and parks that are all very family friendly.



What students and partners like about Newton:

- ✓ Very calm neighborhood, a lot of families around and Newton public schools are very good.
- ✓ Nice restaurants and shops within a short drive
- ✓ 10 minute drive to Babson. There is also a bike route from Newton to Babson.

What students and partners don't like about Newton:

- ✗ Can be a bit boring, no nightlife
- ✗ Not very walkable, but everything is very close by car
- ✗ An expensive neighborhood

What students and partners recommend in Newton:

- ♥ Inna's Kitchen
- ♥ Whole foods
- ♥ Star Market
- ♥ Auburndale Plaza
- ♥ Trader Joe's
- ♥ Costco
- ♥ BAZA Gourmet (the Russian store)
- ♥ Starbucks
- ♥ New England Soup Factory
- ♥ Chestnut Hill mall
- ♥ Speedway
- ♥ Wegmans

Needham:

The town has an excellent education system (K-12) that truly positions students in the best possible way to succeed in the college process. The school is definitely a safe place for the LGBTQ community and there are several clubs and activities that support them. Lastly, Needham's affordability is quite challenging for the majority of middle class families. It is difficult to find a relatively affordable first home in Needham because contractors and builders design higher end homes on plots of land they purchase and knock down smaller houses. The significance of this is that it causes a lack of diversity in the town, socioeconomically and racially. Needham is mostly middle age and white.

Natick:

Natick is home to miles eight through 12 of the Boston Marathon, with Framingham to the west and Wellesley to the east.

There are also a few big corporate headquarters in town, including Cognex and MathWorks, and there used to be a Hostess Factory, which was torn down to make the Natick Mall. Apart from the mall, Natick has a vibrant downtown area with an abundance of family-friendly places to spend time.



What students and partners like about Natick:

- ✓ Easy to park everywhere
- ✓ Very close to Babson
- ✓ Natick mall has so many stores. Everything you need is close by
- ✓ Communities with lots of amenities.

What students and partners don't like about Natick:

- X No pubs or clubs, no nightlife
- X You are a little far from your friends in Boston
- X No T station, just commuter rail train



What students and partners recommend in Natick:

- ♥ Pho Dakao
- ♥ Wegmans
- ♥ Natick Mall
- ♥ Loker Park
- ♥ Juniper
- ♥ Zaftig's
- ♥ Station 5 Grille
- ♥ Casey's Diner

Framingham:

Framingham is Natick's neighbor, but was recently declared a city. Located about 20 miles west of Boston, Framingham is diverse in almost all categories. There are a variety of activities in town that range from drinking at a brewery to strolling through a state park.

In Framingham Public Schools there are 67 different languages spoken by the students. Framingham has one of the largest Brazilian communities in the area.

You can get yourself a reasonably priced condo or a multi-million dollar historic home. Eating in Framingham is no different – sit down at restaurants from all over the world.

It is a good place for families, as you will find everything you need in a more suburban environment.



What students and partners like about Framingham:

- ✓ Communities full of amenities with big spaces with much more affordable rent
- ✓ Everything you need, very close by, plus free parking everywhere
- ✓ Easy access to the I-90 which takes you straight into Boston in 20 mins.

What students and partners don't like about Framingham:

- ✗ Far from nightlife, events in Boston and other students
- ✗ Morning traffic can make commute to Babson longer
- ✗ Only commuter rail train access into Boston, no T

What students and partners recommend in Framingham:

- ♥ Shoppers World

- ♥ Walmart
- ♥ Target
- ♥ Trader Joe's
- ♥ Dollar Tree
- ♥ Seabra Foods
- ♥ Tesoro Supermarket
- ♥ 99 Restaurants
- ♥ Uno Pizza

Average rent cost by neighborhood or town

For an estimate of the cost of rent by town or neighborhood, check out the following links. You will find the average cost for 1 room and 2 room units.

[Average rent prices 1](#)

[Average rent prices 2](#)

How to search

Real Estate search sites:

This is a good option to start getting familiarized with the local real estate and rent prices. If you find a building or community you are interested in on one of these sites, you can try googling the building or community to contact them directly and avoid any realtor intermediation fees.

Craigslist

Craigslist is probably the #1 source for apartments around the Boston area (and around all major cities in the USA). There are listings both by brokers (for a fee) and owners/landlords (typically no fee).

<http://boston.craigslist.org>

Zillow

An online real estate database that can help you look for a home based on your needs and budget, and connect you the best local professionals. You can also find insight on the areas you are searching.

<http://www.zillow.com/>

Facebook Groups

There are new posts every day. Just be aware of scams.

Boston Housing, Rooms, Apartments, Sublets

<https://www.facebook.com/groups/673389662794979/about/>

Boston Housing

<https://www.facebook.com/groups/1828089417202881/about/>

Realtors

Cambridge Realty Group

<https://cambridgerealty.com/>

Charles River Properties

<https://www.charlesriver.properties/>

Dwell 360

<http://dwell360.com/>

Louise Condon Realty

<https://condonrealty.com/>

Perpetual Real Estate

www.perpetualre.com

Red Tree Real Estate

<https://www.redtreeboston.com/>

Other realtors, brokers and resources

[Realtors and Brokers](#)

[Other resources](#)

Furnishing your Home

It is important to consider home furnishing when you are planning your budget.

Here is a checklist of things you will need: [Checklist](#).

You can start browsing for prices online in IKEA, Amazon, and Craigslist to get an idea of how much you want to spend, although, once you are here, there are many ways to save on what you have estimated.

When it comes to shop there are many options for all budgets.

Tip:

★ ***You don't need to buy everything at once. Get what is strictly necessary (beds, linens, dining and kitchen ware) to be comfortable. The rest you can buy down the line when you find a good sale.***

Furniture Stores

IKEA

1 Ikea Way, Stoughton, MA 02072

www.ikea.com/us/en/

IKEA is a Swedish/Dutch store that sells ready-to-assemble furniture, kitchen appliances and home accessories. They sell only IKEA branded items, which tend to be low to medium cost, modern in style, and give a good bang-for-your-buck.

This is not the place to go for high end furniture that you hope to keep for years to come, but it's a good place to get furniture that will hold up for a few years, while looking nice. It is also quite the experience, if you have never visited an IKEA store. It's kind of hard to stop putting things in your shopping cart. Prepare to be there the whole day.

Some tips:

★ Take out an Ikea rewards card to get special discounts (it is free). You can do it online or at a kiosk at the store. On your first visit you can get a free ice cream and, each time you visit, a free coffee or tea. Plus a free hour at the IKEA Smaland where you can leave the kids while you shop.



★ Browse around the “As Is” section (usually near the warehouse). Here you will find furniture that was previously on display or slightly damaged at half the price or less. It is ok to bargain.

★ Buy the basic Ikea tool kit and screwdriver/drill. Completely worth every penny when putting together your furniture or for everyday chores.

★ The cafeteria has good food at low prices. Try the Swedish meatballs.

★ After you take a walk through the display area, you must pick up the furniture in the self-serve area. So make sure to write down the name, price and code of the furniture you want, so you can easily find it in the warehouse. There are paper lists and pencils around the store to do so, or use your phone camera.



★ For the day you decide to go to the store, rent a van or U-Haul to take your furniture home. Ikea also delivers, starting at \$100 if you prefer.

★ The Ikea return policy is very flexible. If you don't like it, return it. If you broke it putting it together, return it.

Bob's Discount Furniture

1450 Worcester Rd, Natick, MA

www.mybobs.com

Bob's Discount Furniture is an American retail furniture chain with locations across the United States. It has

affordable furniture, and all the stores feature an "on the house" cafe with gourmet coffee, ice cream, cookies and candy.

★ Check out the clearance/outlet section of the store and online

Home Goods

400 Cochituate Rd, Framingham, MA

www.homegoods.com

HomeGoods is an outlet store that offers kitchen essentials, rugs, lighting, bedding, bath, furniture and more at about 60% off department and specialty store prices. It's part of the same Marshalls and TJ Maxx group.

Home Sense

1 Worcester Road, Framingham

(Shopper's World)

us.homesense.com

Homesense is a sensational new home store from the TJX family, offering furniture, rugs, lighting, wall art, and décor from around the world at discount prices, located in Shoppers World outlet mall.

Crate and Barrel

1245 Worcester St, Natick

www.crateandbarrel.com

A higher-end option for home goods (furniture, kitchen wares, curtains, etc) is Crate and Barrel. Their products tend to be a bit higher quality, but the cost is also higher.



Department stores

These retailers are not specialized in furniture, but they do have departments that cater to college students with basic, versatile, low cost furniture and home goods.

Target

www.target.com

Locations in Cambridge, Boston, Watertown, Framingham
Cambridge

Walmart

www.walmart.com

121 Worcester Rd, Framingham



Second hand stores

Babson Partners' Thrift Store

The Babson Partner's Club created this closed Facebook group to provide a place for graduating and new Babson grad students and partners to sell and buy stuff.

Each year, graduating students and partners (returning to their home countries or moving to another state) need to sell many things from furniture, home goods, cars, books, to winter clothes and gear. At the same time, new incoming students and partner need to furnish their new homes, buy cars and prepare for their new life. So this space is designed to help each other out.

In some cases, new students arrive a few months after graduation, so if a new student comes to an agreement with a graduating student, the Partners' Club can store the purchased items for the time between the graduating student leaves and the new student arrives. We also store all the things students weren't able to sell before leaving and organize a garage sale once the new students and families arrive.

Join the group, [here](#).



Thrift Stores

Thrift stores are second hand stores where you can find clothes, books, toys, furniture, home decoration, appliances, sporting goods, electronics, etc.

If you want to get an extreme reaction from someone, mention thrift shopping. You'll either get an "I would never do that!" or an "OMG! I love thrifting!" There seems to be very little in-between.

Thrifting is actually a very common practice in the US for shopping on a budget or for people who love finding a hidden treasure.

Here are some thrift stores that sell furniture:

Boomerangs

<http://www.shopboomerangs.org/>

Jamaica Plain

716 Centre St, Jamaica Plain

West Roxbury

1870 Centre St, West Roxbury

Urban Renewals

<http://www.familythrift.com/>

Boston

122 Brighton Ave, Boston

The Goodwill Store

www.goodwillmass.org

Boston

965 Commonwealth Avenue, Boston

Sister Thrift

www.sisterthrift.com/

Framingham

1251 Worcester Rd, Framingham

Burlington

374B Cambridge St. (Rt. 3A), Burlington

Watertown

370 Pleasant St., Watertown

Savers Thrift Store

www.savers.com

Framingham

500 Cochituate Road, Framingham

West Roxbury

1230 VFW Parkway, West Roxbury

Tips for buying in Thrift stores:

★ Shop in the suburbs. Actually, shop near "Grandma neighborhoods." You know, the places that were happening for families in 1970. City thrift stores are little more than IKEA outlets. By shopping in "Grandma neighborhoods,"

you're more likely to come across genuine old-school furniture of a higher caliber. Plus, there's less competition for the goods.

★ Watch for discount days. Goodwill stores usually have a “color of the day” deal, where certain price tags automatically get a 50% discount.

★ Don't go near anything upholstered. It's tempting, but it's too risky in the era of bed bugs. Stick to wood furniture, which can be thoroughly cleaned and more easily scrutinized. Disinfect everything. Plus, wood furniture can be refinished or repainted.

★ Look for dovetailing. This is an easy way to tell if the wood dresser you're considering is of a higher quality. Simply take out a drawer and see if it has dovetailing. This type of joinery is hard to replicate on a mass scale, indicating that some level of craftsmanship was involved in the production.

