

# **The Essential Scripps**

## **Graduate Student**

### **Survival Guide**

Updated as of: January 2023

Brought to you by the California Graduate Student Council

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# Introduction

*Welcome to the Graduate Program at The Scripps Research Institute! We're excited to have you be part of our student community :)*

*Grad school is hard enough. Transitioning to a new program, and likely a new city/state/country, can be difficult. We hope that this guide, which covers how to adjust to San Diego life, will be helpful for you as you start your graduate training and beyond. We also recommend this guide for current students looking for additional resources, tips, or simply where to get dinner over the weekend!*

*There are some broad resources listed at the end of this document, but you can always reach out to us at [gsc\\_ca@scripps.edu](mailto:gsc_ca@scripps.edu) if you have any questions or issues. You can also check the Graduate Program section of the Intranet once you officially start for information on program policies, courses, and other academic information.*

*As the CA Graduate Student Council, we are here for you to make sure you have the most effective and successful training experience. Do not hesitate to reach out to us at any point with questions, comments, issues, or suggestions.*

*Sincerely,  
CA Graduate Student Council*

# Housing Guide

## Overview

It will be more expensive to live alone without housemates. A private studio costs **minimally** around \$2000 a month. A private 1 bed/1 bath (1b/1b) apartment can go for \$1800 and up. Many students do choose to have roommates or housemates to bring down rent costs. Cost of living also generally goes down as you move further away from Scripps.

It is recommended to have a car, since the bus gets really crowded with UCSD undergraduates. It can take a much longer time to use the public transportation in San Diego than driving, especially around Scripps.

## Where to look for Housing

1. There are many websites dedicated to apartment, condominium, townhouse, and house listings for purchase and rent. Many examples of these include:
  - a. [Apartments.com](https://www.apartments.com)
  - b. [Zillow.com](https://www.zillow.com)
  - c. [Trulia.com](https://www.trulia.com)
  - d. Many others you can browse by searching "San Diego Apartments for Rent" or something similar

Many of these websites contain listings and appropriate contact information for the leaser/seller. Be prepared to attend many open houses to figure out which place is right for you.

2. Scripps Classifieds: Scripps members periodically send out emails about housing opportunities, which are generally safe and can be pretty good deals. This will require you to actually access these emails, although the Graduate Office can forward these to you if you don't yet have email access.
3. [UCSD Housing Group on Facebook](https://www.facebook.com/UCSDHousingGroup). This is a place for UCSD students and other students in the area to post about housing. You can find undergraduate/graduate students looking for roommates here as well.
4. Facebook Marketplace: You can find full apartments for rent as well as private 1b/1b rooms in an occupied house. If you use Facebook, this is a good tool to directly communicate with the people posting the ad, but beware of scams (see tips below).
5. Craigslist: Some people have found great housing deals here, but there are more scam posts on this site than others. This can be a good resource if you are familiar with Craigslist and ideally once you are a bit more familiar with the San Diego area and housing prices.

Tips borrowed from the UCSD Housing Group Page (May 2020)

- Do not send any security deposit to anyone without seeing the room in person or through a \*live\* video chat. If video, make sure they show their face and the outside of the unit, so

you can check against Google Maps. Better yet, have them show the apartment/house number.

- If the price is really low, it's a scam. For housing reasonably close to UCSD, single rooms are usually \$850-1000, master bedrooms around \$1200, halves of shared rooms \$600-700, and living rooms \$400-500. As the distance from the university increases, these prices drop a bit.

- Most scams involve you talking to one person from the group, then they forward you to a different person who isn't in the group, who asks for the deposit. It's unlikely for this process of being sent to another person to be legitimate--if you're subleasing a room, usually the person you're sending the money to is the existing tenant who listed the room, and if you're renting a whole unit, you'll be dealing with a formal application process and credit check.

- Another common scam is someone saying they are "out of town" so no one can show you the unit, but the house is available for immediate move-in. This is usually coupled with really nice pictures and/or a price that seems way too low for the neighborhood or quality of unit. Unless you trust the person, you should always see the unit in person.

- Any discussion of mailing you keys is a massive red flag.

- If someone pays you too much for something, do not send the extra money back, even if the original money you received has cleared in your account. Contact your bank and tell them you suspect fraud.

## When to Look for Housing

San Diego is similar to most big cities in the U.S. where properties generally become available 4-6 weeks (possibly even sooner) before the move-in date. Most move-in dates are the 1st or 15th of the month, but depending on where you rent from you may be able to work out a deal to move in a bit earlier/later. Long-term rentals (1+ years) are preferred by landlords, but you should be able to find short-term or month-to-month rentals if needed (UCSD students will often sublet their rooms over the summer, and usually independent landlords are more likely to offer shorter-term leases, especially farther away from Scripps).

You'll usually see the biggest variety of listings go up in the summer from college students subletting or leaving their apartments and another surge during December/January. You will still be able to find housing outside of these times, but your options may be more limited.

If you have specific items that you require for your apartment (in-unit laundry, off-street parking, pets allowed, etc.) or are only looking in specific neighborhoods, searching for a good place can feel like a part-time job. We recommend constant monitoring on apartment sites/Facebook, and if you see a place you like, **do not wait** to contact the seller and set up the earliest possible time to schedule a viewing. If you really like a place, be prepared to submit an application that same week or even the day you visit it. Listings can get taken really quickly, especially in the summer.

## Neighborhoods

Here is a [clickable and interactive map](#) of most San Diego Neighborhoods with descriptions. It doesn't completely distinguish all neighborhoods, but is a good starting point if you're not from the area.

By no means definitive, here are some of the popular places students have chosen to live:

### University Town Center (directly south of Scripps, known as "Golden Triangle" or UTC)

- Area closest to La Jolla, school, and the Westfield UTC mall.
- Best if you don't want a car/don't have a license, and there are lots of bus stops scattered around. Very bikeable, but beware people can drive 50 mph (about 80 km/h) on Genesee. Bike lights and helmets are highly recommended, especially in winter months when it gets dark around 4pm.
- Can avoid most rush hour traffic (average drive time is 10 min), although rush hour can still take you up to 25 to 30 minutes depending on how many lights you get stopped at.
- Cheapest way is to find a 2b2b apartment and find an undergrad to take the living room. Living rooms tend to be huge so shouldn't cause you too much of a problem.
- This area is generally more expensive than other parts of San Diego.

### Del Mar/Carmel Valley (north of Scripps)

- Suburban area with mostly housing and shops, similar to UTC (and similar price range) but with fewer undergrad students.
- Can avoid rush hour traffic because you travel in the opposite direction and there are 2 ways to get to campus - I-5 and Torrey Pines Rd (although there is often still a little backup in the evening, similar to UTC).
  - Bike friendly if you can take Torrey Pines Rd or the walled bike path that follows I-5 from the Sorrento Valley exit past Genesee. Both options have a large hill.

### Mira Mesa (east of Scripps)

- If you're a suburb person you'll like it, but many others also find it boring. Much quieter neighborhood than UTC, Pacific Beach, or North Park/Downtown.
- Can be really cheap if you join as part of a house (5-6 people). For example, one of us was in a super huge nice 6 person house, paying \$700/month rent.
- Community is generally tamer undergrads (the party people would be in UTC or PB) or professionals working in Sorrento Valley (Qualcomm, biotechs, etc.), so if you're into a more stable, calm area, Mira Mesa would be recommended. Many students/postdocs with families tend to live here.

- 1b1b's are harder to find and are similar in price to UTC so not really worth it. In this area, I would recommend finding housemates, and the price range would be \$600-900/person in a multi-person house.
- Plenty of street parking.
- While there are a couple different route options to commute to Scripps, the main ways are Sorrento Valley Rd and Miramar Road. The train goes through Sorrento Valley Rd, and when it passes, you can get stuck during your commute. Usually it's about 18 minutes, but with traffic be prepared for it to get up to 40 minutes during rush hour (8-9am, 4-6pm).

