

Bringing a Spouse or Family to the US

It can be very exciting to think about having your spouse and/or children join you in the United States while you are studying at SUNY Poly. Knowing that your family will be with you enables you to feel a sense of security and peace of mind. You may believe that you will be better able to concentrate on your studies if your family is here. Unfortunately, this is not always true. There are many things that must be considered before you make this important decision.

The following information is designed to help you and your family decide whether or not you should have your dependents join you in the US. It describes some of the major obstacles which have been observed as contributing to the adjustment problems of international spouses. It is important that you and your spouse be aware of these concerns and address them appropriately in your family.

The information is provided to you by the Office of International Student and Scholar Services and has been prepared with your well being and your family's well being in mind.

Do You Have Sufficient Funds to Support Yourself and Your Dependents?

Minimum Required Costs for Dependents

\$5,000 Spouse
\$3,000 Per child

Before a visa can be issued for your spouse and/or children to enter the US as your dependents, you are required to show proof of sufficient financial support. This is because US Immigration law requires that all foreign nationals entering the US have either a sponsor or present proof of sufficient financial resources so as not to become a "public charge."

This is very important, because if you or a member of your family accepts public benefits such as Medicaid, food stamps, federally subsidized housing, or free public school meals for children from a US state or local public service agency, you risk jeopardizing your non-immigrant status, and may possibly be denied future entry into the US.

Health Insurance

Medical care in the US is extremely expensive! You and your family cannot avoid high medical costs in the US. Not seeking medical attention when necessary can be very dangerous to you and your family's health, therefore medical insurance is a must. Unfortunately, there is no such thing as "cheap" medical insurance. The saying "You get what you pay for" applies to every insurance policy.

As an international student, you are covered under a group plan based on the number of participants. Therefore you have a very comprehensive plan that is relatively inexpensive (currently \$1301.00/ per year) for the benefits provided. Your spouse and children are not eligible for this student rate. A similar insurance plan will cost your spouse approximately \$1608.00/ per year with a \$50.00 deductible per new illness. (Note: Your spouse would be eligible for the student rate if he/she registers for courses at SUNY Poly) Your child(ren) can be covered for \$864.00/ per year with the additional \$50.00 deductible per each new illness.

Health and accident insurance is mandatory for all dependents of students or scholars in J-1 status, per Federal regulation. It is expected to become mandatory for all dependents of F-1 students soon. There is a tremendous risk in not insuring your dependents in the US -- and the possible consequences as a result. For example, J-1s are barred by regulation from extending their stay in the US if their dependents are not insured.

Housing

Whether you live on or off campus, you will require a larger apartment, which will mean a higher rent each month. Having your spouse or family with you will eliminate the option of cost sharing your rent and utilities with another student due to the need for family privacy.

Off campus housing offers several different options:

"Furnished" or "Unfurnished". This term can apply to both furniture and utilities (electric, natural gas, hot water, telephone, television cable, etc.)

Apartments which are "furnished" with furniture and/or utilities are more expensive because of the convenience it provides. Unfurnished apartments will require you to provide all of your furniture and installation fees as well as pay the monthly cost for utilities. These costs vary depending on the size of the apartment or house you rent and the number of people using the utilities.

Food and Clothing

Your food and clothing costs will most certainly increase. Your food bill will be more depending on how many dependents join you. A variety of clothing will be necessary to accommodate the seasonal changes of weather in Utica. It will range from very cold during the winter months to extremely warm in the summer.

Loneliness/Homesickness in the United States

Many spouses who come to the US are not as fluent in English as the principal F-1 or J-1 visa holder. Therefore, he/she may face great frustration and difficulty communicating with others on a daily basis without your assistance. You will find that your study, research and library time are critical. Therefore, your spouse is likely to feel very lonely staying at home when you are busy at the University or the library. You may not be

available to assist in simple tasks outside of the home (such as shopping) where English fluency may be necessary. Remember that family members will want your time and attention, and you will need to balance those demands with your academic work.

Employment

The high cost of living in the US often requires both the husband and wife to work. However, your spouse will likely not have employment as an available option. F-2 dependents are not eligible for employment under any circumstances and J-2 dependents may apply for work authorization only under specific immigration guidelines. This often causes frustration since your spouse may be well established in a profession in your home country.

Summary

It cannot be emphasized enough that the overall cost of living in the US is very high, and when an emergency occurs it can be devastating. Therefore, you must consider whether you can afford the extra time commitment and financial expense you will have to make so that your family's presence in the US will be a comfort and not a burden.

Unfortunately, financial constraints and cultural pressures of this nature often affect the marital relationship of our students. Differing cultural values and expectations can create emotional, physical and legal problems, especially when an unforeseen crisis occurs.

It is our hope that you will discuss the information we have provided with your family and that it will assist you in making this very important decision in your life as a student studying at SUNY Poly.

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