★ Go early. This is doubly true on weekends, when bargain hunters are out in full force. While most thrift stores restock during the day, you're guaranteed a fresh selection of merchandise when you arrive right when the shop opens.

★ Look in the kitchen section. This is, hands-down, my favorite tip. There are more genuine vintage sets of china lingering in the aisles of thrift stores than there are bridal registries in America. They usually cost less than what you'd pay for a single tea cup in a new set.



Wellesley Recycling & Disposal Facility

This is the recycling center of Wellesley for residents to recycle; it is quite a sight.

But the hidden gem here, is the second hand tent at the end of the center, where Wellesley residents leave the things that they no longer need but are still working or in “good” condition. So you can just go any time, look around and take whatever you want. The key is to go every now and then because people leave and take things every day. You would be surprised by the kind of things you can find practically new.



Tips:

★ Be warned! The recycling center is only for Wellesley residents. So if you are ever asked (doesn't really happen that often), say you are a student at Babson and live on campus (Show them your One Card).

★ Right after you exit the recycling center, you will see on the left side some book shelves. Here you can donate or take second hand books.

Cort/Furniture rental

www.furniture.cort.com

Cort offers home furniture rental service and also sells clearance furniture. If you don't want the hassle of having to purchase, move and assemble furniture, this could be for you. They offer different services to accommodate your needs so you don't have to worry about anything:

Move in Ready - Furnish your entire home with just a few easy clicks.

Rent by Room - Choose your room package to suit your particular style

Rent by piece - Select each individual item for complete customization.

Tip:

★ Student prices are available on select package how valid student I.D. before delivery. Pricing based on 12-month lease term.

They also have clearance sale section. Check [here](#).



Allston Christmas

Last but not least, the 1st of September has become an unofficial date known as “Allston Christmas”.

As you know, there are more than 52 universities and colleges in and around Boston. This means, the students population is really high and most home leasing contracts end on the 1st of September (this is actually the cycle realtors in Boston work on, from September to September).

On this day, as many students are moving out in a hurry, many of them through out perfectly good furniture to the curb so they can turn in their unit on time. So many new coming students go around in their car through Allston (it happens in other neighborhoods too) picking up furniture for their new home. Go get it!

DRIVING IN THE US



General Information

Boston's streets are infamously confusing, intersecting at odd angles and winding around in a mess of one-ways and dead ends. Plus there are tunnels with so many exits, if you miss yours, it can add up to half an hour to your trip. Folklore says early city planners built the streets where the cows roamed, but conventional wisdom has it that there were other reasons for the messy layout.

Some things to consider:

Speed limit. The default speed limit in Boston is 25 mph. If you don't see a sign, the speed limit is 25 mph. Other main roads will be between 40 and 50 mph, and the suburbs will be between 30 and 35 mph. School zones will be 20-25 mph. In the Mass inter states the speed limit is 65 mph.

No Handheld Cellphone Use While Driving. In Massachusetts drivers are prohibited from using a handheld cellphone device while driving. If you are caught by the police using a handheld cellphone you may be ticketed or fined. Instead, if you need to make a call while driving use a hands-free mode/option.

Use Bluetooth in tunnels. Boston has many tunnels and they can be tricky. Switch on your Bluetooth when navigating with Waze or google maps which allows to keep your GPS working in the tunnels when you lose your cell service.

Turn right on red light. In some states (Massachusetts is one) you can turn right on a red light if there is no traffic approaching. In such circumstances you will be likely to face angry horn blowing from cars behind you if you fail to turn right and stop at the red light. It is allowed in Massachusetts unless there is a sign that specifically prohibits it.



Never overtake a stopped school bus. When driving in the US, if you come across a school bus that has stopped to drop off passengers you should not overtake it. It is illegal to overtake a stopped school bus and you will face a heavy fine if you are caught.



STOP signs. Always come to a complete stop even if no cars are coming. The rule is at least 3 seconds. This is well enforced in Massachusetts and you will be fined for failing to do so, even at Babson.

The pedestrians/jaywalking. Boston is full of them, since walking is usually the easiest and fastest way of getting around. Boston pedestrians embrace a culture of jaywalking - sometimes rather aggressively. If you're driving, you must anticipate that they will step out right in front of your car - and expect you not to hit them.

Also, the suburbs are full of pedestrian crossings. Make sure you take a look on both sides when approaching one as you are required to stop. Some of them will have flashing lights to let you know when someone is about to cross.



Remember, pedestrians always have the right of way. Even if they cross outside of a crosswalk, you still need to stop.



Watch out for bicycles and bike lanes. Boston streets can be hazardous for bicycle riders, in part because many streets don't have bike lanes - they're already too narrow. Where

bike lanes do exist, some car drivers pull into them to make right hand turns, others double-park in them, and still others use them as very narrow driving lanes. Some roads have bike lanes and others are shared lanes with regular traffic.



To study the rules of the road, check out the Massachusetts Driver's Manual [here](#).

What to Do if a Police Officer Stops Your Car



- When you see the flashing lights behind you, stop your car on the side of the road as soon as it is safe.
- Do not get out of your car.
- Wait for the officer to come to your car. Then lower the window.
- The police officer will ask to see your driver's license and your automobile registration.
- Let the officer tell you why you were stopped.
- Cooperate and be courteous.
- Do not try to pay your fine in cash to the police officer, If the officer misunderstands you, they may think you are trying to bribe him.
- Pay all fines by mail or to the clerk of a court.

Pullover and stop to make way for ambulances, police cars and firetrucks.

The driver of another vehicle shall yield the right of way and shall immediately drive to a position parallel to and as close as possible to the right-hand edge or curb of the roadway, clear of an intersection, and shall stop and remain in that position until the authorized emergency vehicle has passed, except when otherwise directed by a police officer.



Buying a Car

Before getting started

Most of the students buy a used car for cost reasons and tend to buy it cash as having no credit history means it's hard to get a loan. Before starting to look for a car, you must set your budget. But make sure you factor in all the costs:

- Your car insurance rate.
- Various taxes and fees.
- Your car's depreciation rate.
- Gas, oil changes, and other maintenance.

$$[\text{Price of Car}] + [\text{Registration Fees}] + [\text{Insurance}] + [\text{Gas}] + [\text{Tolls}] + [\text{Maintenance}] + [\text{Parking Tickets/Tows}]$$

= TRUE COST TO OWN



When it comes to buying a car, you can purchase it from a licensed car dealership or buy it directly from a previous owner. Although purchasing it in a private deal may sometimes come cheaper, buying through a dealer may be easier as they take care of all the paperwork, and in some cases certify the car's history (if it has previously been in an accident and maintenance).

Paperwork Required to Buy a Car in Massachusetts

Once you agree to purchase a vehicle, you'll need to transfer the title and register the car with the Massachusetts Registry of Motor Vehicles (RMV).

When you buy a car and you're ready to head to the MA RMV to title and register it, be sure that you have:

- The car's title correctly filled out.
- Insurance for the car.

Massachusetts Car Titles

A car's title is the most important piece of paperwork you'll need from the seller.

Not only do you need it to register your newly bought car, it can also help you verify information such as the seller's name and the odometer reading.

NOTE: You should not buy a car without a title unless it is an older car exempt from having a title. The seller should apply for a duplicate title before you buy the car.

When you buy the car, make sure that:

- ✓ BOTH you and the seller sign and print your names on the title
- ✓ The seller fills in the odometer reading on the title.
- ✓ The purchase price is documented on the title in the space provided. If there is no space for the price, get a bill of sale from the seller.

If you buy a car from a dealer, they will normally take care of the required paperwork for you. However, if you buy from a private individual, you must be sure to title and register the car yourself.

Massachusetts Car Insurance

Massachusetts has specific car insurance requirements to ensure state residents have adequate coverage in the case of an accident or other vehicle-related incident.

These insurance mandates protect you, but they can also quickly increase the cost of your policy's rates, depending on the coverage limits you choose. If you're a safe driver, however, you may be eligible for a discount on your insurance premium. However, if you just arrived in the US, you will have no driving history in the the country so the insurance company may require for you to send them your driving history from your country.



In Massachusetts, you are required to have 4 different types of car insurance coverages with the following minimums:

Bodily Injury to Others:
\$20,000 per person.
\$40,000 per accident.

Personal Injury Protection (PIP):
\$8,000 per person in an accident.

Bodily Injury Caused by an Uninsured Auto:
\$20,000 per person.
\$40,000 per accident.

Damage to Someone Else's Property:
\$5,000 per accident.

PIP coverage will cover you or your passengers' injuries from a car accident, regardless of who was at fault. However, you still can be considered at fault for car accidents in MA.

Most Massachusetts auto insurance companies allow drivers to purchase higher limits on the required coverage types and/or purchase additional insurance coverage. When getting a quote on car insurance ask about the following types of optional coverage:

- Collision – This covers damages to your car caused by a traffic collision.
- Comprehensive – This covers non-collision-related incidents, such as damages to your vehicle caused by severe weather.
- Rental.
- Towing and labor.

*NOTE: MA auto insurance laws do not require you to purchase collision and comprehensive coverage; however, if you have a car loan or are leasing your car, your finance company will require you to have both collision and comprehensive car insurance.

In Massachusetts, you do not need to show your insurance card as proof of insurance. Instead, your car registration will have your car insurance information on it and will act as your proof of insurance.

Because your car registration is also your proof of insurance, Massachusetts takes steps to involve your car insurance carrier in the vehicle registration process.

If you are registering your car for the first time in Massachusetts, you will need to have your MA car insurance agent complete, stamp, and sign the Insurance Certification section of an Application for Registration and Title (RMV-1) before turning it into the Massachusetts Registry of Motor Vehicles (RMV).

Tip:

★ Most Babson students have [GEICO](#) for its cost and coverage. Plus usually, accept applications from foreigners, provided proof of driving history and driver's license from your home country. You can apply on the phone, online or on their app.

- The title and registration [Application for Registration and Title Form \(Form RMV-1\)](#), which must be accompanied by the title.
- Must include a stamp to certify that you have insurance.
- Title transfer fee: \$75.
- Sales tax: 6.25% of the purchase price. See more information in the next section.
- Registration fee: \$25 if you transfer a registration and license plate. \$60 for a new, regular registration and standard license plate.

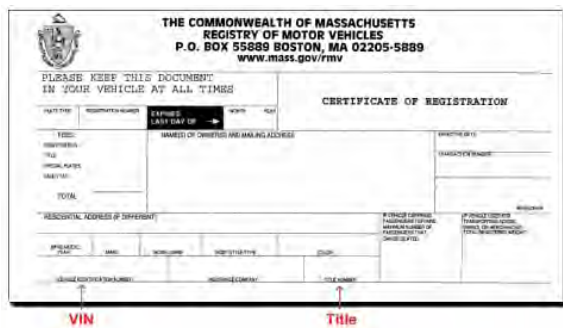
MA Title Transfer and Registration

You will usually transfer the title and register the car at the same time.

You have 10 days to title the vehicle; however, if you are transferring the registration, you must do so within 7 days of getting rid of your previous car.

*Fees vary for special license plates and registration for other types of vehicles.

Once the car you have bought is registered, you'll have a few more things to take care of before you've completed the car buying process.



License Plates

You will either get new license plates OR license plate stickers (if you transferred plates) at the Massachusetts RMV. Be sure to put your new plates or stickers on your car.

To title and register your car, you will need:

- The signed title and/or bill of sale.
*If you buy an older car that is not required to have a title, you'll need the car's previous registration and a bill of sale instead of the title.

