

International Student Starter Guide for Wright State University

Firstly, Welcome to the United States of America.

We were all once in your shoes, entering a new country, a new life, and new friends. While it may seem overwhelming and intimidating at first, it is a very simple process that you can follow just like everyone before you have done.

This guide has been prepared to guide you through your first year in the USA. We have attempted to cover all possible points that concern new international students such as education, employment, having fun, etc.

Let us begin.

There is an index provided below which will help you skip to the section that matters to you.

This guide is prepared by a few international students who want to help their fellow students. Some links provided may incentivize them.

Note: Most of the places gives student discount make sure to ask before billing.

1. Phone / SIM

In the US, there is no provision for choosing your own number, so don't waste any time looking into it. There are prepaid options and postpaid options and both can be explored.

Prepaid

1. Mint Mobile
2. Lyca
3. Visible
4. Cricket Wireless

Postpaid

1. Verizon
2. T-Mobile
3. AT&T

There is no right choice when it comes to picking a provider. Premium providers offer premium service and also have the option of upgrading to a newer model of a phone, such as the new iPhone at a reduced cost or monthly payment option.

Prepaid starts from \$15 and postpaid starts from \$30. If you do choose postpaid, please be keenly aware of the contract lock-in period. You will be locked into the contract for anywhere between 24-30 months and you cannot exit it without a penalty. Unlike some countries, the law is enforced here and will end up creating hassles for you later on if you try to exit without the proper procedure.

If you have a couple of friends, you can go for the postpaid options as it is cheaper if you have more people. You may require some credit checks, therefore someone who takes the line will have to have some credit history in the US.

2. Transportation

The best way to get around, in the beginning, is to use the potent machines provided by your creator called 'legs'. If you are not used to walking around, it may be a challenge in the beginning. Especially if you don't have anyone to drive you around.

America is a country built for the automobile and it is difficult to get around without a car. Imagine this, if you choose to take public transport, it may take up to 2 hours to get to your destination vs 20mins to reach your destination by car.

At Wright State, we have two public transport options

1. [RTA](#)
2. [Greene Cats](#)

The RTA bus connects you to most of Dayton, and Greene Cats connects you to most of Greene county. If you want to go to any place in Beavercreek, your options are limited to Greene Cats. The website has details about the routes.

Greene Cats has an option where they will pick you up from your house. You can call on 937-708-8322 to understand how it works.

Apart from the bus, you also have the option of using Uber/Lyft. Though expensive, they are an option to go places within a reasonable period of time. If you are new, you can pool a couple of friends and split the fare. It doesn't cost too much if it is split among people.

There are a couple of people around campus that might be willing to ferry you around just because they like it. It is courtesy to compensate them for the fuel if they choose to do so. These people are usually found through friend's circles or by asking around people that you know.

If you can afford it, get a used car asap. A used car will cost anywhere between \$3000 to \$7000 and more. If you go too cheap, you will have to spend money on repairs. Some people buy cars that cost \$15000 which frankly is too much if you are a student. Pick a cheap car that can get you around. You should only plan to use it for your student years. The best part is that if you buy a

cheap car, you will get almost a similar price when you sell the car in 2 years give or take \$500. So essentially, it is a pretty good deal.

3. Banking

A bank account is needed to get many things going in the US. If you want to receive funds from home, this is something that you will need soon. If you brought cash or Forex cards from home, you can deposit them in the bank and not have to worry about anything.

Note: International students may not be able to open an account online because of some forms that need to be submitted. You will most likely need to go to the bank. It is recommended to make an appointment with the bank before you go to the bank because you may not be served if you walk in due to prior appointments.