### Pacific Beach (PB, southwest of Scripps)

- Walking distance to the beach.
- Rush hour is not great. Most people take surface roads (consistent 25 min) vs the highway (15 min off-peak hours, up to 45 min peak hours) due to congestion.
- Generally cheaper (potentially grimmer). Undergraduates from UCSD like to party in this area. Lots of divey bars.
  - This is true of main PB (houses right near Garnet Ave, Grand Ave, Mission Bay Dr), but if you find a place in North PB, or south near Crown Point, it's definitely quieter. Most places here may not have on-site parking though, and street parking can get bad as you get closer to the beach.
- Apartments here may not come with off-street parking or laundry in the building, so be aware of this! Street parking can be difficult to find late at night or weekends, and you may have to take your laundry to a laundromat.

### Clairemont (southeast of Scripps)

- Quieter part of San Diego that is conveniently located close to Mission Bay, grocery shops, Costco, and Convoy.
- Not too far away from Scripps (10-15 min off peak, 20-30 min rush hour).
- If you're looking to rent an actual house vs apartment, you're more likely to find that here.

### Mission Valley (South of Clairemont, further south of Scripps)

- Sandwiched between Clairemont and North Park, along the San Diego River (yes, there is a river!)
- Contains two malls: Westfield Mission Valley and Fashion Valley Mall.
- Many shops (including Costco, IKEA) and restaurants in the area.
- Close to beaches, downtown, shopping, and located about 20 minutes away from Scripps (35-45 min during rush hour).
- Housing tends to be more expensive than areas around it (Linda Vista, for example).
- Area is currently in the process of getting revitalized/gentrified, so there can be construction delays/road closures.

## North Park/University Heights/Hillcrest (south of Mission Valley, east of downtown)

- The more “fun” neighborhoods in SD - plenty of restaurants/bars/shops, and can be walking distance to Balboa Park.
  - North Park is seen as more of the “hipster” neighborhood, Hillcrest is very LGBTQ+ friendly (Pride takes place here).
  - University Heights is very family-friendly and within walking distance to bars and restaurants. It also features the Old Trolley Barn Neighborhood Park, which in pre-COVID times hosted free concerts, movie screenings, and swap meets.
- Housing prices are a bit cheaper here, with University Heights being the cheapest, but many units are becoming renovated, so prices are increasing.
- Not all units here will come with off-street parking (or only 1 space per apartment), and street parking in some areas can be tough, especially late at night or weekends.
- Average time to Scripps off peak hours is 20 min, but with rush hour traffic, it can easily take 1 hour, especially in the evenings on the I-805 South. Unfortunately you are limited to using the freeways, no surface road alternatives.
- If you live in Hillcrest, you may be able to sneak onto the UCSD Health hospital shuttle that connects the Hillcrest Hospital to the La Jolla hospital (technically this is only for UCSD people, but they rarely check ID). It is another 20 min walk from the shuttle stop on UCSD campus to Scripps, or you can bike or take an MTS bus.

## Other great neighborhoods of San Diego

San Diego is a huge, widespread city, so there are plenty of other neighborhoods not listed here. Other popular places where Scripps students live are Ocean Beach (hippie/eclectic surfer vibe), downtown (this may become more popular once the downtown-UCSD trolley line is finished), North County (area encompassing north of Scripps to the county border, towns include Solana Beach, Encinitas, Carlsbad, Oceanside), and La Mesa (general area of SDSU, so you can find cheap housing here). Each neighborhood has their own vibe, and many people love the neighborhoods they live in. However, rush hour traffic will be horrible (on average 45-90 min). The farther you're willing to go and the more flexible your schedule can be, the cheaper housing will be, especially if you're in a position to own instead of rent.

## What is Needed to Sign the Lease

- Rental Application
  - This is usually where you will provide proof of ID/income (below), and often landlords will run a credit score check on you to make sure you don't have any issues with payments or loan defaulting.  
*\*If you do not have credit history, you may be required to have a cosigner on your lease (someone who can pay for you in the event you cannot make your rent payments) - not all apartments allow cosigners\**
- Passport/Driver's License/State ID for proof of identification.

- Proof of income: They usually ask for pay stubs. If you are a new student and haven't gotten paid yet, an offer letter with the stipend amount should also work.
- Renter's Insurance
  - Many places in California require renter's insurance being set up before moving in. Ask your landlord or leasing office which insurance(s) covers the place you live, and which one they recommend. Most big insurance companies (Geico, Allstate, State Farm, etc.) cover apartments in San Diego. Basic coverage is usually enough, although some leases will specify a higher liability coverage or higher deductible.

## Setting Up Your Apartment

### Rent Payment:

Most independent landlords will accept cash, check, or cashier check (a check written directly by the bank). They may also prefer wire transfer/direct transfer between bank accounts. If you go through a property management company, they often have online portals where you can pay your rent through direct transfer from your banking account to the leasing office. In some cases, you can also pay with a debit card or even credit card, but it is very likely that you will be charged a service fee.

*\*If you need help setting up a bank account, refer to the International Student Guide\**

### Utilities:

- SDG&E (San Diego Gas & Electric)
  - In San Diego, usually you need to set up your electricity account with SDG&E **before** moving in. If you do not have a SSN, you need to set up the account **in person**. It is possible to talk to your landlord or the leasing office and ask if they have any suggestions (if they have many international clients then they should be well aware of this situation). Or if you have roommates or friends who have a SSN, they can use their SDG&E account to include your apartment address, and you can pay your electricity bill to your friend. You can switch back to your own account any time online after you have your own SSN and your own SDG&E account.
  - Once you set up an account, you can set a date for them to begin service at a residence.
  - For more information, look at the SDG&E official site: <https://www.sdge.com/>
- Internet
  - Check with the landlord or leasing office to see which providers are available. The 2 main options in San Diego are AT&T and Spectrum, and unfortunately quality of service can be really hit or miss. If you live farther away, or have a house, you may have some additional options (Verizon, Time Warner, Cox). Be on the lookout for sign-on bonuses that can significantly reduce the price for the first year.

- You can contact the provider and schedule installation of the internet at home. In most cases, you will need to rent the provider's router and need in person installation, which will cost extra. But sometimes, depending on which provider you get, it is also possible to connect your own router and have the provider activate your internet online or over a phone call.

**Furniture:**

You can get furniture from IKEA, WayFair, Living Spaces or other places like the Home Depot. You can also order furniture online on Amazon. Craigslist is a good place to look for second-hand furniture. Once you are enrolled in the Scripps classifieds email list, you may receive second-hand furniture sale or yard sale information there too. On Facebook, you can use Facebook Marketplace or join a group such as UCSD Free and for Sale, which feature a constant stream of furniture deals.

For IKEA, you can shop in store and ask for them to deliver the furniture for you after checking out (this service has been disrupted by COVID pandemic, don't know when they will resume), and usually it is same-day delivery (if you shop before 1 pm), or next-day delivery. Or, you can order online on the IKEA website, but the delivery options are usually 7-14 business-day delivery.