Safety and Emissions Inspection

Your car must pass a state-licensed safety and emissions inspection within 7 days of registering it, even if its previous inspection is still valid. See more information in section after Sales Tax.

Vehicle History Reports

A vehicle history report can give you important information about a car you are thinking about buying.

Using a car's unique vehicle identification number (VIN), vehicle history reports usually tell you about:

- ✓ Significant damage from accidents.
- ✓ Flood damage.
- ✓ Whether the car has ever been stolen.

Sometimes cars can be repaired to look like new on the outside but still have internal damage. Knowing the complete history of a car can help you make a more informed decision about your purchase.

For more information on vehicle history report visit the DMV webpage. [Vehicle History Reports](#)

Massachusetts Lemon Law

The Massachusetts lemon law allows you to return a car to the seller for refund if:

- It receives a rejection sticker within 7 days of the purchase date.
- The cost of the repairs must also be more than 10% of the purchase price.
- You have a written statement from the inspection station that:
 - Describes why the vehicle failed.
 - Estimates the cost of repairs.

- Is signed by the inspector.

If your vehicle meets these conditions, you must bring it back to the seller within 14 days of the purchase, along with the letter from the inspector and a letter written by you requesting a refund under the lemon law.

For more information about the lemon law, including what to do if a seller refuses your refund request, visit the DMV website on [Lemon Law](#).



Car Tax⁴

If you're a buyer, transferee, or user, who has title to or has a motor vehicle, you're responsible for paying the sales or use tax.

The sales tax applies to transfers of title or possession through retail sales by Massachusetts dealers or lessors while doing business. If the sale is made by a motor vehicle dealer or lessor who is registered with DOR, the sales tax rate is 6.25%.

The use tax applies to all other types of transfers of title or possession where the vehicle transferred is stored, used, or consumed in Massachusetts. If the motor vehicle is casually

⁴ Guide to Motor Vehicle Sales and Use Tax <https://www.mass.gov/guides/guide-to-motor-vehicle-sales-and-use-tax>

sold (not sold by a dealer or lessor), the use tax rate is 6.25% of the greater of:

- The actual amount paid for the vehicle, or
- The vehicle's clean trade-in value (book value)

Every buyer who is required to register or title the vehicle in Massachusetts, must file [Form RMV-1, Application for Title and Registration](#) within 10 days of buying, transferring, or using the vehicle within Massachusetts and pay any applicable tax to the RMV.



Every buyer who is not required to register or title the vehicle in Massachusetts, must file a completed Form ST-7R, Motor Vehicle Certificate of Payment of Sales or Use Tax by the 20th day of the month after the buying, transferring, or using the vehicle, and pay any applicable tax to DOR or the RMV.

If the sales/use tax is not paid on time, the buyer will have to pay interest and penalties.

Vehicle inspection

To legally drive in Massachusetts all the vehicles registered in the state are required to get a yearly inspection. Your current vehicle inspection sticker must be visibly displayed to legally drive on state roadways.

You must complete a vehicle inspection if:

- ✓ Your current vehicle inspection sticker is about to expire (the inspection must be completed by the end of the month in which your sticker expires).
- ✓ You just moved to the state and you want to register your vehicle for the first time with the Massachusetts RMV.
- ✓ You must complete inspection within 7 days of registering your vehicle.
- ✓ You just purchased a used vehicle (make sure to complete the inspection within 7 days of completing your registration).
- ✓ You bought a new car and the dealer did not provide you with an inspection sticker (Inspection must be completed within 7 days if required).



The number on your sticker will indicate the month of the year you need to have your vehicle inspected.

You can find all the authorized stations to have your car inspected [here](#).

The vehicle safety inspection takes roughly 12 minutes to complete, and inspectors will look at 14 aspects on your vehicle.

If your vehicle fails the inspection, you can't drive it until you have addressed the issues found and the car passes the test. Find out more information [here](#).

Tolls/Ezpass

Most tolls in the state are now electronic. [EZDriveMA](#), the Massachusetts electronic tolling program, operates without toll booths, barriers or gates, allowing traffic to move freely through tolling points at highway speeds. Your car passes under a camera that takes a picture of your license plate (pay-by-plate) or reads a device in your car (Ezpass) to charge you the toll rate.



The EZDriveMA program consists of four toll payment methods:

- E-ZPass MA – A pre-paid transponder based option with discounted tolls.
- E-ZPass – A pre-paid transponder issued by an agency from another state.
- Pay By Plate MA Registered – A license plate based account option.
- Pay By Plate MA Invoice – A license plate based invoice option.

E-ZPass MA provides customers electronic toll collection through the use of a transponder. A transponder is a small

electronic device, it attaches to the inside of your windshield. As you travel under a tolling location (gantry), your transponder is read and your toll will be deducted from your E-ZPass MA account.

★ Tip: By having the transponder, you can save some money. The rate for transponders is much lower than the pay by plate. All you have to do, is stop by a Mass DOT office to get the transponder for your car. Find the one closest to you [here](#).

Also EZpass works in various states around Massachusetts. Click [here](#) to view full list of states.

Parking

This next section might seem a little long, but Parking in Boston can be very difficult and expensive. Within the city it can be easier to move around without a car.

In the towns around the city parking becomes much easier as, in most cases, on street parking is allowed and maybe free, and most commercial areas have big parking lots.

On street meter parking

On-street metered parking in Boston is quite limited in most areas and virtually non-existent in others. It is one of the cheapest options (\$2.50 to \$4.00 an hour depending on the neighborhood). In most cases on-street meter parking is for a maximum of 2 hour periods (some will allow 4 hours). This is a great option when you will be in the city for a couple hours.

Many streets boast new meter machines where you can use credit cards, bills, and coins to purchase timed parking tickets, but many neighborhoods still have the old-fashioned type of meters that you have to feed with quarters.

Alternately, you can download the City of Boston's parking app at park.boston.gov



Another app you can use is [Parknav](#) which shows you the probability of finding on-street parking near you destinations.

★ *Tip: Read parking signs carefully as many on-street parking areas can have restrictions such as: street cleaning days, residential parking from 6pm-8am, snow removal, residential only, food truck only, etc*



Boston parking police are the fastest on the planet at issuing tickets, especially in neighborhoods such as Beacon Hill and Back Bay. They know which meters are about to expire, and watch them like hawks. Return to your car just one second too late, and you'll find a fluorescent orange ticket on your windshield. Trust me, they're ugly.



Furthermore, many areas limit the total amount of time you can stay in one spot within a certain area, even if you successfully race back and add more quarters before the red expired sign flashes.

You can be ticketed for exceeding the time limit for parking on a particular block, even if you move from one spot to another.

If you make a parking mistake such as parking in a tow zone or your parking meter runs out of time before you return to your car, Boston parking ticket fines can be expensive - from \$25 to as much as \$120 for some offenses. If you do get a ticket you can pay it [online](#).

Free parking

The only days when you don't have to put money in the meter for on-street parking are Sundays and City of Boston holidays - which, in case you're wondering, include all the

usual [federal and state holidays](#) plus Evacuation Day (March 17), Patriots Day, and Bunker Hill Day.

What's important to note about free parking on holidays is that on-street parking is free on the actual holiday, not the day when it happens to be celebrated. For example, if New Year's Day (January 1) falls on Sunday but offices close on Monday (January 2) to celebrate it, on-street parking in Boston is free on Sunday (which is free anyway), not Monday. Of course, sometimes the Mayor declares free parking.

Garage parking

Due to the lack of on street parking in Boston, a good option is to use parking garages. But they can be very expensive. If you are going to park for just a couple hours, it can turn out very expensive, as the rate per hour drops the longer you park (example: an hour parking can be \$10, but parking for the whole day can be \$20).

The best way to find the good rates is to use parking apps which will show you they available lots around your destinations with the rate and allows you to book your parking.



★ TIP:

Another good option is parking your car at MBTA parking facilities (rate \$4-\$7 for the day) and then take the T or

commuter rail into the city. Find the station and rate [here](#).

Parking permits and stickers

Babson: To park in Babson you need a parking sticker (decal) which you can request at the Public safety office or [online](#). There are different parking lots around Babson, but not all of them are for student parking. The Babson Police have full law enforcement powers on College property as special state police officers, so be sure to take a look at [Babson traffic and parking regulations](#).

Babson unrestricted lots: for Faculty, staff, visitors and students.

- ▶ Athletic lot (upper deck)
- ▶ Bryant Lot (upper and lower). Closest to Olin Hall
- ▶ Forest Lot
- ▶ Coleman Lot
- ▶ Trim Lot
- ▶ Woodland Hill Lot

Babson restricted lots:

- ▶ Babson Lot (faculty and staff only)
- ▶ BECC lot (Staff and visitors to executive center)
- ▶ BECC Garage (lower deck for visitors to the BECC, faculty and staff)
- ▶ Lunder Lot (formerly Mustard/olin Lot, for faculty and staff and visitors with special undergraduate admissions parking permit).
- ▶ Webster Lot (formerly Athletic I lot, for faculty, staff and visitors only)

Babson dual use lots:

▶ Hollister Lot (for faculty, Staff and visitors only)

Weekdays: Students after 5 p.m. to 1 a.m.

Weekends: Students from Friday after 5 p.m. until 1 a.m. on Monday

▶ Knight Lot (for faculty, Staff and visitors only)

Weekdays: Students after 5 p.m. to 1 a.m.

Weekends: Students from Friday after 5 p.m. until 1 a.m. on Monday

▶ Nichols Lot (for faculty, Staff and visitors only)

Weekdays: Students after 5 p.m. to 1 a.m.

Weekends: Students from Friday after 5 p.m. until 1 a.m. on Monday

Overnight visitors are restricted to the TRIM, COLEMAN and WOODLAND HILL lots.

On street: ask your landlord or leasing agent what you need for parking. Some communities have private parking (which in some cases require a sticker), some homes have free on street parking, and some have on street parking but require a sticker.

★ TIP: Did your car get towed?

While the Transportation Department handles ticketing, the Public Works Department manages towing for street sweeping. In most cases, private companies working for Public Works tow your car for parking in violation of the street sweeping regulations. If you know your license plate number, you can search our [online database](#) or call the Boston Police Department at 617-343-4629 to find out which company towed your car.

Other unspoken rules

Never park in front of a fire hydrant. This is an automatic tow.

Also don't park within 6 feet from a corner.



Driver's License/Mass ID

It is up to you if you want to apply for a Massachusetts driver's license. If your country is in the list of international driver's licenses accepted in the US with an International Driver's Permit, you can skip the MASS driver's license. However, keep in mind:

- ▶ You will have to carry your passport with you at all times, as it will be your only acceptable form of ID, unless you get a [Mass ID](#) or [Mass Liquor ID](#).
- ▶ Your driver's license will only be valid for one year, but the year resets each time you reenter the US.
- ▶ Your driver's license is valid in Massachusetts without a International Driver's Permit, but it is not the case in all states. It is recommended to have an International Driver's Permit issued in your home country before you travel, especially if you plan to drive outside Massachusetts. (example: not valid in NY without an International Driver's Permit).

Types of Drivers Licenses

You need a driver's license to operate a motor vehicle. In addition, driver's licenses are commonly used as official forms of identification.

For purposes of identification and licensing, the Massachusetts RMV issues driver's licenses. Different driver's licenses can be used to operate different classes of vehicles. The most common is the passenger (Class D) license, which allows you to legally operate a passenger vehicle.