Some of the links are referral links so you may see “Referred by ABC” this is just to incentivize the guide creators. If you do not want to incentivize the creators, you can use Google and search for the same offer. 😊

For Wright State students the ideal options are

1. **Wright Patt Credit Union - Wright-Patt Credit Union (WPCU)** - This is the best and most convenient option for banking as WPCU has a location inside our very own Student Union as well as ATMs all over campus, which allow you to withdraw cash in \$5.00 increments. In fact, it's the Official Financial Institution of the Wright State Community. WPCU is located throughout Ohio and is part of a national network of Credit Unions called Shared Branching. This network gives members access to their accounts across the United States. You can benefit from your Wright-Patt Credit Union account while in school and post-graduation, and you'll never have to worry about a monthly service fee. To establish membership, a minimum of \$5.00 is required during the account opening process, with no further minimum balance requirements.
2. **Chase** - If you are under the age of 24, you can open a Chase student account and get the option to maintain a 0 balance in the checking account. Chase is a national bank with a strong presence in most parts of the country.

If you are above the age of 24 however, Chase comes with strings attached. You will need to maintain either \$1500 in your checking account (this gives you no interest) OR get a direct deposit such as employment payments into your account of min \$500 OR pay \$12/mo.

Use this [link](#) to open a Chase account and get up to a \$200 bonus.

3. **53 Bank** - this bank doesn't have any student accounts but they have flexible zero balance accounts for both checking and savings accounts. If you are 25 and above this bank would be ideal for you as you are not required to maintain any funds, you can get a similar experience of the chase.

You can use this [link](#) to open a 53 Bank account (you may need to visit the branch). As of March 21st, 2022, 53 Bank is running a \$325 bonus. Please be sure to mention the promo code to your banker at the time of opening the account.

You can choose what works best for you. You can also open accounts in all of the above if that is to your liking.

3.1. Credit Cards

After opening a bank account, it is imperative that you get a credit card. Credit cards are a necessity in the US to prevent fraud and to be able to reserve a lot of items online/offline. There are also a lot of places that require you to have a card on file, such as gym memberships.

You must be careful not to get seduced by the free money. It is not free money in actuality, it will come back to bite you with interest if not paid off in time.

Some people say building credit is important, which essentially means that in order to be able to get future loans, you need to have some track record of taking loans and making payments. Credit cards also count towards that.

If you want a credit card, you need a Social Security Number. An SSN is given to you when you apply for an on-campus position at Wright State by the Social Security Administration (SSA).

If you do not have an SSN, you can apply for the following card(s) which do not require an SSN.

1. [Zolve](#) - an Indian company that offers credit cards to new entrants in the US
 1. Benefits
 1. Bigger limits
 2. Longer interest-free period (15 months) - You only need to pay minimum payments during this time. This is especially helpful when you need to make purchases in the beginning.
2. [Deserve](#) - an American startup that offers credit facilities to new entrants in the US
 1. Benefits
 1. Starter card
 2. High likelihood of approval
3. [Discover](#) - an American bank that has an option for using other documents apart from the SSN to validate you.
 1. Benefits
 1. Established bank
 2. Good approval chances

If you have an SSN, consider the following.

1. [Chase](#) - If you have an account with Chase, you can typically get offered a card from them. You would need an SSN though. Chase is a great option once you have an SSN.

Identification Documents & Driving License

In the US, the driver's license is the main ID. Anywhere you go, you will be asked for an ID and you will have to show them your DL. In case you do not know how to drive, you need not worry, you can apply for -

1. State ID - costs \$10.30 at any Bureau of Motor Vehicles (BMV) and will be shipped to you in 10 days. No driving skills are necessary.
2. Temporary Drivers Permit - Costs \$25 (72 hours) and require that you pass the written computer-based test. The exam is free and you can write it 4 times. You only need to pay the fee in case you pass the exam.

If you want to drive, you can have to

1. Apply for a temporary permit by passing the written and vision test. Pay \$25.
2. Schedule a slot for a driving road and maneuverability test and pass the test and pay \$25 to get the license. If you fail the road test, you will have to pay \$75 for an online course that teaches you how to drive before taking the test again. Be sure to prepare well before you decide to take the test.

There is a way to be exempt from taking the temporary pass if you already have a foreign driver's license (original). You still have to pass the vision test and the written test and the road test but you will save \$25 if you do not apply for the Temporary Permit. I used my Indian Driver's license to bypass the temporary ID requirement and saved 25 bucks. My friend was not that lucky, he wasted \$25 and wasted time.