You can also rent a U-Haul truck or van to transport furniture yourself for cheaper, especially if you find good deals through Craigslist/Scripps Classifieds/Facebook Marketplace that are pick-up only. You **will need a valid driver's license** (does not need to be CA, but pretty sure it still needs to be a US license). U-Haul website:

<https://www.uhaul.com/Locations/California/San-Diego/>

# Transportation

## Buying/Maintaining a Car:

### Where to buy a car:

- New cars: there are lots of car dealerships around. The closest to Scripps are in Convoy/Kearny Mesa, but there are also lots of dealerships in North County (Carlsbad, Escondido) and south/southeast San Diego (El Cajon, Chula Vista).
- Used cars: You can look into car dealerships, Craigslist, Hertz (it is a rental car company, but they also deal in used cars). Once you are listed on Scripps mailing lists, you will also be able to receive car sale information through internal emails.
  - In California, the dealer has no legal responsibility to fix used cars before reselling them (although they usually do). You can check the car's Vehicle Identification Number (VIN) number on [Carfax](#) to see the car's history (including transactions and repair history), or simply request a free report from the dealer. It is highly recommended to have the car checked in an independent body shop of your own choice to make sure there is nothing wrong with the vehicle.
- Tip: Make sure you compare prices online before actually going to buy a car. You can negotiate much better with the dealer if you know what price is reasonable (Kelley Blue Book is a very popular site to gauge car value). If you are not familiar with cars, take someone who knows cars with you, just to show the dealers that you do know what you are doing and what you are looking for.

### What do you need to buy a car:

- Valid proof of ID (passport, driver's license) to buy a car from a dealer. Some places also ask for proof of income or proof of residency, but usually these are optional if you don't need to apply for a car loan.
- Technically you do not need a driver's license to buy a car. However, if you do not have a driver's license, you cannot complete car registration and you cannot set up your car insurance on-site, and you need another person with a valid driver's license to drive the car back for you. A permit will do for registration and insurance purposes, but you still need another person with a valid CA driver's license present to drive the car (including test drives).
- Payment/credit information
  - FYI: As a new international student with no credit history (even if you have SSN), it is extremely hard to get a car loan or financing with a reasonably good annual interest. You can apply for financing, but you should expect the annual interest to be above 4%.
  - Paying in full on-site is the most convenient way to go. Depending on the dealers, sometimes they will allow bank checks or even credit card payment.
  - Scripps offers small loans (up to \$5000) which may help with the buying process, but the total amount is usually not enough to cover the price of a car unless you are buying a fairly used one.

**Car registration:**

You need to register your car to the CA DMV regardless of where you buy your car. If you are buying a car from the dealer, they usually help you with the registration process (you will probably need your proof of identity). If you are buying a car from an individual, you need to go to the DMV for registration yourself.

When the registration is done, you will receive the registration in mail. You should always have the registration stored in your car and have it available while you are driving.

If you have a car from out of state, you have 90 days to transfer your residency/license/registration. Although some students use the loophole that we are “students” so we are not required to transfer registration, we technically still need to since we are living and paying taxes in CA (if you ever get pulled over by a cop and you have out-of-state registration/license, they will not be happy).

For more info, visit the CA DMV webpage: <https://www.dmv.ca.gov/portal/vehicle-registration/>

**Car insurance:**

You are legally required to have car insurance in CA, and you need car insurance set up to complete car registration. If you are buying a car from the dealer, they are very likely to ask you to set up the insurance on-site and recommend you an insurance agent. You do **not** have to set up your car insurance through the recommended agent and you can always choose your own. It is always good to get some quotes from different agencies to find the best balance of cost vs protection. Some of the big names for car insurance include but are not limited to: GEICO, Progressive, AllState, State Farm (and many of these also have renter’s insurance, so you can possibly save money by getting both through the same agency).

You will at least need a driver's license number (also printed on your permit), VIN (vehicle identification number), and bank account for setting up and paying for car insurance

## Public Transportation

**Bus:** The Metropolitan Transit System (MTS) is the main bus system in San Diego county. You can check their website for schedules and routes between your apartment and Scripps: <https://www.sdmts.com/schedules-real-time-maps-and-routes/bus-routes>. The 201, 202, and 204 are the primary buses in the UTC area. The 101 bus line run by the North County Transit District stops right in front of Scripps and uses the same payment system. Bus passes start at \$2.50 for 1-way, or \$72 for a monthly pass (covering trolley and bus fare), which you can buy online or in-person at various locations: <https://www.sdmts.com/fares-passes/compass-card>. The Compass Cloud mobile app makes purchasing and using tickets much easier (for all types of public transportation).

**Train:** There is a COASTER train line which runs from downtown to Oceanside that stops at Sorrento Valley (~10 min from Scripps). There is a shuttle that transports you between the Sorrento Valley station to Scripps area (MTS bus 978, stops #47, 48, 54, 55:

<https://gonctd.com/services/coaster-commuter-rail/>). This is a good option if you live in North County or downtown, however monthly passes start at \$161 so it may be difficult to pay for if you also have a car. <https://gonctd.com/fares/fares-passes/>

**Trolley:** The trolley covers areas from Santee/El Cajon, through downtown, and down to the border with a variety of stops in between. The trolley was recently expanded to include stops through UTC and into UCSD, making this a viable option to get to Scripps. The closest stop still takes about a 30 minute walk to get to Scripps, but if you have a bike or similar transportation, this may be possible. Standard fare is \$2.50 one-way and \$72 for a monthly pass (covering bus and trolley fare). <https://www.sdmts.com/transit-services/trolley>

## Biking

The Torrey Pines/La Jolla/UTC area, like most of San Diego, is very bike friendly. If you live in UTC, it is about a 3-4 mile (~5-6 km) bike ride each way to Scripps, and there are bike lanes pretty much throughout the area. Cars can go pretty fast on the larger roads (on Genesee Ave/Torrey Pines Rd it is common for cars to go between 50-60 mph) so you definitely should wear a helmet and have reflective stickers/clothing if possible for biking in the dark. Biking through the UCSD campus is generally safer and flatter if you live close enough.

You can also bike from Clairemont or Del Mar if there are surface roads that connect you to Scripps, although there are large hills along both routes that can make this commute quite a solid workout! This is an additional 1-2 miles each way.

# Working at Scripps

## Getting to Scripps

### Driving

- **Parking.** There is a parking lot in front of the Beckman, Molecular Biology, and Immunology buildings, but it is off-limits for students during the day. You can park here after 3PM on weekdays and all day on weekends if you can find a spot. If you choose to carpool, you can apply for a spot on top of the Immunology building; this parking lot also has electric car chargers. All students can park at Lot 2, next to Hazen and the NMR facility. Dorris Neuroscience Center has its own parking lot, and there is a separate gated parking lot between Lot 2 and the Dorris Neuroscience Center for students to use (Lot 10). Currently while construction is underway in Lot 2, students can park in the MD Anderson Cancer Center parking lot nearby Hazen/Lot 2.
- **Traffic.** Northbound and Westbound in the morning have the heaviest traffic. Eastbound and Southbound get busy in the afternoon. Traffic picks up between 7-9am and 4-6pm, and starts earlier on Friday afternoon. You may wish to shift your schedule around these times if you wish to avoid traffic.

### Cycling

- In the Dorris Neuroscience Center, bikes can be stored in the garage. Bike racks are available for students. It is not allowed to store bikes in your office here.
- There are nice bike racks on the lower level of the IMM parking garage (on the other side of the wall across from the coffee cart), outside Beckman (to the right as you look at the building), and outside the grad office under the ramp. The Beckman one also has a pump and a small assortment of tools to work on your bike. Some people also just carry their bikes into their offices.
- You'll want a bike lock, but bike theft is rare to unheard of as long as you don't leave your bike here for weeks or something. Small accessories like lights do sometimes go missing, so bring those with you when you lock your bike.
- San Diego is a hilly city. The flattest routes go through UCSD and don't travel more than ~4 miles from Scripps into UTC.
- Most but not all roads near Scripps have bike lanes. On roads without one, there is often a bike symbol printed in the rightmost lane; this means you have the right to the entire lane. Bike in the middle of the lane so people get the picture that they need to change lanes to get around you (and so you don't run into an opening door from a street-parked car); most drivers are used to cyclists.