Effective March 26, 2018, you can choose between two types of driver's license:

- ✓ REAL ID Massachusetts driver's license (valid for federal purposes)
- ✓ Standard Massachusetts Driver's License (not valid for federal purposes).

[REAL ID Massachusetts driver's license](#)

REAL ID is a Federal Security Standard for IDs that was created in 2005 as a result of increased federal security measures after the September 11, 2001 terrorist attacks.

REAL ID will be available beginning March 26, 2018; however, you will not need a REAL ID until October of 2020. If you have an active passport and don't mind carrying it, you will never need a REAL ID.

After October of 2020, you will need either a passport or REAL ID when you fly in the U.S. or enter certain federal buildings.

Standard
Massachusetts
Driver's License/
ID card

Indicator on card is 'NOT FOR FEDERAL ID' to designate that it is NOT a federally compliant card



- ✓ CAN potentially be processed online
- ✓ Proof of U.S. citizenship or lawful presence required to obtain
- ✓ Is a valid driver's license or identification card
- ✓ Is valid for up to 5 years or length of stay in the U.S.
- ✗ CANNOT be used to board a plane in the U.S. or enter federal buildings after October 2020
- ✗ Is an **unacceptable** form of identification for federal purposes

REAL ID
Massachusetts
Driver's License/
ID card

Indicator on card is a star to designate that it is a federally compliant card



- ✗ CANNOT be processed online - must visit an RMV Service Center
- ✓ Proof of U.S. citizenship or lawful presence required to obtain
- ✓ Is a valid driver's license or identification card
- ✓ Is valid for up to 5 years or length of stay in the U.S.
- ✓ CAN be used to board a plane in the U.S. or enter federal buildings after October 2020
- ✓ Is an **acceptable** form of identification for federal purposes

Many Massachusetts residents may not need a REAL ID. To find out if REAL ID is right for you, answer a few questions [here](#).

Watch this [video](#) for more detailed information on REAL ID and Standard credentials and what you need to get one.

Remember, you don't need a REAL ID until October of 2020!

Applying for a driver's License

Even if you have a Driver's License from your country, unless your country has an agreement with the US to transfer your license, you will have to go through the whole process as a new driver. This means you will have to pass multiple choice test when you apply for a learners permit, pass a road test and then you will get your driver's license.

Prepare your documents

Before you apply, you will need to put together a few documents to avoid getting rejected. Going to the RMV can be very stressful and tricky. Whether you are applying for a

driver's license or ID you will always have to provide documents such as:

- ✓ Proof of residence
- ✓ Proof of Date of Birth
- ✓ Proof of signature

The tricky part is you can't use the same document to prove more than one. So if you used your passport to prove your date of birth, you can't use it to prove your signature. Remember the only valid id from another country is your passport.

You also need:

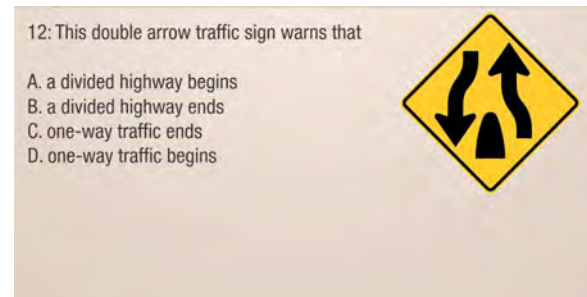
- ✓ Your I-20
- ✓ Social security or social security denial letter (letter that says you are not eligible for social security) which you can get at any Social Security office (no more than 30 days old)
- ✓ I-94.

★ TIP: Try this:

- ✓ Use a utility bill, bank statement or insurance bill as proof of residence. Make sure your address is on the document and that it's no more than 30 days old. For Real ID you will need a second proof of residence, so take more than one.
- ✓ Use passport as proof Date of Birth
- ✓ Use your lease as proof of signature (if it was signed digitally, ask your landlord or leasing agent for an original signed copy).
- ✓ Take back up documents in case one or another is rejected.

[Prepare for driver's permit test](#)

To get a learner's permit you need to pass the learner's permit test, you will need to answer 18 of 25 multiple choice questions correctly about Massachusetts Driving regulations. Class D or M learner's permit exams are available in 34 languages.



To prepare for the test you can read the Massachusetts Driver's Manual or take online preparation tests (various web pages and apps offer free preparation tests).

“ I prepared with the DMV Genie app.”

-A Babson Partner

[Apply for driver's permit](#)

Once you have all the documents and you feel ready to take the test, visit your nearest [RMV Service Center](#). For international students, the online option is not available.

★ Tip: The Watertown Service Center inside the Watertown Mall has free parking and is usually not as full as other centers. Plus there are shops and restaurants around in case you have a long wait. If you are lucky it may take an hour, but be prepared to spend half a day in the worst case.



Along with your documents you need to fill out the following [form](#).

Once your documents are reviewed and approved, and you have paid the [fee](#), you will be sent to the test room. If you pass you will receive your learner's permit, if you fail you will have to apply again to retake the test.

Scheduling the road test

You can schedule your road test online or on the phone, though when you don't have a SS number it is sometimes easier on the phone.

You will need the following for the road test:

- ✓ A completed [road test application](#)
- ✓ Your learner's permit
- ✓ A qualified sponsor (must have a valid Mass ID issued at least a year before)
- ✓ An acceptable, properly equipped, and legally registered vehicle to use for your test. Check out the specifications for the sponsor and vehicle [here](#)

★ TIP: sometimes finding a sponsor and an approved car can be difficult. Many driving schools offer the service to provide the sponsor and car for the road test. They will take care of the appointment for the road test.

You can pay your road test and driver's license [fees](#):

- At the time you schedule your road test either over the phone or online.
- Before your road test either online, over the phone, or in-person.
- After passing your road test online, over the phone, or in-person.

Getting your driver's license

Once you pass your road test you need to visit an [RMV Service Center](#) to prove:

- ✓ lawful presence
- ✓ a valid stay of at least 12 months in the U.S.

Passing the road test alone will NOT make you a licensed driver. You will remain a learner's permit holder until you have passed the road test, paid all fees, and provided the required documentation. You can use the same documentation you used when applying for the learners permit, but just make sure documents like SS denial letter is

still within 30 days of issuance. If not, you need to get a new one.

In some cases you will not get your license right away. The RMV will give you a letter explaining that the legality of your documents will be validated. In this case, just go home and wait for a letter from the RMV telling you your documents have been validated and you can return to the RMV. It may take a week or two. Don't worry, there should be no reason to be rejected. If for any reason this happens, you can appeal. Once everything is order, you will receive a

temporary license at the RMV and your license will arrive in in the mail within 5 to 10 days.



PUBLIC TRANSPORTATION AND OTHER WAYS TO GET AROUND



MBTA

The affectionate name for the Massachusetts Bay Transit Authority, The T is how commuters make 1.3 million passenger trips throughout the city each day. With parts that were built in 1897, The T also boasts the nation's oldest subway tunnels that are still in use.

The MBTA is a network of transit services composed by:

- ✓ Subway
- ✓ Buses
- ✓ Commuter Rail
- ✓ Ferry
- ✓ The RIDE

MBTA Rates

There are 3 ways to pay your MBTA fare: CharlieCard, CharlieTicket, or cash onboard (restriction may apply)

- ✓ CharlieCards
- ✓ CharlieCards are reusable plastic cards that can be loaded with cash value or 1-day, 7-day, or monthly passes.
- ✓ CharlieCard holders pay lower single ride fares and can manage their cards online.

Find out where to get your FREE CharlieCard [here](#).

To create and account or reload your Charlie Card login [here](#).

See fare prices [here](#).



CharlieTicket

CharlieTickets are reusable paper passes that can be loaded with cash value or 1-day, 7-day, or monthly passes.

They're most commonly used for:

- Single-ride fares on bus and subway
- Single-ride and round trip tickets on → Commuter Rail and ferry
- 1-day and 7-day passes
- Monthly passes for subway, bus, Commuter Rail, and ferry.

Cash

For subways, at street-level trolley stops, you can use the onboard fare box to pay in cash or to add cash value to your CharlieCard or CharlieTicket.

For buses, cash fare payments are accepted onboard all MBTA buses.

For commuter rail, Conductors will issue paper tickets to customers who pay in cash onboard the train. Please note that if you board the train at a station where you can purchase a ticket before boarding, you will pay an additional fee.

*Cash fare payments do not include transfer options to other modes of transit.

[MBTA mTicket](#)

With the new MBTA mTicket App for Commuter Rail and Ferry, you can securely purchase MBTA Commuter Rail and Ferry Single Ride, Round-Trip, 10 Ride, and Monthly tickets in seconds. Purchasing a ticket is easy:

Available in [AppStore](#) and [Google Play](#).

[The Subway](#)

The subway network has 5 lines:

[Red Line](#)

[Orange Line](#)

[Green line](#)

[Blue line](#)

[Mattapan line \(Trolley\)](#)

View complete map [here](#).

Depending on the line, the Boston T closes between 12:30 AM and 1 AM. See schedules [here](#).

★ TIP: If you like to party or you're planning on staying out at a bar until the 2 AM (closing time), make sure you bring enough money to pay for a cab or an Uber.



[The Bus](#)

The bus system is a network of several lines. See all lines and schedules [here](#) and full map [here](#).

[The Commuter rail](#)

Is the train system that connects the city with neighboring towns and cities. See the each line and its schedule [here](#) and full map [here](#).



[The Ferry](#)

These boats carry thousands of passengers to and from work each day, including the Inner Harbor Ferry between Charlestown Navy Yard and Long Wharf, the Hingham to Boston Ferry service and the Hingham/Hull/Boston/Logan service.



[Zipcar](#)

[Zipcar](#) provides another alternative for the occasional use of a car for less than 24 hours. It provides cars for rent at

a much lower price than a regular rental. With Zipcar you can:

- ✓ Drive cars by the hour or day.
- ✓ Gas & insurance included.
- ✓ Find Zipcars in many neighborhoods, cities, garages and airports across the globe.
- ✓ You can choose from sedans, hybrids, vans and more.-
- ✓ Membership starts as low as \$7/month.
- ✓ You can take a car at one location and drop off at another.

Two Zipcars are available on Babson campus; details can be found [here](#). To join, you pay a membership fee, make a security deposit, and choose a trial or permanent plan. It is then possible to use a car for several hours to shop, sightsee, etc. Requirements for renting a Zipcar with a foreign license can be found [here](#).



Bike routes

Boston streets can be tricky for bicycle riders, in part because many streets don't have bike lanes - they're already too narrow, and some bike lanes are shared with cars, so just be extra careful.

Find a route

The most enjoyable biking route may differ from the most efficient driving route. Look for routes on streets that have dedicated bike facilities and/or low volumes of traffic.

Websites like Google Maps and Ride the City are useful for exploring route options. These tools also allow you to save your routes so that you can reference them later.

Check out this map of the [Bike routes of Boston](#).

If you enjoy cycling for fun, check out charming and challenging routes and trails [here](#).

Take your bike on the MBTA

The MBTA has taken many steps to make it easier for you to use transit in conjunction with your bicycle. Check out the the bike rules for the MBTA [here](#).

Most MBTA stations offer free bike parking. Some stations also provide "Pedal & Park" facilities, which provide secure and covered bike parking. To access a Pedal & Park facility, [register your CharlieCard](#). It's free!

Blue Bikes

Is a public bike share system in Boston, Brookline, Cambridge and Somerville. All around the city you will find bike stations you can use to get around and drop off at other stations. You can get:

- ✓ 24 hour pass
- ✓ 72 hour pass
- ✓ Year pass

Check out the rates, sign up, and see a station map [here](#).