This method is not known by most employees of the BMV so only go to the Huber Heights BMV and tell them this. If they do not help you, you can email the BMV via the online form at bmv.ohio.gov. They may be able to assist you.

Please be aware that you will have needed to have had a Light Motor Vehicle (LMV) i.e. car license to transfer it. If you have a two-wheeler license, it is not going to serve your purpose.

5. Employment

Employment in the US as a student can be classified into two segments:

1. **On-Campus:** This is when you work in the university or in some university allied place. such as the dining hall, bookstore, graduate assistant, teaching assistant, grader etc.

NOTE: International students can only apply for positions that say REGULAR. If it says WORK STUDY, you cannot apply for it because it contains federal grants which you are not eligible for.

You can find any of these positions typically via Handshake (PLEASE HYPERLINK). When you apply, ensure that you draft a cover letter and follow the instructions of the job post. You may have some jobs which require you to apply via Handshake, some which require you to email a certain person, some which have some other procedure.

You must follow the instructions, if you fail to do that at this stage, what impression will you give the employer for future instructions they give you? Nobody is impressed if you cannot even read the post fully.

Different jobs have different benefits and perks

1. Jobs typically pay a certain wage per hour, there is a certain minimum wage determined by the state which is the bare minimum you will be paid. These are jobs like receptionist, secretary, front office assistant, etc.
2. Graduate Research Assistantships or Graduate Teaching Assistantships offer a different type of benefit. If you are selected for either of them, you may have to do some teaching or be part of some academic work such as grading. They typically offer a waiver of your tuition for that particular semester in which you are a GTA or GRA. Naturally, these positions are coveted and everyone wants them. Typically, individual professors get to decide on these roles, so you can get in touch with your professors and maintain good terms with them. You also get a stipend which will help cover your living costs.
3. You can also get some jobs using the website bnjobs.com This is typically for the non-university jobs that are located on the university premises. For example, the bookstore or the coffee shops on campus are not officially run by the university but they still qualify as on-campus. These do not get featured in handshake so keep your eye on bnjobs.com

You must note that a Social Security Number (SSN) is required for starting positions on campus. It can take anywhere from 2-4 weeks to get your SSN so please be sure to start the process the moment you get your job offer.

Also, there is a myth out there that you need to be in the US to get a position. This is not true, you can apply for positions from your home country and secure jobs even before setting foot in the US. At the very least, you can set up interviews and attend them once you're here.

Points to note

1. You need to apply for several positions as you may not get most of them. This has nothing to do with you, maybe the position got filled or is no longer needed. Don't take it to heart.

2. You can change jobs, you are not married to a job you pick. You can switch. So, keep your eye out for better positions all the time. Keeping your eyes and ears open will lead to more options.
3. While all jobs are supposed to be listed on [handshake](#), certain positions are filled through references also. If your friend is leaving a position, they could refer you to take over. The details are fuzzy on this but this happens quite a lot.
4. **Off-Campus:** Any work that is not done on the campus of the university and/or is completely not affiliated to the university is considered off-campus employment. There are a couple of different types of these
 1. Jobs in your field of study with work authorization while you study - CPT: When you complete 2 semesters in F1 status, you are eligible to work in a field that is related to your field of study. Your department head and the UCIE can decide on this. Typically, students get some internships (paid or unpaid) during this time. UCIE will guide you on whether you can work for 20 hours per week or 40 hours per week. This is subjective to your case. This is called Curricular Practical Training or CPT for short. This is a good opportunity to get to work and gain industry exposure and also make some income.
 2. Jobs post-graduation in your field - OPT: Once you complete your education, you are eligible for Optional Practical Training or OPT. You can use this time to be employed full-time and make income and gain vast experience in your field. If you are interested in staying in the US after your education, you may want to consider the H1B visa, this is to be filed by your employer (the process is also known as sponsorship). Students typically prefer STEM courses because they offer up to 36 months of OPT as compared to non-STEM courses which offer only 12 months.
 3. CASH Jobs: There are some people working in restaurants, grocery stores, gas stations, etc. These are known as CASH jobs or part-time jobs in the common parlance. Please keep in mind that these are **NOT PERMITTED** whilst you are on the F1 visa. You are in **violation of the visa conditions** if you choose to engage in any such jobs. If caught by the authorities, you may be subject to deportation. After all the hard work and toil you've put in, you definitely do not want to go back home without a degree. America is the land of opportunity, you will have plenty of opportunities to do many things once you graduate, do not be short-sighted and put your future in jeopardy.