### Public Transportation

- See Transportation section for specific options.

- Schedules are usually pretty consistent, with some longer-range buses possibly getting delayed because of traffic.
- Most public transport options have different weekday vs weekend schedules, so **check carefully** before planning your experiments or else you'll probably have to call Uber or Lyft.

## Facilities

### Coffee

**On campus/walking:** Immunology Coffee Cart in front of the immunology building, Scripps Hospital Cafeteria, Oriste Fairway Cafe.

**Short drive:** Starbucks in the La Jolla Village Shopping Center, Zumbar (near Sorrento Valley train station - a lot of Scripps PIs actually like to come here), Copa Vida (Sorrento Valley) and Bird Rock Coffee Roasters near Torrey Pines State Beach.

### Local Food Spots

**Walking distance:** Scripps Hospital Cafeteria (\$), Sanford Burnham Cafeteria (\$), Oriste Fairway Cafe (\$\$), Sanford Consortium Bella Vista Cafe (\$\$), Parakeet Cafe (\$\$), Farmer and the Seahorse (\$\$)

**Short driving distance:** Roberto's (\$), La Jolla Village Shops (\$-\$\$), Del Mar Highlands Town Center/One Paseo (\$-\$\$\$)

### Gym

Shiley's Sports Complex is a gym students can use that is shared with the Scripps Hospital. It's located on the other side of the hospital. Membership is free for Scripps Students, just make sure to talk to Rocky or the front desk person to get a membership. You do sometimes run into Scripps PIs here.

You also have the option of choosing an off-campus gym membership which is reimbursable by the graduate office up to \$45/month. Scripps has a deal with 24h Fitness (multiple branches across San Diego) where we can get a reduced membership rate. To qualify, either go to [www.24hourfitness.com/corporate](http://www.24hourfitness.com/corporate) and enter discount code: 73378; go to the gym and bring a current pay stub, photo ID, and discount code: 73378CORP; or call 800-224-0240.

Memberships start at \$28 for the basic gyms and \$45 for the fancy ones (like the one in UTC). There are also many other gym facilities, YMCAs, dance studios, climbing gyms, etc. that are eligible for reimbursement.

You must keep every receipt (online or physical) and submit it for reimbursement. *Expenditures over a year old will not be reimbursed by the graduate office.*

# Healthcare/Insurance

## Medical Care

Our health insurance is actually the best plan on campus, better than postdocs/staff/maybe even some PIs. We have an Aetna PPO plan, and if you stay in-network, you will have **ZERO** expenses for any medical-related things, from doctor appointments to emergency room visits to many basic lab tests/exams/treatments (we also have 100% coverage for urgent care visits, but be careful as they may not all be in-network). With a PPO plan, you are not required to identify a primary care physician (PCP) like with an HMO plan, and you are also not technically required to get referrals from a PCP to see a specialty doctor (allergy specialist, dermatologist, etc). However, if you find a PCP you like, it's nice to stick with them so you have someone who is more educated about your medical history.

You can use the Aetna website to find doctors in our network. Pretty much any of the Scripps Health doctors/hospitals are in-network, and as a bonus most of the offices/hospitals are located very close to Scripps. Scripps Green Hospital is also right next door to campus (behind Beckman), which is one of the main locations for a variety of medical departments. You can call Scripps Health Mon-Fri from 7am-7pm to get more info/set up appointments, and once you start going there, all your medical info will be put onto MyChart (accessible online and via app) so you can schedule appointments, view test results, etc., more easily.

If you are younger than 26 and still on your parents' insurance plan, we recommend still signing up for the Scripps plan! You are allowed to have multiple coverage plans, and it can often be beneficial in certain cases (for example, if you have to go to an out-of-network doctor, the other insurance may cover it, or for prescriptions, the other insurance may have lower or no co-pay).

## Prescriptions

We go through Optum Rx for our prescriptions, and you will receive a physical card in the mail once you sign up. Most pharmacies should accept this insurance, and there are plenty of pharmacies (CVS, Rite Aid, even the pharmacies at Target, Vons, Costco, Walmart) in the San Diego area. For the majority of prescriptions, if you can get the generic version, you will have a \$10 co-pay for a 30-day supply. *There is also a mail-order prescription option where you can get the same generic for \$20 for a 90-day supply.* If you need a brand-name prescription, you will have to pay \$35/month or \$70/90 days.

## Work-related Injury

In cases of **work-related** incidents or injuries, you **must** go to Sharp-Rees-Stealy in Sorrento Valley. You can find this information on the Intranet, and this should also be included as part of each lab's emergency protocols. Scripps will pay for any medical costs associated with the

injury, and if you have to take medical leave due to this injury, Scripps will still continue to pay your stipend.

## Mental Health

Scripps has on-campus counselors on both campuses in the Counseling and Psychological Services Department (CAPS). You get 10 free consultations/year at Scripps (sometimes more if needed, on a case-by-case basis). If you need more counseling sessions, CAPS maintains a list of therapists in the network. You are not required to see them all 10 times before seeing an off-campus therapist, but they require 1 appointment so they can direct you to the right specialist. With our health insurance, 100% of outpatient therapy is covered (and 100% of in-patient therapy for more serious cases).

You don't have to go see them for just mental health, if you need someone to talk to they are there for you! They can be helpful for working through short-term challenges as well. Just remember they are mandatory reporters under Title IX, and therefore are required to report instances of sexual violence, discrimination and threats to student well being and/or the institute.

CAPS counselors also host a variety of group sessions, from stress management to learning about certain topics to adjusting to life in the US. You can always email the CAPS office to get more info on the services they have.

## Dental

Our dental insurance is through Delta Dental. Through our plan, we get basic cleanings and yearly X-rays 100% covered, but any services outside of that are not fully covered (\$50 deductible [amount you have to pay before insurance kicks in] and then only 90% coverage in-network). So take care of your oral health!

## Vision

Our vision insurance is through Vision Service Provider (VSP) as of January 2023 and covers yearly eye exams (NOTE: only the basic eye health/glasses exam, and there is a \$10 co-pay. A contact lens exam will cost you extra) and a \$150 yearly allowance for either standard glasses lenses or contact lenses (the allowance will cover about 6 months of contacts if you wear them regularly/daily). Every 2 years you can also get a new pair of glasses frames. Depending on where you go for eye care/services, they may not take your insurance up front and you may have to file a claim for reimbursement (claim form available on Intranet, bring with you to the eye care facility).

# Money

## Taxes (for residents\*)

As a first year graduate student you will be paid a stipend of \$40,000 annually (stipends may change as cost of living in San Diego changes). **Stipends count as taxable income.** Because you are paid a stipend, which is classified differently from money paid off a grant, the graduate school is not required to deduct taxes. This means that you are responsible for paying taxes on a quarterly basis to both the federal (Internal Revenue Service) and state (Franchise Tax Board) government. To calculate federal estimated taxes owed, refer to this [link](#), and fill out form 1040-ES. To calculate California estimated taxes, refer to this [link](#), and fill out form 540-ES. Failure to pay on a quarterly basis, even if you can pay 100% of taxes owed at the end of the year, may result in a penalty by the IRS if your final taxes owed exceed \$1,000, although the penalty is usually small.

Once you join a PI's lab, you will be moved onto their grant, and depending on the funding source you may no longer be required to file taxes quarterly. If you are paid on a Graduate Program Fellowship or external fellowship, you may have to continue paying taxes as above.

**\*Even if you are not a U.S. citizen, you may be considered a “US resident for tax purposes” if you meet the substantial presence test.** See [here](#) and [here](#) for details.