Walking

Boston is a very walkable city. It has the third highest walk score (79.5) and fifth highest bike score (67.8). Before looking for a MBTA or bike route, check google maps, your destination maybe within a short walk (10-15 minutes).

Most of Boston's core downtown neighborhoods and major attractions are within walking distance of each other. They say one of the best ways to see Boston is walking.

Check out the most famous [self-guided walk routes](#).



Walking outside Boston is a whole other deal. Although the suburbs around Boston can be very enjoyable and safe to walk, distances can become very long between one place and another. In the suburbs it can be easier to move around by car and you can find parking everywhere.

Commute to Babson

If you don't own a car, unfortunately there aren't that many options to commute to Babson. Here are the options.

Public Transportation

There are two options to take public transportation to Babson; however both require adhering to the transportation timetable and/or walking.

- Take the commuter rail to the Wellesley Square Station and then a 30 min walk to Olin Hall (this might be a challenge in winter).
- Take the Green Line (D Branch) to Woodland. Take the [MWRTA bus Route 8](#) to Babson. This bus will drop you off at the Post Office on Forest Street at Babson. Be warned, the MWRTA only comes to Babson every 1-1.5 hours so check the schedule online. Each trip is \$1 for a student on the MWRTA and you can pay with cash or money loaded onto a CharlieCard.

Carpool

If you don't own a car, your best option is to find peers that live near you and carpool in their car (sharing gas costs) or share an Uber or Lyft to school.



Car

If you own a car, parking in Babson is free, but remember you need a parking permit sticker and not all parking lots are for student parking.

HEALTH INSURANCE



General Information

If you have to get sick, there are few better places to do it than in the Bay State. Thanks to former governor Mitt Romney, Massachusetts [has had universal healthcare since 2006](#). Not only that, but several of the best hospitals in the country [ranked by U.S. News and World Report](#) are located in or around Boston.

Basic Insurance Terms & Definitions

The following definitions may help you when choosing the structure of the plan that best meets your needs.

PPO – allows the member to visit whatever in-network physician or healthcare provider they wish without first requiring a referral from a primary care physician.

HMO - An HMO gives you access to certain doctors and hospitals within its network. A network is made up of providers that have agreed to lower their rates for plan members and also meet quality standards. But unlike PPO plans, care under an HMO plan is covered only if you see a provider within that HMO's network.

Health Insurance *Terms*

The infographic is divided into three colored sections: green, blue, and grey. The green section explains 'What is a Copay?' with a pie chart showing a portion for the insured person and the rest for the insurance company. The blue section explains 'What is a Deductible?' with an icon of a wallet and a dashed arrow. The grey section explains 'What is a Premium?' with an icon of a document and a pen.

What is a Copay?
A small, fixed amount outlined in the policy that you pay each time a covered service is provided.

What is a Deductible?
The amount you must pay out of pocket for covered expenses before the insurance company will cover the remaining costs.

What is a Premium?
The amount you must pay for your insurance plan.

Deductible - the cost you may have to pay for certain covered services you receive during your annual coverage period before benefits are paid by the health plan.

Copayment - the fixed dollar amount you may have to pay for a covered service, usually when you receive the covered service.

Coinsurance - the percentage you may have to pay for a covered service.

Getting Health Insurance

For the student

Babson Health Insurance

Babson offers healthcare plans only to students. The [Student Health Insurance Plan](#) for Babson College students is underwritten by [Blue Cross Blue Shield](#) and managed by University Health Plans. The Student Health Insurance Plan provides protection against expensive illness and accidents at a cost low enough so as not to constitute an undue burden. Massachusetts state law requires all students who are enrolled in 9 or more credits each semester to show proof that they have health insurance coverage from a U.S. based company while they are attending college or university in Massachusetts.

Most students choose to take it as it is a complete plan with good coverage (healthcare system can be confusing for international students). To begin the health insurance enrollment process, log on to <http://portal.babson.edu> and find the Student Financial Services tool box. Select View Bill. In the toolbox in the upper right corner, select University Health Plan and follow the prompt to complete the appropriate form. You will need your Babson student identification number to access the University Health Plans insurance decision site.

Students must complete this process to obtain their insurance identification cards. For questions about insurance benefits, claims processing, and ID cards, please go to www.universityhealthplans.com/.

Waiver Information

However, know you don't have to choose this healthcare plan if you don't want to. You can shop for a healthcare plan of your choosing ([Massachusetts Health Connector](#)). In any

case, you must provide Babson with proof that you have health insurance as Massachusetts law requires all college students to show proof that they have health insurance coverage while they are attending a higher education institution in the Commonwealth.

There are Massachusetts State Requirements for the insurance you get. In order to waive participation in the Babson sponsored policy your insurance must meet all of the following requirements:

- The company must have its headquarters in the United States; an office in the U.S. does not meet this requirement.
- The policy must have unlimited coverage per accident or injury.
- Emergency room visits that do not result in an admission to the hospital must be covered.
- Mental health must be covered as any other illness or injury. This means that both in-patient and out-patient treatment must be covered.
- Injuries or illnesses that occur as a result of alcohol, illegal drugs or as the result of an attempt to commit suicide must be covered as any other illness or injury.
- Diagnosis and treatment of sexually transmitted diseases must be covered.
- There must be coverage for pre-existing conditions.
- The maximum yearly deductible cannot exceed \$250.00 per year.
- Must be portable to the State of Massachusetts.

Also, if you are here on a J1 visa, in addition to the Massachusetts State health insurance requirements, the

U.S. Department of State mandates specific health coverage for all J-1 Exchange Visitors (students, scholars and J-2 dependents). This is a separate requirement monitored by the Glavin Office through the exchange visitor's completion of the [J-1 Insurance Verification Form.pdf](#).

The minimum Health Insurance requirements for J-1 and J-2 visa are:

- Medical benefits of at least \$100,000 per accident or illness
- Repatriation of remains to \$25,000
- Emergency Medical Evacuation to \$50,000
- Policy must be underwritten by an insurance company that possesses one of the following: A.M. Best rating of "A-" or above; Insurance Solvency International, Ltd. (IS) rating of "A-1" or above; A Standard and Poors Claims Paying Ability rating of "A-" or above; or A Weiss Research, Inc. rating of B+ or above.

More information [here](#) or reach out to:

University Health Plans – Babson College Student Insurance Broker

Liz Bonomi, Account Manager

1-800-437-6448, x114

liz@univhealthplans.com

For student's dependents (spouse and children)

Why should you have insurance?

Medical care in the US can be very expensive. Medical care includes:

- ▶ Emergency services
- ▶ Non-emergency services
- ▶ Prescriptions

- ▶ Maternity Coverage (pre and post-natal)
- ▶ Mental Health coverage

Having insurance gives you the peace of mind that you will not incur large out of pocket costs if you find yourself in need of medical care while visiting the US.



★ TIP: If you decide to enroll in a local Health insurance, you have 60 days to do so after your arrival. While you decide on the best option for you, we recommend you have some kind of insurance for the first month or two. This can be a travelers insurance or most credit cards have free travelers insurance you can activate before travelling.

Your options for Health Insurance are:

- Apply for a Massachusetts Health Connector Plan
- Select a Travel Insurance Plan

But before choosing one or the other, first you must also consider the requirements according to your visa.

Health insurance requirements are different depending on what type of Visa you have when visiting the US.

F2 Visa Requirements

There is no set requirement for F2 Visa holders to have insurance however it is very important and strongly suggested that all have adequate insurance coverage during their entire stay in the US.

J2 Visa Requirements

If you are here under a J2 Visa, you must meet the same requirement as the J-1 visa holder (see student section). You can get Health Insurance through the Health Connector provided it meets the requirements, but Medical Evacuation/Repatriation is not included and must be purchased separately. Follow this [link](#) to a suggested provider.

Massachusetts Health Connector Plan

The Massachusetts Health Connector is a state-based health insurance Marketplace that offers plans from the state's leading insurers and makes shopping for affordable health and dental coverage easier for Massachusetts individuals, families and small businesses. Information regarding what the Massachusetts Health Connector has to offer can be found at www.mahealthconnector.org

All insurance plans include the following minimum essential benefits:

- ▶ Ambulatory Patient Services
- ▶ Prescriptions Drugs
- ▶ Emergency Services
- ▶ Mental Health and Substance Use Disorder Services
- ▶ Hospitalization
- ▶ Rehabilitative & Habilitative Services
- ▶ Preventative and Wellness Services
- ▶ Laboratory Services

- ▶ Pediatric Care
- ▶ Maternity & Newborn Care

What will change from one plan to another is the cost of your monthly premiums, copays and deductibles. Usually, the higher the premiums, the lower the copays and deductibles. The lower the premiums, the higher the copays and deductibles. Be aware, of all these costs when choosing. You might be getting a plan that has low monthly premiums, but if you do get sick may have high deductibles and copays.

★ TIP: As partners are not allowed to work in the US, you technically can declare \$0 income. This will make you eligible for financial aid to cover health insurance cost partially or in most cases totally.

There will be two types of insurance programs. The following information is provided to help you understand the different types of insurance programs and how they work.

Health Maintenance Organization (HMO)

If you choose to purchase insurance through an HMO, you will be required to select a Primary Care Provider (PCP) to manage your care. If your PCP determines that your condition requires the evaluation and care of a specialist, the PCP will refer you to the appropriate specialist. HMOs require that you get your care from within the network of their providers and receive a referral from your PCP before you are seen by another provider. For most HMOs the cost to you at each visit is your co-pay and the remaining cost is paid at 100% by the HMO. If you become ill while you are outside their network coverage area, HMOs will only pay for emergency services.

Preferred Provider Organization (PPO)

If you choose to purchase insurance coverage through a PPO, you are not limited to which providers you can see. Instead, your benefits are paid at different levels based on whether you access care within a particular network or outside of a particular network.

PPOs require that you meet individual calendar year deductibles before your benefits start. If you have three or more family members covered under the same policy, there is usually a maximum deductible per family per calendar year. Once this deductible is met, the PPO will pay a percentage of your benefit. This is called co-insurance. You are then responsible for any remaining balance. In-network and out-of-network providers are usually paid at different benefit levels (i.e. 100% in-network—80% out-of-network or 90% in-network—70% out-of-network) and co-pays may apply.

If you use a provider who is within the network, that provider will submit a claim for payment to the insurance company. The insurance company pays a portion and the provider will bill you for your responsibility for that service. If co-pays apply you will pay the required co-pay at the time of the visit. If you use a provider outside of the network, that provider may require the payment at the time of your visit and that you should submit your bill to the insurance company to be reimbursed later.

You have two options to apply for Massachusetts Health Insurance.

Option 1. The Health Connector

Massachusetts Health Connector
www.mahealthconnector.org
1-877-MA-ENROLL (1-877-623-6765)

Make sure you select the option to check to see if you are eligible for help paying for costs.

Make sure to include all members of your household, including your student spouse, even if he or she is not applying for health coverage. It is important for the system to determine the income in relation to the number of members of your household. Don't worry, at some point in the form you will be able to specify which member are applying for coverage.

Remember to specify that your income as an F-2 or J-2 holder (unless you are working under J-2 visa) is \$0 in the US.

If you have a Social Security Number you are required to provide it. If you do not have one, during the application process you will be asked to identify your reason for not being able to supply one (i.e. legally in US as a dependent of a student).



What you need when applying:

- Proof of residency (i.e. Utility Bill)
- Passport or other government issued ID

If at any point you need help click “Get Assistance” or go to MAhealthconnector.org/Help-Center at any time.