6. Scholarships

There are a couple of scholarships that you are eligible for as an international student. We have covered a few main ones here.

1. [UCIE Merit Scholarship](#) for international students, UCIE offers scholarships based on your high school or undergraduate GPA. The amount awarded varies for undergraduate and graduate students. This is disbursed per semester over 4 semesters. If you take classes in the summer, you must email the scholarships department to apply it to that semester.

2. [UCIE Scholarships](#) which are for eligible international students. They depend on your nationality and other factors. You can email michelle.streeter@wright.edu to submit your application. Your professors can also submit the LoRs to the same email.

Each scholarship has its own deadlines, so make sure that you check the scholarship page from time to time. Perhaps make it a ritual to check it every 2 weeks.

The main Wright State Scholarship application is usually due on Feb 15th every year. This is a single application to apply for all possible scholarships. Please use this to apply to as many school scholarships as you can.

Points to Note when applying for scholarships

1. A cover letter is usually required, so learn to draft it and get it vetted by someone who is good at English in American parlance.
2. Some scholarships require an essay also known as the statement of intent or purpose, if they ask for it, you must clearly answer the questions that they ask, do not beat around the bush. Typically, the essay will ask you to talk about why you should be given the scholarship and what is your passion and how will your education help you in the future.
3. Letters of Recommendation from professors are always required, so learn to talk to your professors and get in their good books. They are under no obligation to write a LOR so be grateful if they agree. Please note that you must ask them before you mark them as recommenders. Please make sure to give them ample time to write an LoR. Do not rush them on the last day.

External Scholarships

You may be able to find external scholarships that may be available to you. If you find one, you should definitely apply. You may be required to submit an application, but sometimes there is no application for these scholarships, and they will assign the funds to anyone who applies. So, make sure to apply!

7. Differences between US Academic System and Foreign Education Systems

Depending on which country you are from, you may find the US academic system different. While some find it liberating, others find it incredibly challenging. In this section, we will explain the US education system.

If you come from one of the countries where the English / British education system is followed, you are probably used to the cohort-based model. This is where all students sit in the same section and teachers come and go. In the US, this is not the norm. While there are some institutions that follow this pattern, Wright State is not one among them.

At Wright State, you follow a system where you choose your classes yourself and attend them in the specific classroom that is assigned to it. You may find people from other courses in your class. This is common, so nothing to fret about. You get to make friends from various backgrounds.

You must remember that you must choose the class early, if you delay, the class may be full and you may not get an opportunity to enroll in the class and that means you will have to wait until when the class is offered next. Sometimes, a class is offered only once a year and if you miss it in the Fall, you may have to wait until next Fall to attend it. One class could hold up your graduation, so please plan prudently to avoid any such things. You can speak to your academic advisor in such cases, schedule meetings with them, and ask all the questions you have. That's what they are there for.

You must register for the classes via WINGS Express, an invoice is generated after you register.

8. Fees

The moment you register for a class, your invoice is generated and you are required to pay it by the next month on the 15th. If you do not have money or you do not wish to pay in a lump sum for the entire semester, you can opt for the payment plan ([Payment Options | Enrollment Services | RaiderConnect | Wright State University](#)) which allows you to split the payment for up to 4 months. You can avail of this benefit as it comes with no interest and a minuscule \$25/\$50 fee.