**Tax Software.** If your Adjusted Gross Income (AGI) is less than \$72,000, which it probably is as a graduate student, then you are eligible to file your taxes for free using IRS Free File partners. TurboTax and H&R Block both support estimated tax payments and stipends (H&R Block specifically has an income category that includes taxable scholarships, which makes it easy to use). If you have additional income sources (interest/dividends from stocks, for example), you may need to pay to use the upgraded versions of these softwares. The Graduate Program Intranet also has a section on tax education, including recorded webinars and links to basic filing forms.

## Academic Allowance

The graduate office will cover 50% of academic expenditures yearly (does not rollover) up to \$1250. This means if you bought something or participated in something that costs \$2500, you or your PI are responsible for half and the graduate office will cover the other half. You can purchase hardware, software, courses, training, conference travel or anything else you can think of that relates to your graduate education (requires approval). You must write, submit, and get approval for your proposed expenses prior to the purchase. Furthermore, you can only use this to buy computers or electronic hardware once, and it must be prior to the end of your third year at Scripps. The money reimbursed **is taxable**. Get approval from the Graduate Office and submit your receipts within 30 days!

## Relocation Reimbursement

Scripps will provide relocation assistance to help with the initial cost of moving. Remember to *keep receipts* and *submit them for reimbursement within one week*. Briefly, reimbursement items include transportation, moving expenses of personal items, and hotels:

- **Relocation transportation**, either by airline, train, bus, or other public means, is reimbursable at coach fare. To travel by air, contact our travel agent, Shannon Young, at Corporate Traveler ([shannon.young@corporatetraveler.us](mailto:shannon.young@corporatetraveler.us) or 858-500-4699) who will bill Scripps. This includes baggage fees. Airline reservations should be made at least 21 days in advance of travel. Students driving to campus will be reimbursed for direct mileage from their residence to Scripps Research at a designated moving mileage rate (currently 18 cents/mile).
- **Hotel costs** will be reimbursed for up to 6 nights at \$200 plus tax. This can be used while driving cross country or if your apartment is not ready for occupancy, for example. If you have yet to find housing, an apartment or hotel near campus can be used for up to 4 weeks. Contact the Graduate Program Manager on your campus about this option.
- **Additional moving expenses** for shipping of personal items (including a car) will be reimbursed up to \$1500.

The direct link on the Intranet with the most up-to-date information (including the current mileage rate) is under the [Graduate Program Enrollment and Matriculation Policies](#).

## Student Loan Request

You can take out up to \$10,000 dollars in an interest-free loan to help pay for certain expenses associated with getting a degree at Scripps. For example, relocation costs, transportation/vehicles, and computers are eligible. Contact the Graduate Office if you are unsure what may be covered. Loans are paid through automatic stipend deductions over the course of 5 years. Once you leave the program, the remainder of the loan becomes due immediately.

# Food & Drink

## Notable Locations

- **Convoy Street:** The definitive destination for Asian food (Chinese, Dim Sum, Korean, Japanese, Thai, Vietnamese, and more). Located in Kearny Mesa. Recently named the “Convoy Pan Asian Cultural and Business Innovation District” by the San Diego City Council.
- **Little Italy:** Popular downtown destination for dining and shopping located close to the San Diego Airport. Has a lot of Italian restaurants but many other kinds of food too!
- **Gaslamp Quarter:** Located in the heart of Downtown San Diego, this area has tons to eat, drink, and explore. There are plenty of restaurants, bars, and attractions that are bound to catch your eye. Also features music venues and comedy clubs.
- **Miramar:** San Diego is the unofficial microbrewery capital of the country, and the Miramar area is home to many of the award-winning breweries in the city. There are also quite a few restaurants in this area, primarily fast food/fast casual dining.

## Grocery Stores

**General:** Ralphs, Vons, Walmart, Target, Whole Foods, Trader Joes, Sprouts

**Buying in bulk:** Costco (membership required)

**Asian:** H-Mart (Korean), 99 Ranch (Chinese), Zion (Korean), Nijiya (Japanese), Mitsuwa (Japanese), Marukai (Japanese), Seafood City (Filipino), Miramar Cash & Carry (Indian & Pakistani)

**European:** Mona Lisa Italian Food (Italy), RoVino the Foodery (Italy), Eurofood Depot Gourmet Market (French), Continent Deli (Polish, Russian, Ukrainian), Balboa International Market (Polish, Russian, Ukrainian), Pata Negra Market (Spanish), Tip Top Meats (German), Harvest International Market (European in general)

**African/Middle Eastern:** African Caribbean Market, Lizy Giddy African Market, Balboa International Market, North Park Produce

**Mexican:** La Tiendita Mexican Market, Carnival Market, Pancho Villa Farmer’s Market, Northgate Market

## Minority-Owned Businesses:

**Black-owned** businesses:

[https://www.sandiegomagazine.com/food-drink/black-owned-restaurants-to-support-in-san-diego/article\\_34bf7bac-a4f8-11ea-822f-1b60cc05e8ab.html](https://www.sandiegomagazine.com/food-drink/black-owned-restaurants-to-support-in-san-diego/article_34bf7bac-a4f8-11ea-822f-1b60cc05e8ab.html)

**Asian-owned** businesses: <https://helpasianbiz.com/index.html>

**Latinx/Hispanic-owned** businesses:

<https://www.thrillist.com/lifestyle/san-diego/how-to-support-latino-owned-businesses-in-san-diego>

## Taco Joints and Latin American

- The Taco Stand - La Jolla
- Tacos El Gordo - Chula Vista
- Tuetano Taqueria - San Ysidro
  - Queso birria tacos are exceptional
- Oscar's Mexican Seafood - Multiple locations including Pacific Beach
- Sayulita's - Mira Mesa
- Lucha Libre - North Park
- El Zarape - University Heights
- El Salvador Pupuseria and Restaurant - Normal Heights

## Dim Sum

- Din Tai Fung - UTC Mall
- Jasmine Seafood Restaurant - Convoy
- Emerald Chinese Cuisine - Convoy

## Sushi

- Sushi Ota - Pacific Beach
- Hidden Fish - Convoy (Omakase only)
- Kura Revolving Sushi Bar - Convoy
- Sushi Deli 3 - Convoy
- Sushi Diner - Linda Vista
- Kinoyume Sushi and Grill - UTC

## Ramen

- Menya Ultra - Convoy, Mira Mesa, Hillcrest
- Ajisen - Convoy
- Tajima - Convoy, Hillcrest
- Rakiraki - Convoy
- Chopstix - Convoy (careful, different from Chopstix Too)

## Chinese

- Spicy City (Szechuan) - Convoy
- Shan Xi Magic Kitchen - Convoy
- Chef Chin - Convoy
- Dumpling Inn - Convoy
- Sizzling Pot King - Convoy
- Tasty Noodle House - Convoy
- Sam Woo BBQ Restaurant - Clairemont Mesa
- Village Kitchen - Clairemont Mesa

## Vegetarian/Vegan

- Veggie Grill - UTC Mall
- Native Foods - Clairemont
- Plumeria Thai - University Heights, Encinitas
- Cafe Gratitude - Little Italy
- The Yasai (Japanese food) - Convoy
- Plant Power - Ocean Beach

## Indian

- San Idli - Miramar
- Surati Farsan - Miramar
- Punjabi Tandoor - Miramar
- Sattvik Foods - Miramar
- Charminar - Mira Mesa

## Thai

- Koon Thai - Convoy
  - Aaharn by Koon Thai is in UTC
- Star Anise Thai - UTC
- Bahn Thai - University Heights, Hillcrest
- Sab-E-Lee - Linda Vista
- Street Side Thai - North Park

## Italian

- Lorna's Italian Cuisine - UTC
- Cucina Urbana - Banker's Hill
- Barbusa - Little Italy
- Isola Pizza - La Jolla
- Cucina Enoteca - Del Mar
- Buona Forchetta - South Park