Option 2. Get Help from an Enrollment Assister

Enrollment Assisters are trained, certified individuals who

can help you understand your coverage options and help you find the most affordable coverage that meets your needs.



They speak a wide variety of languages and can help you with the application and enrollment process as well answer any questions about:

- ▶ Eligibility
- ▶ Payments Plan Details
- ▶ Health Care Reform Rules and

Requirements

It is best for the individual to be able to explain their immigration status when calling to ask questions. If you are under a J-2 visa, this is probably your best option, to make sure the plan you select meet the requirements.

★ TIP: If you are pregnant or have children, it is also the best option to go through the assistants to apply for MassHealth (state insurance).

In Massachusetts, Medicaid and the Children's Health Insurance Program (CHIP) are combined into one program called MassHealth. MassHealth members may be able to get doctor visits, prescription drugs, hospital stays, and many other important services. The coverage for pregnant women

and children is very complete and free (includes dental for children). Plus if you are eligible for Masshealth, you might also be eligible for the WIC program (see about WIC program in Money Savers Section).



The following are recommendations from the Health Connector within a 20 mile radius of Babson College:

Cambridge Economic Opportunity Committee (CEOC)
11 Inman Street Cambridge, MA 02139
1-617-868-2900

Boston Public Health Commission
1010 Massachusetts Avenue Boston MA, 02118
1-800-847-0710 or 1-617-534-5050

Health Care for All
1 Federal Street Boston, MA 02110
1-800-272-4232

Also check out the [Plan comparison tool](#).

Travel Insurance Plan

There are a number of travel plans available online.

When looking in to travel plan options be sure to ask the

following:

- Is the F2/J2 Visa holder eligible to enroll in the plan without the F1/J1 Visa holder being enrolled as well?
- What is the policy's overall maximum benefit?
- Is there an open enrollment period from when you first enter the US?
- Is there a limit to how long I can purchase the plan for? Is it renewable?
- If you have a pre-existing condition, will it be covered by the plan?
- Does it cover other conditions such as pregnancy or mental health?
- Is there prescription drug coverage?

Some of the most common plans are:

Seven Corners (Inbound Immigrant)

Find out more [here](#).

Cigna Global

Find out more [here](#).

Assist Card

Find out more [here](#).

What is your best choice? Pros and Cons

[Pros of Health Connector plans](#)

In the experience of many partners and students, this is the best options for your time in the US, as all the health connector plans comply with Massachusetts regulations and offer complete coverage.



If you are not generating any income in the US, you will most likely get partial or total financial aid to cover your health insurance, making it the cheaper option.

For your children and (or if you are pregnant, getting Masshealth is your best options as you will get full coverage for free.

[Cons of Health Connector Plans](#)

If you travel a lot, this may not be the best option as you will be able to access emergency medical care, but not regular doctors' visits.



If you are not eligible for financial aid to cover your health insurance, you need to consider not only of your monthly

premium but also the cost of your copays and deductibles which can be high depending on your plan.

Pros of Travelers Insurance

If you travel a lot, this may be a good option, as you will have medical coverage wherever you go.

In some cases they can be a cheaper option than having a local insurance, however if you are eligible for financial aid, this may not be the case.

Cons of Travelers Insurance

Usually, there are gaps in coverage and many exclusions. Make sure you read carefully what is included and what is not.

May not cover prescription drugs. If you take a prescription drug regularly, this may not be for you.



Accessing Health Services

Here are some tips for accessing medical services to avoid high costs and long wait periods.

Ambulances are not free

In the US, most insurance companies don't cover ambulance service. Which means you will have to pay out of pocket if you require this service and the costs can be pretty high. For this reason, unless it is a life threatening situation,, avoid calling an ambulance. Take an Uber/Lyft/Taxi instead.



Emergency Room Services

Visiting the emergency room can be expensive (copays) with long waits. Going to the ER for minor conditions like a cold, a sprain, a backache, a headache may be unnecessary as there are other faster less expensive options.

If you are a [student and have Babson insurance](#), visit [Babson Health Services](#). Find out more, in the next section.

If you are a [partner or student](#) try [CVS Minute Clinics](#), where they can treat minor illnesses, minor injuries, screenings and monitorings, skin conditions, travel health, vaccinations and

injections. They accept most insurance plans. Walk-ins are welcome or setup and appointment online. Find the one near you [here](#).



On-Campus Health & Medical Resources (only for students)

All full-time students can visit Health Services at no charge, with or without Babson health insurance. Health Services is open during the academic year Monday through Friday, 8:30 am to 4:30 pm. It is suggested to make appointments in advance, as physicians are only available on-campus three days a week. Health Services staff can assist you in finding specialists or with other healthcare related concerns.

Babson Health Services
Hollister Hall suite 130
781-239-6363 (phone)
781-239-5069 (fax)

If you have health insurance through Babson, you can search for a doctor online through [Health Services website](#). Click on "Find a Provider."

Emergency/After Hours

In case of an emergency on-campus, contact Public Safety (781-239-5555). They will provide or arrange transportation to Health Services or the hospital. If you are

off-campus and need immediate medical attention, call 911 for an ambulance or go to a nearby emergency room.

Hospitals & Clinics near Babson

Most hospitals offer medical interpreters in many languages. Below is a short list of facilities in the area. Contact the hospitals or visit their website for more information.

Harvard Vanguard Medical Associates-Wellesley*
(www.harvardvanguard.org) 230 Worcester Street, Wellesley, MA 781-431-5400 Physician/Primary Care Physician search:
<https://www.atriushealth.org/locations/wellesley-harvard-vanguard> *many locations throughout the Boston area

Newton-Wellesley Hospital (www.nwh.org) 2014 Washington St, Newton, MA 617-243-6000 (main) 617-243-6566/866-NWH-DOCS
(Physician referral service) or <https://www.nwh.org/find-a-doctor/find-a-doctor-home>

Beth-Israel Deaconess Medical Center (www.bidmc.harvard.edu)
330 Brookline Ave, Boston, MA 617-667-7000 1-800-667-5356
Physician search <https://findadoc.bidmc.org/>

Brigham and Women's Hospital (www.brighamandwomens.org) 75 Francis St, Boston, MA 617-732-5500 (main) 1-800-BWH-9999 (physician search) or <https://physiciandirectory.brighamandwomens.org/>

Massachusetts General Hospital (www.massgeneral.org) 55 Fruit St, Boston, MA 617-726-2000 (main) 800-711-4644 (physician referral services) or http://www.massgeneral.org/doctor/provider_search.asp

Pregnancy

All Massachusetts health insurances, both private and state, cover pregnancy and childbirth. This is true even if your pregnancy begins before your coverage takes effect. Since 2014, maternity care and childbirth — services provided before and after your child is born — are essential health benefits. This means all qualified health plans must cover them. You get this coverage even if you were pregnant before your coverage starts. Under the health care law pre-existing conditions are covered, including pregnancy.



Maternity services covered by health plans include:

- Outpatient services, such as prenatal and postnatal doctor visits, gestational diabetes screenings, lab studies, medications, etc.
- Inpatient services, such as hospitalization, physician fees, etc.
- Newborn baby care
- Lactation counseling and breast pump rental

Private Health Insurance

Health plans must provide a Summary of Benefits and Coverage document. Page 7 of most summaries spells out how plans cover the costs of childbirth.

Some grandfathered individual health plans — the kind you buy yourself, not the kind you get through a job — aren't required to cover pregnancy and childbirth. If you have a grandfathered individual plan, contact your insurance company to learn about your pregnancy and childbirth coverage.

Most plans offer additional perks and discounts during pregnancy such as maternity classes, free breast pump, etc. Call your Health Care provider to find out.



State Health Insurance (MassHealth)

Maternity care and childbirth are covered by MassHealth. This state-based programs cover pregnant women and their children below certain income levels. Most F-2 and J-2 visa holders are eligible considering their income level is technically \$0. This means you will get full healthcare coverage at no cost.



Breastfeeding Rights

A mother may breastfeed her child in any public place and where the mother and her child may otherwise lawfully be present. The act of a mother breastfeeding her child, and any exposure of a breast that is solely for the purpose of nursing, shall not be considered lewd or unlawful conduct. No person or entity shall, with the intent to violate a mother's right, restrict a mother who is breastfeeding her child.

Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

If you are pregnant or have children under the age of 5 that are eligible for Masshealth, you are also eligible for the WIC program. The WIC Nutrition Program keeps pregnant and breastfeeding women and kids under 5 healthy.

WIC is a nutrition program that provides healthy foods, nutrition education, breastfeeding support, and referrals to healthcare and other services, free of charge, to Massachusetts families who qualify.

If you qualify, you will access trimestral nutritional appointments and get a debit card that will allow you to purchase for free food from a list of authorized products determined by a WIC nutrition professional.

★TIP: With the WIC card you will be able to visit many of Boston's and Massachusetts museum at a generous discount or for free for up to 4 or 5 family members.

For Example:

Boston Children's Museum

\$2 per person up to 4 people.

Museum of Science:

Free for up to 4 people.

New England Aquarium:

Up to four admission tickets at a discounted rate of \$5 per person with WIC card.

Boston Athenaeum

\$2 per adult, children under 12 always free.

TAXES



Filing your Taxes

About taxes in the US

TAXES ARE DUE IN APRIL EVERY YEAR. Americans and others residing within this country must pay taxes to the state and federal government, and the process is completed through an agency called the Internal Revenue Service (IRS). Usually when someone earns money a portion of it is automatically deducted and sent directly to the government. Organizations that pay individuals send a summary of how much money they paid you every January or so, as well as how much of that was sent to the government. The purpose of filing your tax return is to report all your sources of income to the government, what you already paid, and what you still owe. It is also an opportunity to claim deductions or exemptions you may qualify for. At the end of the process, you calculate how much in total you should have paid. If you paid more than what you owe during the year, you get a refund. On the other hand, if you didn't pay enough, you have to pay the difference.

Resources for Babson Students - Sprintax

Babson has purchased a tax software to provide expert tax advice and assistance that may be used by Babson F-1 and J-1 students, scholars, individuals on OPT and recent graduates. The Glavin Office will email the link and login information for Sprintax.

<https://www.sprintax.com/>

Here you will find step by step instruction to fill out your form and assistance in case you have any questions. The whole service is free with the Babson code.

For a list of documents needed to file your taxes please visit [here](#).

Who needs to file taxes?

Every international student and their dependents (including spouses and children of all ages) are required to file their tax return if they were in the US during the previous calendar year. You must present them every year before April 15th. However, other forms such as state tax returns and Form 8843 have different deadlines.

While filing your tax return may sound difficult, there are a number of benefits to doing so other than it's the law:

- You might get a refund - Some international students will qualify for a refund due to tax treaties and a lack of serious income if they've earned income in the US.
- Protect taxation of your worldwide income.
- You fulfill your visa obligations

All international students must file at least Form 8843 (see below) in order to remain legal under F, J, M & Q visas, even if you didn't earn any money in the US.

Every international student, along with each of their dependents, will need to file [Form 8843](#) separately.

If you have received income in the last calendar year then you will need to file [Form 8843](#) and most likely [Form 1040NR-EZ](#) also.

Scam Alerts

In the past Babson students have been targeted by scams where someone claims to be an IRS or other government official. Scams are more common during the tax season. It is common for the phone number to appear as though it is coming from the IRS and it is also common for the "officer" to threaten individuals with arrest and deportation.

The IRS will NOT contact you via phone and they will NOT ask you to send a gift card or to wire money. If you believe you have been a victim of a scam, contact the Glavin Office and Babson's Public Safety.