You can pay the fees by

1. Bank transfer (domestic or international): If you have money in a US bank account, you can link it to Wright State and they will debit the amount on the date you authorize. If you are paying internationally, you must use either Flywire or Western Union as they are the only available options for Wright State. International wire is not an option.
2. Credit/debit cards: They can be used to pay the fee however, they entail a 2.85% fee.
3. Check/ Money Order: You can remit the fee via check or money order by dropping the check in the Wright Patt Credit Union(WPCU) in the Student Union. You must attach the counterfoil that is available on your invoice. In the counterfoil, you must mention your UID. If you need help, you can ask the staff in WPCU.

CASH is not accepted as a mode of payment for fees. If you have cash with you, go to Meijer and get a money order which can then be used to make payments. Alternatively, you can deposit the cash in your bank account and send the amount by online transfer or check.

Please note: If you are depositing excess cash in the bank account, you may be scrutinized by immigration authorities when you fly in and out of the country.

9. Housing

Housing is the most important thing that you need when in the US. You have two options for housing.

1. On-Campus: Living on campus is a great experience and Wright State has several options for you to live. Each are at varying degrees of pricing. You can find information here ([Residence Life and Housing | Wright State University](#)). Many international students feel it is expensive and opt for off-campus accommodation.
2. Off-Campus: Living off-campus is typical of most international students. It is typically because of the price factor. Living in a double bedroom apartment in Peppertree villas with 4 people might cost only about \$225 + utilities/per person. Depending on the comfort level you prefer, you must choose accordingly. If you want more privacy and space, you may choose to live with fewer people and pay more.

Leasing in the US works on an agreement basis and you cannot exit the lease as and when you wish.

Here are the steps

1. Apply for the apartment by filling out a form and paying the requisite fee
2. Wait
3. Be invited to view the apartment
4. Sign the lease
 1. Pay the deposit
 2. Pay the rent
5. Move - into the house

Here are some of the off-campus options (listed according to international student population)

6. Meadow run - closest to campus/no AC
7. Peppertree Villas - close to campus, better than meadow run because of AC in all rooms unlike Meadowrun
8. Cimarron Woods - Close to campus
9. Windsor Place
10. University Suites
11. Forest Lane Apartments
12. Charter Woods
13. The Highlands
14. Eagle Highlands
15. Sycamore creek

Apart from signing your own lease, you can also look to join existing leases. These people can be found on the Facebook group WSU Roommate Requests. You can also search on the WhatsApp groups of the university (unofficial) by posting your requirement. If you do find a place that you like, please make sure that you pay the deposit fast before they fill up. Beware of scams, take confirmation from an official wright.edu email ID and find out everything you can

about the person before paying them. Pay in some online mode like Zelle to have some proof. There are many good people but few scamsters are going to ruin it for everyone.

If you are living in a house, you need to be on the lease. If not, your house may receive an eviction notice. It may be a violation of your lease if you allow people to stay without adding them to the lease first. You can have guests over for a certain number of days.

10. Buying a Car

The United States is a country built for the automobile. You need a car; a car is a necessity.

Unless you live on-campus, you most likely need a vehicle to get around. Assuming that you want to buy a car, let us look at how to buy it.

You can find cars in the following places, each of them has their own pros and cons

1. Facebook Marketplace / Offer up: Individual sellers and buyers will post cars here. This is probably the cheapest option but it is riddled with scams and you must be careful. You can also buy cars from Wright State students who are graduating or leaving the city. It might be safer and have less hassle.
2. Used car dealers: You can go to any used car lot and see a car that you like and buy it from a dealer. This process is slightly better than purchasing a car from an individual because the dealer offers some kind of warranty in many cases. But you still need to check for everything before you get one.
3. Brand new cars: If you have the money, you can buy a new car from a dealership. If you are buying a new car from a dealership, you have nothing much to worry about but it is going to be an expensive affair is all I can say.