## Middle Eastern/African:

- Awash Ethiopian - North Park
- Mr. Falafel - Clairemont
- Simsim Mediterranean Grill - Clairemont
- Muzita Abyssinian Bistro - University Heights
- Micheline's Pita House - UTC

## Brunch

- Snooze - Multiple locations

- Great Maple - UTC Mall, Hillcrest
- Crushed - Pacific Beach
- Fig Tree Cafe - multiple locations
- Broken Yolk Cafe - multiple locations
- Breakfast Republic - multiple locations

## Dessert

- Extraordinary Desserts (cakes and other desserts) - multiple locations around downtown
- Bobboi Natural Gelato - La Jolla, Little Italy
- An's Dry Cleaning (gelato) - Normal Heights
- Figaro Dessert Cafe - North Park
- Pop Pie Co (pies) - University Heights
- MNGO Cafe - Convoy
- Somi Somi (ice cream in fish-shaped cones) - Convoy, Mira Mesa
- Stella Jean's Ice Cream (Handmade ice cream) - University Heights

## Bakery

- 85°C Bakery - multiple locations
- Wayfarer Bread and Pastry - Bird Rock (between La Jolla/Pacific Beach)
- Sugar and Scribe - La Jolla
- Con Pane - Liberty Station
- Charlie's Best Bread - Pacific Beach

## Coffee

- Zumbar - Sorrento Valley
- Bird Rock Coffee Roasters - multiple locations
- Copa Vida - Sorrento Valley (has good tea selection too)
- Better Buzz Coffee - multiple locations
- The Forum - Clairemont

## Boba/Milk Tea

- Ding Tea - multiple locations including UTC
- Camellia Rd Tea Bar - Kearny Mesa
- Yi Fang Taiwan Fruit Tea - Convoy
- Sharetea - multiple locations
- Gong Cha - multiple locations
- Happy Lemon - multiple locations
- Wushiland Boba (OO Tea) - Clairemont Mesa (in the 99 Ranch Market), UTC Mall

## Breweries (the SD big names)

- Stone Brewing - Escondido, Liberty Station

- Karl Strauss - multiple locations
- Ballast Point - multiple locations
- Coronado Brewing Company - multiple locations
- Modern Times - Encinitas, North Park, downtown

# Fun Things to do in San Diego

## Hiking

Torrey Pines State Park, Blacks Beach, Mission Trails Regional Park, Mt Woodson Trail (Potato Chip Rock: popular tourist attraction), Cuyamaca State Park, Cabrillo National Park, Rancho Penasquitos State Park, Ramona Grasslands Preserve, Anza Borrego (1.5 h from San Diego, beautiful desert environment with occasional wild-flower super blooms)

## Surfing/Beaches

La Jolla Shores, Blacks Beach (disclaimer: nude beach) , La Jolla Cove, Windansea, Sunset Cliffs, Ocean Beach (also has dog beach), Pacific Beach, Del Mar Beach

## Rock Climbing

Mesa Rim, Vertical Hold, Chillino

## Paragliding

Torrey Pines Gliderport

## Points of Interest

Balboa Park (features the famous San Diego Zoo, many museums, a Japanese friendship garden, open theater, events, and more!), La Jolla Cove (many sea lions), USS Midway Museum, Old Town San Diego, Seaworld, Birch Aquarium, Carlsbad Flower Fields, San Diego Zoo Safari Park (Escondido), Liberty Station

## Fishing

Free at any pier (Crystal Pier in Pacific Beach, Ocean Beach Pier (currently closed), Shelter Island Pier, Oceanside Pier, Imperial Beach Pier). Various lakes around San Diego with a permit.

## Farmer's Markets

Hillcrest Farmers' Market (Sunday 9AM-2PM), Little Italy Mercato Farmers' Market (Saturday 8AM-2PM), Linda Vista Certified Farmers' Market (Thursday 3PM-7PM), Pacific Beach Tuesday Farmers' Market (Tuesday 2PM-7PM).

## Shopping

Carlsbad Outlet Mall, Las Americas Outlet (on the border), Fashion Valley Mall, UTC Mall, Mission Valley Mall

## Concerts/Events

House of Blues, The Observatory North Park, Del Mar Fairgrounds, North Island Credit Union Amphitheater (Chula Vista), Viejas Arena (San Diego State University), Pechanga Arena, San Diego Civic Theater (Broadway shows/plays), Old Globe Theater (Balboa Park)

## Books and Art

Verbatim Books (North Park, exceptional independent, biweekly open mics), Warwicks (La Jolla, old and prestigious, often have authors come to speak), The Book Catapult (south of North Park), [La Bodega Gallery](#) (Barrio Logan, art gallery that also hosts biweekly very fun open-mics on Thursdays, owner is very nice), Barrio Art Crawl/La Pulga Flea Market (Barrio Logan, second saturday of each month), [Bread and Salt](#) (Barrio Logan, consistently great), Chicano Park (Barrio Logan, outdoor murals), [Lux Art Institute](#) & [SDAI](#) merging to form [Institute of Contemporary Art](#) (Encinitas and Balboa Park, offers opportunities for regional artists to sell their art), Whistle Stop Bar (hosts monthly Sketch Parties, everyone comes to do some art, can bring own supplies but also have butcher paper and markers/pens), [SWISH Projects](#) (small gallery in North Park, rotating exhibitions), [Mysterious Galaxy](#) (bookstore dedicated to genre fiction - sci fi, fantasy, mystery, comics)

# Safety

Scripps is located in Torrey Pines, in between La Jolla and Del Mar. The area is pretty much only hospitals, research institutes, and biotech/scientific companies. It is an extremely safe area. All campus buildings require ID access, and Beckman is the only building that has a separate visitor entrance with a security guard at the front desk. There is a guard at the desk 24hr/day, and in Beckman especially, there are other people around (other lab workers, janitorial staff) even in the evenings. You can ask the guard for help if you are locked out of a building or room.

The parking lots next to Hazen, on top of Immunology, and the overflow lot next to DNC are ID-gated at all hours. The lots next to DNC and Beckman are open, and the Beckman lot is monitored by a security guard during the day. There are overhead lights in the open areas/parking lots at night.

On campus, if there is an emergency call 911 or 77 (will connect to Scripps security) - however, cell signal can be spotty so if possible, use a campus phone. (For international students, in the US, 911 is for reporting a crime in progress, reporting a fire, or requesting an ambulance).

You might encounter potentially dangerous wildlife on campus, such as the venomous rattlesnake. Even coyotes have been spotted on or near campus. So keep a watchful eye, especially at dusk/dawn.

Most neighborhoods in San Diego are safe and have low crime rates, where bike theft is honestly the only major issue that occurs. There are some neighborhoods, especially closer to and in downtown, that can be a bit sketchy, so exercise caution especially late at night. San Diego Police non-emergency number (for reporting theft, crimes, drunk drivers, etc): 619-531-2000 or 858-484-3154

**If you or someone you know is experiencing a mental health crisis, please call (888) 724-7240 and/or go here for a list of local hotlines:**  
<https://up2sd.org/resources/mental-health-local/>

# Resources

## Peer Mentors

Diverse group of students dedicated to helping you answer questions about Scripps and transitioning to life in San Diego or navigating the complexities of Scripps. Feel free to reach out or attend panels with peer mentors. You can find a link to the peer mentor page [here](#).

## Dropbox

As a Scripps student, you get access to a Dropbox Business account with unlimited storage space to store files.

**Course Videos:** All classes are recorded and you can find the course recordings uploaded to your Scripps Dropbox account. You can watch course videos from previous years and from courses you did not enroll in.