[Internal Revenue Service](#)

[US Tax Treaties](#)

[Tax Specialist](#)

Other Resources

If you have a more complex tax situation, here are other helpful resources:

[US Tax Guide for Aliens](#)

WINTER



Photo by Mark Hunt

If you have never experienced a snowy winter before, you are in for something different. You might hear many horror stories about the dreadful winters in New England, but don't be discouraged. There have been a few really bad winters in Boston history you will hear locals talk about, but it's not that bad in general. It is actually something amazing to experience and as long as you are prepared, you will be fine; you will even enjoy it. Nothing like waking up to a beautiful white view.

Winter in Boston will go from December through March. Winters are cold, but generally less extreme on the coast with high temperatures in the winter averaging above freezing even in January, although areas further inland will be colder.

Here are some things to consider:

It's not all snow. Just so you know, once you get the first snowfall, everything won't be covered in snow all the time. Temperatures will rise and fall, melting the snow after a few days and then you won't see a white landscape until the next snowfall. Also it is not all snow, you will get also some icy rains which can be dangerous than snow and the water freezes and makes roads and sidewalks very slippery. So watch your step.

The sun sets early. The sun will set much earlier during winter, so you can expect it to be dark a bit before 4pm which makes the days feel shorter and make you feel really tired. Try to go out when you can and catch some daylight. This will help you avoid getting Seasonal Affective Disorder (winter depression due to lack of sunlight). Also clocks are adjusted back from summer **Daylight Saving Time** which will happen at the beginning of November.

Never get wet. Never go out with wet hair, it might freeze and break. Plus it increases your chances of getting sick. In fact staying dry in general is key to surviving your winter outings. Besides insulation, waterproof winter gear is your best friend. Read about winter clothes in the following section.

Temperature vs. real feel. Also consider the real feel when checking the temperature outside. The temperature indicated may not be what it really feels outside as winds may make it feel colder or humidity may make it feel warmer.

Don't stay out. Staying safe in winter is no joke. Getting locked out or missing the bus can be dangerous. Find shelter quickly. If all fails, call 911 if you don't find shelter.

Clothes

As mentioned before, it is all about being prepared. You will need to buy a few items to make sure you are prepared for winter. But avoid going to extremes. Locals find that first timers are usually woefully underprepared, lacking warm jackets, waterproof boots, or winter accessories of any kind and others go full throttle in the other direction the moment the temp dips below 40, buying unnecessary subzero parkas and balaclavas for the season's first snow.



You will be here for just one or two winters, so you should try to be practical with how much you invest in winter clothes. However, cheaper is not always the best option in some cases. We recommend you make an investment in a good winter jacket or parka and winter boots.

It is not really about fashion, it's about comfort. You won't mind looking like a blob when you are warm and toasty. If you are dressed properly during a Boston winter, it is

absolutely possible that you can feel 100% comfortable forget that it's cold. This is our end goal.



Winter jacket/Coat/Parka

First of all, there is NO need to buy an \$800-\$1000 Canada Goose Parka. There are really good winter coats for a quarter of that price. Columbia, The North Face, Marmot, REI, Outdoor research, LL Bean, Eddie Bauer are some of the brands that offer good affordable jackets from starting at \$200.

When choosing a winter jacket you need something that will help you withstand the cold, wind, and snow or rain. So you need to look for:

Insulation: It should contain thick insulation so that your body stays warm even when not in motion. This should be breathable, but able to maintain your body heat. You will find insulation made from down feathers (look for fill power of at least 550), synthetic materials, and hybrids.

Waterproof/windbreaker: It should also protect from wind and precipitation. This means a good outer shell that works as a waterproof and windbreaker barrier for your jacket. Some jackets will be all in one, others will be 3-1 (separate insulating jacket and outer shell that can be worn together or separately).

Finally, make sure there is enough space for layering. So in some cases a size up is a good idea to be able to wear a sweater or two underneath.

Snow Boots

Another item worth the investment is boots. If your feet get wet or can't keep them warm, and that will be the end of your day out.

Buy half a size or a full size bigger than your regular size to allow room for a pair or two of thick wool socks. If your boots are tight when you put on thick socks, you will have circulatory problems which will also make it hard to keep your feet warm.

Choose winter boots over regular boots for their **insulation**. To keep feet warm in cold temperatures, the boots need to have some insulating material to trap heat inside them. Insulation combined with an exterior **waterproofing** material will result in a quality piece of footwear that will excel in both wet and cold environments.

Also make sure they have good traction as the streets and sidewalks can get slippery. If you are not going to use them in subzero temperatures with really deep snow, try to find some that are not very heavy so they can be used for walking longer distances.



Thermal underwear/Socks

Cotton T-shirts or Long-sleeves are the best first layer, so you won't get sweaty under all of the other layers. Most people won't even see this shirt, so basic colors are fine. But then having thermal underwear is a life saver. You can get sets of shirt and pants of different materials like cotton, waffle knit or fleece lined. It is really up to you, how warm you want them. Just make sure they are a "tight" fit so you can wear them underneath your regular clothes comfortably. Some really cold days you might want to wear double if you will spend the day outside. You can find some inexpensive options at Target or Walmart. Brands like Uniqlo, H&M and GAP also have good options. Also try Amazon but check the ratings.

Wool or wool blend sock are also very important when keeping your feet warm.

Hat/gloves/scarf

Warm hats, scarves and gloves are a must. Keeping your ears, neck and hands warm makes all the difference. However, for gloves you might want to get a pair of snow gloves: this means insulated and waterproof. These come in handy when you have to plow snow or remove snow from your car, and when you want to play out in the snow or go skiing.

Using a cellphone outside in winter can be a nightmare as taking your gloves off for a few minutes can be awful. Some gloves have touch screen materials on the fingertip area that can be a plus.

Snow pants

Snow pants aren't really a must, unless you plan to go skiing, snowboarding, snow sledding or just playing in the snow, you might want to get some snow pants. Again, the key is insulation and waterproofing. There are some good affordable options from Arctix and you might find good sales on Columbia or The North Face.

For Kids

In addition to all of the above, it is a great idea to get the kids a snow suit or jumpsuit, which they can wear instead of snow pants. It will allow them to roll around in the snow while keeping them warm and dry. Also thermal underwear and thick warm socks is a must.

When buying a jacket, some brands like Columbia have an Outgrow Extend System which allows you to extend the length of the jacket so kids don't outgrow their jackets from one winter to another!

Where to buy

You can get really good discounts on winter clothes when winter is ending, or online during summer or spring (during these seasons it will be hard to find winter clothes in stores so shop online).

Also you can or take a trip to the outlets and outlet malls.

Finally, check out holiday sales; most stores will have sales on major holidays.

January:

Martin Luther King Jr. Day

February:

Presidents Day

April:

Easter

May:

Mother's Day

Memorial Day

June:

Father's Day

July:

Fourth of July

Nordstrom Half-Yearly Sale

Prime Day (Amazon)

August:

Tax-free weekend

September:

Labor Day

October:

Columbus Day

November:

Black Friday

Cyber Monday

December:

Days after Christmas

Stores or online:

Columbia

www.columbia.com

The North Face

www.thenorthface.com

REI

www.rei.com

<https://www.rei.com/rei-garage>

Amazon

www.Amazon.com

Outlet Malls:

Wrentham Outlet Village

1 Premium Outlet Blvd, Wrentham, MA

Shoppers World

1 Worcester Rd, Framingham, MA

Discount Stores:

Marshalls

www.marshallsonline.com

TJ Maxx

www.tjmaxx.tjx.com

Nordstrom Rack

www.nordstromrack.com

Kohl's

www.kohls.com

Sierra Trading Post

<https://www.sierratradingpost.com/>

Car/Driving

Frigid winter weather, with roads covered with slippery snow and ice, can challenge even the most experienced driver. It reduces the amount of traction your tires have, changes the time you have to respond to hazards, and makes your vehicle harder to control.



Fortunately, the state of Massachusetts is very well prepared for the season. As soon as the snow hits, it's not long before you will see the snow plows removing snow off the streets and trucks treating the pavement with special [liquids](#) to avoid ice/slippery roads. Main roads are the first to be cleaned. Smaller roads may take a bit longer, but surely enough the day after the storm roads will be fully operational, unless there is a major situation. To be updated on storm alerts and other emergency situation you can sign up for the City of Boston's emergency alerts [here](#).

Before you venture out into adverse weather, know that you can take precautions to ensure that you arrive at your destination safely from preparing your car for the season to learning how to drive properly in the snow.

Preparing your car

There are a few things you need to do to prepare your car for the winter. Try preparing ahead of time, as you never know when the first storm may hit.



Snow tires /all-season tires

Make sure you have the proper tires. You can either have good all-season tires, or have a set of winter tires which is most recommended. You can have your winter tires installed when the temperature is constantly under 60°F (15°C) and change back to your regular tires in the spring when temperature starts going over 60°F (15°C). Also make sure to check the tire tread and pressure. In winter a 3-5 psi higher is recommended to increase tire stability and help offset the reduction in responsiveness. Check your car manual to see what the adequate tire pressure for your tires is.

Check your engine coolant and antifreeze levels. Antifreeze is the magical substance that keeps your engine from freezing during those times of the year when you feel like you are freezing. Without it, your engine can freeze and can leave you stranded.

A kit for checking your engine coolant levels is available at almost every auto supply store. Using that kit can let you know quickly if you have an appropriate coolant mix. You can also directly check your antifreeze levels by following the instructions in your car's manual. Adding more antifreeze is very simple, too, if you need to do it.



Winter Car Supplies and emergency kit.

Having a snow shovel is essential. Even if the driveways and streets are cleaned, shoveling your car out of the snow is your job. Shovels are not very expensive so having two is a good idea, one in your truck and one at home. The reason, is that if it's always in your trunk, you might have to dig through the snow with your hands to open the trunk to get the shovel, not fun. Also if it's always at home, and it happens to snow while you are parked somewhere else, you won't have a way to dig your car out.



Other things you want to have:

- Jumper cables
- Windshield scraper and brush
- Extra windshield washer fluid and antifreeze
- Flashlights and extra batteries
- Flares or reflectors

- Winter emergency kit

Remote start

This one is optional, but easy to get used to. Having a remote starter installed for your car can make your life a little easier. This will allow you to start your car (for up to 30 mins before) from the comfort of an indoor location, the car is within sight and reach of your remote. This way your car will be “warm” by the time you need to leave.

Before Driving

- ✓ Charge your cell phone and keep a car charger for emergencies.
- ✓ Always fill the gas tank before a long trip or even for a short distance. Keeping your tank full may prevent condensation. Don't let it get below a quarter tank to avoid gas line freeze-up.
- ✓ Clear tires, all windows and lights of frost and snow. Also clear the roof as the snow can fly off while you're driving and can create dangerous hazards for other drivers on the road.
- ✓ Ensure that your headlights are on.
- ✓ Make sure your exhaust pipe is clear of snow before turning on your car. Forgetting to check that your vehicle's exhaust pipe is clear could be a fatal oversight. When it gets clogged with snow, ice, or road debris and the engine is running, you risk filling your car's passenger compartment with deadly, odorless carbon monoxide.

When Driving

- Avoid driving during the worst part of the storm. If possible, only travel during daylight hours, don't travel alone, and stay on main roads instead of taking shortcuts. Remember, even if you are an experienced winter driver, not everyone else on the road is. Consider taking public transportation.