Points to note when buying a USED Car

1. Check for title
 1. Clean - It means that the car has had no claims with insurance. This does not mean that the car has had no accidents, it just means that the car did not claim insurance to repair any damage. This sort of car is the most expensive.
 2. Rebuilt Salvage: If the car has been in an accident, no matter small or big, and has been subjected to insurance claims, in that case, it is known as REBUILT SALVAGE title. This does not mean that the car is bad, but the resale value of the car is significantly lower. Also, you cannot trade in a rebuilt title car for a new car in the future to any dealership. However, the best part is that REBUILT title cars are significantly cheaper than CLEAN title cars. If you were to pick a Hyundai Sonata 2015 CLEAN it would be \$12-13000 but for a REBUILT you can get it for about \$7000.
2. Inspection by a good mechanic: It is always best to go with multiple people to buy a car. Especially someone who knows something about cars. If you deem it a good car, you can

go ahead with getting an inspection by a mechanic. They may charge anywhere between \$20-\$50. Here are some options near Wright State

1. Muffler Brothers: \$50 - call beforehand, there is an elderly gentleman here who is friendly towards students.
2. Firestone: \$20-40 depending on the test, they need an appointment. There are multiple outlets nearby
3. Midas Touch - \$40, they need an appointment. It is located on Airway Rd near McDonald's

Appointments are usually required for these inspections because of the huge demand.

3. No loans are available: You will typically not have any payment plans or installment options when you are new to the US because you have no credit history. You must pay all at once for a car. If budget is an issue, opt for a cheaper car. Whatever you spend on a car, it is definitely worth it because of the freedom it gives you.
4. If you are planning on buying a car jointly, please be aware of the issues that it may entail. If you buy cars with others, you will have liability issues in case of any accident, even if you are not present. Furthermore, there may be disputes on when and where people get to use the car. If you want to go to Dayton and your co-owner wants to go to Columbus, that may create friction. It may be advisable to buy a car on your own name without any contribution from others.
5. Insurance is expensive: You may end up spending anywhere from \$55-\$500 for insurance. If you do not have insurance, that could end up being very expensive and is not recommended to travel at any time. If you are stopped by an officer of the law, you may be asked for proof of insurance. Furthermore, state law requires that you mandatorily have third party liability insurance for
 - \$25,000 for injury/death of one person
 - \$50,000 for injury/death of two or more people
 - \$25,000 for property damage in an accident

11. Fun

Life in college is incomplete without fun. Luckily, there are a ton of options to have fun while at Wright State.

1. On-campus: The campus is always bustling with activity, there is some event going on all the time. There are a plethora of clubs, games, sports activities, and much much more. Something is always up in the Student Union Atrium. To be kept abreast of all the activities on campus, you can do the following
 1. Stay subscribed to the [UCIE newsletter](#). Enter your email here if you haven't already subscribed.
 2. Check the [CORQ app](#)
 3. Check [Engage](#)

2. Others: Apart from Campus, you have several options in the nearby vicinity (okay, you need a car to reach many of these places but it's worth it). You can do the following around campus
 1. Hiking: [Glen Helen](#) at Yellow Springs is a fantastic place to go hiking. About 20 mins drive from Wright State, it is completely free and is incredibly rejuvenating. You'd love the place on any day, especially on weekends. The town of Yellow Springs is also a nice place to check out, it is a nice quaint town.
 2. Parks: To relax or for camping.
 1. [Riverscape metro park](#)
 2. [Beaver creek wildlife area](#)
 3. [Metroparks](#)
 4. [Eastwood metro park](#)
 3. Laser Tag: Action filled games
 1. [Woodman laser tag](#) Near Greene mall
 2. [Laser web Dayton](#) At Centerville
 4. Bowling: You can play bowling at these nearby places
 1. [Round 1 Bowling and Amusement](#) Located in Fairfield mall
 2. [Beaver-Vu Bowl](#) On N Fairfield road
 3. [Poelking Woodman lanes](#) Near to Greene mall
 5. Arcade: Arcade Games
 1. [Scene75 Entertainment Center](#)
 2. [Skyzone trampoline Park](#)
 3. [Great Escape Game Dayton](#)
 6. Movies: You can watch movies at either of these cinema theatres
 1. [Regal Cinemas](#)
 2. [Cinemark at Greene mall](#)
 3. [Cinemark at Dayton South](#)
 4. [Cinemark at Huber heights](#)
 7. Sports: Playing cricket or volleyball, table tennis. Badminton, Raquetball, Squash at Student Union
 8. Shopping: You can go to the Greene mall and check out a plethora of shops. It is a great place to hang out as well. Another mall closer by is Fairfield Commons, you can ride the Greene Cats bus from the Student Union to reach Fairfield Commons.
 9. Eating out: From bread to steak, Mediterranean to Indian, Arabic cuisine, Korean food, Japanese food, you have a ton of options. Here is a list of a few of the restaurants
 1. Indian
 1. [Crossroads Biryani](#)
 2. [Jeet India](#)
 3. [Prem's Chennai Delight](#)
 2. Chinese
 1. [Bright Moon](#)
 2. [China Garden Buffet](#)
 3. Korean
 1. [Yung's Cafe](#)
 4. Japanese