## Graphpad Prism/Adobe

As a Scripps student, you can also get a free license for Graphpad Prism (statistical software) and Adobe products. You will have to file a ticket through IT, and your lab admin will have to confirm that these products are essential for your thesis research/project.

## Support for Off Campus Courses

Scripps will pay for you to take 3 credits of off-campus courses (such as at UCSD) for a letter grade or pass/fail that are necessary for your research and can be applied towards your 18 credit course requirement. Additional courses fall under the academic allowance reimbursement. Society of Fellows (postdoc association) also has money to support you fully for up to \$300 towards professional development training/courses/workshops.

## Vacation Time

Officially first years can take off for Scripps-designated holidays and have an additional two weeks of paid vacation, although these days cannot be taken when you are currently taking classes that are in session. Beyond the first year, the official policy remains largely the same, but work with your advisor to figure out the best plan for your vacation time. For international students, please contact the International Services Office and Office of Graduate Studies before making travel plans.

## Career and Postdoctoral Services Office (CPSO)

CPSO is committed to helping students at any stage of their career to develop professionally through counseling, workshops, and networking opportunities. They will specifically tailor

resources for you depending on your goals or help you discover new paths that interest you. Common services they offer include LinkedIn profile review, mock interviews, and professional headshots. They send a weekly email on Mondays with a collection of upcoming events, resources, and job openings.

## International Services Office (ISO)

If you are an international student, the ISO is your primary resource for many types of information. The ISO is the office to contact for all things international - from visa issues to planning your future in the US after graduation.

## The Kresge Library

Located on the 4th floor of Beckman, this library features books and articles that you can check out. Although the selection of physical books is limited due to the small size of the library, if you want to access an article (such as a scientific research article online) that the library doesn't have, you can request it through the ILLiad service through the library website. The library itself is open for use 24 hours a day, but you will need your Scripps ID to access it during off-business hours. There are a variety of seating options (couches, group tables, individual desks with dividers) if you want to just do some quiet work there. You can also go through the library website to reserve one of the 2 group study rooms (fits 6-10 people, has a projector system to connect your devices).

## Ombuds

Reuben Mitchell is the campus ombudsman. You can go to him to discuss any variety of topics, including workplace issues, interpersonal conflicts, issues with your PI, etc. He is **not** a mandated reporter, unlike HR or CAPS, however this also means he doesn't have any power to get involved/make changes to situations. A good resource if you are having problems and not sure who the best person is to get help from.

## Student Orgs

- Network for Women in Science (NWIS): plans events and advocacy/outreach efforts to support women in STEM - [nwisca@scripps.edu](mailto:nwisca@scripps.edu)
- Toastmasters: public speaking club (your membership fee is paid for by Scripps) - [sostoast@scripps.edu](mailto:sostoast@scripps.edu) (not sure if this is the most updated email)
- Society of Fellows: postdoctoral association, but sponsors many campus-wide events - [fellows@scripps.edu](mailto:fellows@scripps.edu)
- Scripps Outdoors Club: plans hiking/camping/skiing/climbing trips, also has outdoor gear you can borrow for individual use - [outdoor@scripps.edu](mailto:outdoor@scripps.edu)
- Scripps Indoors Club: *not currently active due to COVID* - [indoorsclub@scripps.edu](mailto:indoorsclub@scripps.edu)
- Scientific Diversity Association (SDA): plans events to raise/celebrate awareness of different cultures in the Scripps community

- Yours truly, the California Graduate Student Council (CA GSC): advocates for grad student issues through policy changes and event planning - [gsc\\_ca@scripps.edu](mailto:gsc_ca@scripps.edu)

# International Student Guide

This section of the new student handbook focuses on issues that are more specific to students coming from different countries and/or may not be US citizens/permanent residents.

**If you have any issues with accessing any links in this guide from abroad, please feel free to let us know at [gsc\\_ca@scripps.edu](mailto:gsc_ca@scripps.edu) and we can help!**

Once you have received your offer letter and have committed to Scripps, follow the International Office's instructions to obtain an I-20 form. The I-20 lets you **stay** in the country legally.

## Getting a Visa

The visa is required to **enter** the country. Legally there are minimal issues if the visa expires while you are still in the country, however it will affect your ability to freely leave and re-enter the country.

### **Required Materials:**

Generally, students apply for an [F-1 student visa](#) to enter the US for graduate school. Upon receiving your I-20, you can apply for a visa and make an appointment for visa interviews.

The detailed process and timeline can vary depending on your country.

For further information about the visa application process and required materials, you can find your country's US embassy [here](#). More information about the F-1 visa can be found under Non-immigrant visas.

***Tip:** Take extra notice on the time frame requirements of the visa application and entry date. For example, the F-1 visa validity date will be within 120 days before the program start date listed on the I-20 form. You can apply earlier (and you should apply well in advance!) but the earliest you can enter the country is 120 days before the program start date. Make travel plans accordingly.*

### **Supporting Materials Scripps can provide:**

The Graduate Office can provide a supporting letter stating the importance of your physical presence on the campus. You can also ask your PI if they are willing to provide you with a supporting letter to clarify the nature of your research project in graduate school.

### **Troubleshooting if your applications enters “administrative processing”:**

Administrative processing is a term that essentially means the visa application requires further time to sort out after the visa applicant's interview by a Consular Officer.

If you are from certain countries, there is a higher chance your visa application may undergo the “administrative processing” process (you can check your visa status at [CEAC status check](#)).

This process can be long depending on the actual situation. There are a few things you can do to try to shorten this period:

- 1) Provide extra supporting letters or additional documents as requested in a timely fashion.
- 2) Contacting the embassy regularly (weekly/biweekly), asking for status updates on your visa can help remind them of your application.
- 3) If the checking process is taking over 2 weeks, you can contact the San Diego House Representatives. See [here](#) for details on what they can do to help you.

**We recognize that students of certain countries are facing more issues than others. While we as the GSC cannot offer any official advice, we are happy to help put you in touch with Scripps students from your country to obtain any country-specific advice. Please feel free to email us at [gsc\\_ca@scripps.edu](mailto:gsc_ca@scripps.edu).**

## Getting a Social Security Number (SSN)

### **What is it and why do you need it:**

The SSN is the national identification number issued by the Social Security Administration for taxation, credit history, and other purposes in the US. As an international student, you will need it when filing tax returns, and your credit history will be tied to your SSN.

### **How, where, and when can you get it:**

The International Services Office (ISO) orientation will provide detailed instructions on SSN application process and a list of required materials. You can also find the official instructions [here](#).

## Bank Account/Banking Info

### **Why do you need one:**

Scripps can distribute your stipend either via paper check or direct deposit to your bank account. Since you need a domestic bank account to deposit the check, it may be a good idea to have a bank account set up and enable direct deposit so the funds automatically go to your account.

### **Well-known banks in the US:**

National chains:

Bank of America, Chase, CitiBank, Wells Fargo, Capital One, HSBC USA, U.S. Bank, TD Bank, Discover

Local chains:

San Diego County Credit Union (has a branch right next to Immunology building),  
Mission Federal Credit Union

[This article](#) compares some of these banks directly.

### **Required materials for debit card, checking account and savings account (in general):**

- 1) Passport and your I-20

- 2) Second form of proof of identification (student ID, driver's license, or in some banks they also allow other bank cards with your name)
- 3) Proof of enrollment
- 4) Seed money to open the account (different banks will have different requirements)

Usually, banks in the US will require international students to open a checking or savings account **in person**. As different banks may ask for different documents, make sure you double check the required materials on their website, or ask them over the phone. If you are interested in debit cards, credit cards, or savings accounts, there are websites like <https://www.uscreditcardguide.com/en/> where you can get updated information.