- Leave plenty of room for stopping. The normal dry pavement following distance of three to four seconds should be increased to eight to ten seconds. This increased margin of safety will provide the longer distance needed if you have to stop.

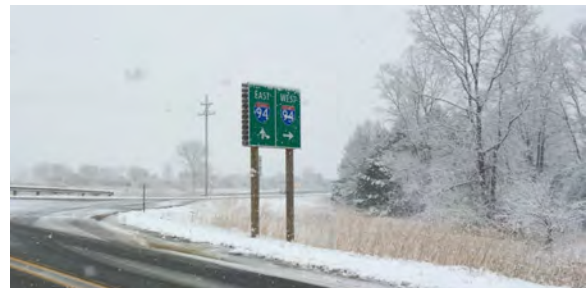


- Drive slowly. Everything takes longer on snow-covered roads. Accelerating, stopping, and turning – nothing happens as quickly as on dry pavement. Give yourself time to maneuver by driving slowly.
- Don't try to out drive the conditions. Remember the posted speed limits are for dry pavement. The recommended speed is half the speed limit or less.



- Don't stop if you can avoid it. There's a big difference in the amount of inertia it takes to start moving from a full stop versus how much it takes to get moving while still rolling. If you can slow down enough to keep rolling until a traffic light changes, do it.

- Don't power up hills. Applying extra gas on snow-covered roads just starts your wheels spinning. Try to get a little inertia going before you reach the hill and let that inertia carry you to the top. As you reach the crest of the hill, reduce your speed and proceed downhill as slowly as possible.
- Don't stop going up a hill. There's nothing worse than trying to get moving up a hill on an icy road. Get some inertia going on a flat roadway before you take on the hill.
- Treat traffic lights that aren't working as stop signs and stay cautious at intersections.
- When snowbanks are high, take an extra moment to check for pedestrians and oncoming cars. Be especially careful near school bus stops.
- Do not use cruise control when driving on any slippery surface (wet, ice, sand).
- Accelerate and decelerate slowly. Applying the gas slowly to accelerate is the best method for gaining traction and avoiding skids. Don't try to get moving in a hurry. And take time to slow down for a stoplight. Remember: It takes longer to slow down on icy roads.
- Exit ramps sometimes have less anti-icing material than the main line. Be aware of this when exiting the highway.



- Be wary of bridge decks. They freeze first, making them more dangerous than the approach road.

- Trucks are heavier than cars, making their break time slower. Avoid cutting quickly in front of them.
- Don't crowd the plow. Leave room for maintenance vehicles and plows. Stay back at least 200 feet and don't pass on the right. Never pass a group of plows that is stretched across a roadway and engaged in plowing. They are literally passing hundreds of pounds of snow from vehicle to vehicle.



- Let others know your destination, route, and expected travel times.
- Allow for extra travel time. Traffic can change pretty quickly.
- Drive with your headlights on at all times to see and be seen.

Parking during snow emergency

After snow emergency has been announced, main roads need to be clear for plows and emergency vehicles. If you're parked on one of these main roads during a snow emergency, you will get a ticket your car will be towed. Check the signs posted on the street before you park. You can view the parking restriction map [here](#).



Some garages offer discounts to Boston residents with a resident parking sticker. Discounted parking starts two hours before a snow emergency is declared, and ends two hours after the emergency is lifted. You can view a list of garages [here](#).

If there is snow on the streets, park at least 20 feet away from intersections and no more than one foot from the curb. This helps keep the streets open for plows and emergency vehicles. Don't block sidewalks, fire hydrants, ramps or driveways.

For your safety, make sure to clear all snow at least one foot around your muffler before starting your engine. Blocked mufflers can cause carbon monoxide poisoning.



If you get stranded

Always be cautious when deciding whether to drive during harsh weather conditions. If you ever do find yourself stranded while driving during winter, always try to call 911 first. When you talk to authorities, prepare to:

- Describe your location, conditions of your companions and your issues.
- Listen for questions and follow any instruction.
- Don't hang up until you know whom you have spoken with and what will happen next.
- While you are stranded, make sure to always be safe and to keep warm.



- Only turn on the dome light at night when you are running the engine.
- Loosen tight clothes to keep blood circulating.
- Change your body position often.
- Huddle close to other people.
- Rub your hands together or put them under your armpits or between your legs. Occasionally remove your shoes and rub your feet.
- Make yourself visible to rescuers. Tie a bright cloth to your antenna or door handle.

Follow these tips:

- Stay in your vehicle. Walking in a storm can be very dangerous, especially if you lose your way.
- Avoid overexertion, such as trying to push your car or shoveling snow. You could risk heart attack or other injury.
- Sweaty, wet clothing loses insulation and makes you more susceptible to hypothermia.
- Calm down and think.
- Don't run the engine unless the exhaust pipe is free of snow or other objects.
- Freezing-wet or wind-driven snow can plug your vehicle's exhaust system. This can cause deadly carbon monoxide gas to enter your vehicle.
- Keep the radiator free from snow to prevent the engine from overheating.
- Run the engine at 10 minute intervals for heat.

Your Home

Heating in your rental unit

Your landlord needs to provide you a working heating system. The system must heat living spaces to at least 68 degrees during the day (from 7 a.m. to 11 p.m.), and at least 64 degrees at night (from 11:01 p.m. to 6:50 a.m.).

Your landlord needs to meet those heating requirements during the “heating season,” which starts on Sept. 15 and ends on June 15. Your hot water also needs to be at least 110 degrees Fahrenheit and at most 130 degrees Fahrenheit.

If you’re living in Boston, you likely have one or more of these heating devices:

Boilers

Typical of older homes in Boston, this device is the scary machine in your basement of your building that converts water into steam. It is powered by heating oil deliveries, electricity, or gas.

Radiators

Once the steam leaves the boiler, it goes into a network of radiators, located at specific parts of your home or apartment building. Be careful and don’t touch these hot potatoes! The steam makes the metal of the radiators extremely hot!



Furnaces

These babies used pressurized hot air and a thermostat to regulate the temperature in your home. Again, ensure that your supply of heating oil, electricity, or gas receives is maintained regularly to prevent any interruption in heat production during the coldest months.

Preparing your home for winter

Check heating system. Around September or October, when the temperatures start to drop, get your heating system checked before the season starts. Do a test run to make sure you know how to operate it and everything is working. If necessary request your landlord for maintenance.



Insulate your home.

Depending on the heating system you have, you may experience an increase in your electric or gas bill, or you may have to spend on oil. But there are ways to help keep the bills a little lower by making sure the heat is not escaping and cold isn’t seeping in. If you address this issues your heating system won’t have to work as hard.

- Check for drafts under the doors that lead outside. You can buy under door draft stoppers.
- Check for draft in windows and sliding glass doors. You can buy inexpensive weather sealing tape and window insulation kits.
- Check for drafts around a/c units in walls. You can use weather insulating tape and a/c unit covers.



Check smoke and carbon monoxide detectors. During winter, risk of fires increase due to the use of space heaters and candles. Also gas heating systems can pose a risk for exposure to carbon monoxide. So make sure to check your smoke and carbon monoxide detectors and change batteries before the season starts.

Issues with your heating system

If you have a problem with your heat:

- ▶ Check the thermostat and make sure it's on.
- ▶ Make sure you have oil in your tank.
- ▶ Check to see if your gas service was turned off.

If you can't figure out the issue, call the property manager or owner. If the property manager or owner is unresponsive, call Inspection Services at 617-635-5322, Monday through Friday from 8 a.m. to 4 p.m. You can call 311 after hours.

If you lose power

If you lose power, call your utility company to report any outages. You can also call 311 with any concerns or questions.

Eversource

1-800-592-2000

National Grid

1-800-322-3223

Boston Water & Sewer Commission

617-989-7000

If the power outage go on for a long time, consider staying with friends or family. Also, when the Mayor declares a winter weather emergency, [BCYF Community Centers](#) available as warming centers. How many centers we open up depends on the need.

Shoveling your driveway

If you live in a building or community, management probably takes care of shoveling during winter. However, if you live in a house, you are responsible to clear the opening of your driveway.

During and after a storm, MassDOT's snow plows work to plow the state-maintained roadways. When plowing, crews do their best to make sure they minimize the amount of snow that gets plowed into your driveway. However, some of the snow may end up at the opening of your driveway.

The best way to shovel your driveway is to start at the opening and shovel snow in the direction of traffic. To do so, face the road your driveway opens to and shovel all snow to the right. It is also important that you shovel your driveway after the plow has been by, if possible. This prevents you from having to do double the work



Health and Safety

Staying healthy during winter

Seasonal Depression is a Real Issue

If you are new to seasonal depression or you have always been subject to it, it may be time to invest in a UV lamp (also called SAD lamps).

Being out of the sun and indoors is a great way to get a Vitamin D deficiency, causing feelings of doom and gloom.



Having a UV lamp on hand will really raise your spirits, as it imitates the happy influence of the sun during our darker Bostonian days. You can find UV lamps of all shapes and sizes.

Humidity is your friend

When winter dry air brought by the cold and heating systems can be your worst enemy. From dry skin, irritated eyes, chapped lips, to trouble breathing. The fact is, the

amount of moisture in the air is very important to your comfort in the winter. That's why having a humidifier can make all the difference. You can also buy an inexpensive humidity monitor to make sure your home is at the ideal levels.



Flu shot

Flu season is legit (peek between December and February) and influenza is no joke. You might not realize how bad getting the flu can actually be, it can knock you out and many people die. This is not an overstatement. Get a flu shot. You can get them at any local pharmacy like CVS or Walgreens. If you do get the symptoms during flu season (especially fever) call your doctor or health services. Keep an eye on your kids as it can be particularly dangerous for them.

Safety First

Keeping you family safe. When it's colder than 40 degrees Fahrenheit, try not to be outdoors for long periods of time, especially children. Dress your children in warm, bright colors, and set time limits for outdoor play. If you have to

stay out in the cold, be sure to take frequent breaks where it is warm.

Call your friends and neighbors to make sure they are ok. Always let someone know where you are going and let them know you arrived safely.

Help your pets stay warm by keeping them indoors. They suffer in the cold just like humans.



Try to avoid getting wet. Moisture can be very dangerous, and speed up hypothermia. If you expect to get wet, keep a dry set of clothing nearby – especially a hat, gloves, socks, and boots.

Don't drink anything with caffeine in it. Dehydration occurs more quickly in cold, dry weather. Be sure to keep yourself hydrated, especially if you are doing a physical activity outdoors. Don't drink alcohol. Alcohol can speed up and worsen the effects of hypothermia.

Frostbite and hypothermia. Make sure to cover exposed skin and watch out for frostbite. In extreme cold, frostbite can happen in under a minute. Wind also increases the risk of frostbite.



The symptoms of frostbite include a loss of feeling and a white or pale appearance in areas like your:

- fingers and toes
- earlobes and tip of the nose.

Hypothermia occurs when your body loses heat faster than it can retain heat. This can create a dangerously low body temperature. Watch for signs of hypothermia, including:

- uncontrollable shivering
- memory loss
- disorientation
- slurred speech
- drowsiness
- apparent exhaustion.

If you suspect that a person is suffering from hypothermia, don't give hot drinks or hot food. First, raise their legs or place hot water bottles on feet. Do NOT place the person in a hot shower or bath, give them any alcohol or drugs, or massage the arms or legs.

In an emergency, call 911. Handle the person very gently and protect them from the cold with blankets, quilts, towels, or extra clothes. Make sure the person's head and neck are covered.

OTHER SECTIONS OF THE GUIDE,
COMING SOON!

CONTACT US

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Web Page

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