1. [Tokyo Fairborn](#)
5. Middle-eastern
 1. [Taste of Jerusalem](#)
 2. [Yaffa Grill](#)
6. American
 1. [Bob Evans](#)
 2. [Golden Corral](#)
7. Fast food
 1. [Chipotle](#)
 2. [McDonald's](#)
 3. [Wendy's](#)
 4. [Starbucks](#)
 5. [Penn Station Subs](#)
 6. [Taco Bell](#)
 7. [Domino's Pizza](#)
 8. [Marco's Pizza](#)
 9. [Pizza Hut](#)
10. Clubs :
 1. [W O wright's grill & pub](#)
 2. [Tuty's](#)
 3. [Oregon District](#)
 4. [Flanagan's](#)
 5. [Timothy's](#)

For More Events Check out DaytonLocal.com. It has all the updates about what's going on in Dayton including parades, plays, etc.

12. Health

Healthcare in the USA is expensive. The system may work very differently from your country and it is prudent to have health insurance. Luckily for you, Wright State already has health insurance that you pay for on a semester basis. You can use this health insurance without fear of high hospital bills. Health Insurance is mandatory for all international students at WSU.

If you use Student Health Services which is presently located in Wright State Physicians, all of your checkups and tests are covered by insurance with no deductible. This means that you do not have to pay anything at all if you go to Wright State Physicians. We recommend that you always start with Student Health Services for your medical needs. If you need to see a specialist, they will refer you to them.

Please call ahead for an appointment. Here is the [link](#).

The main concept in the US that is irksome is that if you have any need urgently, oftentimes, you will have to go to urgent care clinics. You should avoid going to the urgent care clinics, unless it is an urgent matter. If you have some issue and you want to get a check-up done, you need to

make an appointment and that may be anywhere from 1 week to many weeks away. This is especially true in the US.

It is cheaper to avoid using an ambulance unless it's an emergency. You can drive to your destination or ask someone to drop you off.

In case of any health insurance matters, please reach out to Nancy Kaupp at studenthealthinsurance@wright.edu

13. Shopping

There are these main options for shopping

1. Amazon - The granddaddy of all places, you can get anything here. If you have Amazon Prime, you can get 1 Day delivery for many items. [Click here to get 6 months of free Amazon Prime](#). Please note that not all items are cheaper on Amazon. Some of them are cheaper at retail stores like Walmart or Meijer.

If you already have an account with Amazon in another country, you may need to change your marketplace by contacting customer support.

2. Walmart - You can order online or visit the store in Beavercreek. It has nearly everything under the sun. It is almost always the cheapest possible option.
3. Meijer - The closest to campus, it is also a pharmacy that you can select to receive medicines in case your doctor prescribes any.
4. Costco - Membership required, but if you shop a lot, it may be worth it. You can also go with a friend who has a membership and shop. It is a little further away from campus and is located in Centerville. Membership is either \$60/year or \$120/year based on the plan you select. Two people can use it.
5. Sam's Club - is a discount store by Walmart and is nearby to campus. While it does not offer as many options as Costco, it is still an option. Membership is required here. Costs \$60/year. Two people can use it.

The benefit of Costco and Sam's Club membership is that you can get some discount on gas if you have a car. It is only 5c/gallon but it is still something, the price of gas is also cheaper typically. So, you get a double discount. You can also buy Tires for cars and get free tire servicing etc. These are the perks of membership.