### **How does wire transfer work:**

For others to transfer money to your US bank account, you will need to know your:

- 1) Bank name
- 2) US Bank SWIFT/BIC code (helps identifying the bank internationally, can be found online)
- 3) Bank address (can be found online)
- 4) Your account's routing number and account number

Wire transfer fees may vary, ask the bank before doing the transfer to find out how they charge wire transfer fee

### **Setting up a credit card:**

It is a good idea to set up a credit card if you are new to the country and have no credit history. Building good credit is important for rental applications, car payments, and loans. Common credit card options for new international students with no credit history:

- Bank of America Cash Rewards Visa Card (SSN not required, but you may also need a checking or savings account with Bank of America)
- Deserve EDU Mastercard (SSN not required)
- Discover it Card (SSN required, but can apply with no credit history)
- Chase Freedom Student Visa Card (SSN required, but can apply with no credit history)

*\*Note: the most commonly accepted credit cards in the US are Visa and Mastercard\**

## **Getting a driver's license**

### **What is it and why do you need it:**

In the U.S., this is the most common form of accepted identification. You can use it for domestic flights, age-restricted activities, and so on. When people ask for a "State ID" this is what they are referring to.

Even if you do not drive, you can still obtain an "identification card" from the Department of Motor Vehicles (DMV) as well. For more information, see [here](#).

*\*Note that the deadline for Real IDs has been extended to May 3rd, 2023 due to COVID. Past that date, you will need a Real ID for domestic flights (but you can still use a valid passport).*

See [here](#) for details.

**Tips:** Even if you have an international license, it is still recommended that you obtain an American driver's license. You can drive with a foreign license for up to 1 year from entry into the U.S.

### **Where to get it:**

The CA Department of Motor Vehicles (DMV) has many locations throughout San Diego County. You can visit any location you want, it does NOT have to be the closest location to where you live. This is helpful since the DMVs are often very busy, and it can be hard to schedule appointments, so you may have to go to a farther location to get an appointment earlier.

### **Required materials:**

Here is an example of approved document combinations for the Real ID. For additional information, see the link above.

- 1) Unexpired foreign passport with valid U.S. Visa and approved I-94 form (original)
- 2) Social Security Card (if available) (original)
- 3) **Two** different documents that show proof of residency; common documents used are (printed only): rental or lease agreement with the signature of the owner/landlord and the tenant/resident; home utility bill (including cellular phone); Medical document; Insurance documents, including medical, dental, vision, life, home, rental or vehicle. See above link for a full list.

### **Taking the driver's test:**

You need to make an appointment online and can upload required documents prior to a visit to the DMV. It is also possible to walk-in without an appointment, but expect very long waiting lines. At the DMV, they will take your license photo and collect your signature. You will then take a written test on traffic regulation knowledge. All test content can be found in the [California Driver Handbook](#). Sample questions and answers can be easily found online, but make sure you are using only California-specific practice questions, as traffic laws can vary by state.

After passing the writing test you will be given a Driving Permit, with which you can drive under the supervision of someone having a valid CA driver's license. However, this permit cannot be used as proof of identity. The permit is valid for 12 months, during which time you can then make an appointment for the road test, for which you need to drive your own car to the DMV with a CA driver's license holder. You will receive your driver's license by mail after passing the road test. Videos and instructions can be easily found online. Ask around to get different students' experiences - some DMV locations have different routes/requirements (no highway, no parallel parking, etc).

**Tip:** If you have an international license, you can go to your road test alone, as you are legally allowed to drive.

**Tips:**

- 1: For Real ID, you can apply online, upload the file copies, and skip the long waiting line at the DMV. However, you still need the **original documents** and printed proofs of residency when you actually go to the DMV
- 2: There will be a small fee for the process, the DMV field offices accept payment by check, money order, cash, or ATM/Debit cards for payment of fees
- 3: You can get either a Real ID driver's license or a Real ID identification card, but you cannot get both. If you want to drive, go for the driver's license
- 4: When making an appointment for the road test, the DMV located in El Cajon may be easier to schedule an earlier time slot. Since the appointment system refresh every morning for workdays, there is a very high chance of getting early time slot when making appointment on Monday mornings (because there might be people canceling their appointments over the weekends)

## Getting a U.S. Phone Number

### Where to get a phone number

You can get a phone number in person with a cell phone provider or carrier. You can also set up an account online depending on the provider. Large providers in the US include: Verizon, AT&T, T-Mobile.

**Tips:** In San Diego, Verizon anecdotally has the best overall coverage (but plans may be pricier). T-Mobile offers [international roaming](#) as part of some plans, so it may be useful if you will travel frequently outside the US (although T-Mobile coverage is not great in San Diego). There are other carriers including Mint and Ultra that provide cheap phone plans, and some of these plans can be arranged online (in which case, the SIM card will be mailed to you).

### Required materials:

Usually you only need proof of identity and payment method to get a number.

**Tip:** Remember to ask if you qualify for any student discounts, sometimes they have great deals

## Filing taxes

Filing taxes can be very different processes depending on your home country and your immigration status. Certain countries have individual own tax treaties with the US, which changes your filing drastically. You will need to file for federal tax and state tax each year. Generally, taxes are due annually on April 15th, although due to COVID it has been pushed back for the last few years.

**Before filing your taxes, you must know your immigration status.** Regardless of your citizenship, you **can** be considered a resident of the United States for tax purposes if you meet either the [green card test](#) or the [substantial presence test](#) for the calendar year. If you are a resident, consult the Taxes section in the general guide for details.

Scripps offers multiple tax workshops for both residents and non-residents as the tax date gets closer. Make sure to attend the ones that are applicable to you.

If you are considered a non-resident alien, the following tools are useful for filing your federal and state taxes:

Federal taxes: Glacier Tax Prep is now available to Scripps international students for free. You can access it via the intranet [here](#).

CA state taxes: [Sprintax](#) is used by many students. Scripps provides you a discount code, which you can find [here](#).

## Health Insurance

Scripps provides excellent insurance coverage to graduate students, and you can learn all the benefits during orientation. You will then be enrolled in Aetna (general insurance) and OptumRx (for prescriptions) and receive your member cards by mail. You can register online with the info on the cards and find out more about your insurance coverage and benefits.

### **How does insurance work in the US?**

In the US, your insurance plan would provide you a list of health providers (doctors and hospitals) within “network” (this means the group of providers that accept your insurance). You can make an appointment with any one of them and the fees will be charged to the insurance company.

You can go on the Aetna website to see what health providers are available in your insurance plan. Usually you will choose a doctor as your primary health provider for regular doctor visits, and he/she will refer you to other specialized doctors if needed. You are not required to pick a primary health provider under our plan. Depending on which health provider you choose, you may need to register your information with the hospital in person the first time you choose a doctor or make your doctor appointment.

Our health insurance plan is **not** the same as dental or vision insurance. We have different insurance plans, not Aetna. For both of these, only the bare minimum is free with our insurance, and you will still have to pay a percentage of the costs for things like tooth fillings, glasses, etc. **See the general guide for more info.**

### **Prescriptions:**

If you are given prescription drugs from a doctor visit, you can have your prescription information sent to any pharmacy of your choice within the network (i.e. pharmacy at Ralph’s, Walmart, CVS, Rite Aid), or you can also choose the pharmacy located at the hospital itself. Then you can go to the pharmacy of your choice to pick up your prescription. When you pick up your prescription at a pharmacy for the first time, you would need to bring your Aetna insurance card, OptumRx prescription drug program card and your ID. You don’t need these documents after your first visit.

Medical fees and covered prescriptions will be directly charged to the insurance company. Our plan covers 100% of all medical expenses if you are within the network, but you will have to pay partial costs (a co-pay) if you go out-of-network. For prescriptions, there is a minimum \$10 co-pay per monthly supply depending on the drug. **See the general guide for more info.**