

How do I...?

A guide to living in Tippecanoe County

provided by the

PURDUE POSTDOCTORAL ASSOCIATION



PURDUE
UNIVERSITY™

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The PPDA

PPDA Website

 <http://web.ics.purdue.edu/prichtsm/PPDA>

PPDA Google Group

 <http://groups.google.com/group/purduepostdocs>

PPDA Email list

 <https://lists.purdue.edu/mailman/listinfo/postdoc>

The Purdue Postdoctoral Association (PPDA) is an organization devoted to furthering the professional impact and social aspects of postdoctoral researcher's life at Purdue University. The PPDA

- fosters professional and social interaction among Purdue postdocs and between Purdue postdocs and other Purdue scholars and staff.
- increases awareness of the contributions of Purdue postdocs to Purdue University and the scientific body in general.
- improves the postdoctoral experience at Purdue.
- facilitates postdoctoral career development.
- communicates through the Purdue Postdoc email list and the PPDA email list (latter for council members only).

An individual is automatically a member of the PPDA if *all* of the following are true:

- You carry a doctoral degree, including but not limited to Aud.D., Pharm.D., Ph.D., and/or Sc.D.
- You conduct research at Purdue under the supervision of a Purdue faculty member.
- You are affiliated with Purdue (1) as a Purdue student OR (2) as a Purdue staff/faculty member OR (3) as a visiting scholar at Purdue.

What is the PPDA?

How do I join the PPDA?

All PPDA members are eligible to join the council. For more information, contact one or both of the council co-Presidents.

The postdoc email list is the primary means of communication between the council and members; the PPDA informs members of social events and professional opportunities. To join the email list, navigate a web browser to the URL indicated at the beginning of the this section and

1. Scroll down to the "Subscribing to Postdoc" section
2. Enter your email address, name and password (twice)
3. Click "subscribe"

Your request will be handled by the staff at Purdue's Office of the Vice-President of Research.

How do I join the postdoc email list?

Transportation

Greater Lafayette map

 <http://www.lafayette-online.com/transportation/map>

The local transportation in the Greater Lafayette area consists mainly of bus routes; regional transport includes buses and trains, and the Indianapolis and Chicago airports are accessible as well.

How do I ride public transit?

Local travel

CityBus Greater Lafayette

 765-742-7433  <http://www.gocitybus.com>

CityBus is the public bus system in the Lafayette area and is the primary means of public transit. The website contains all the necessary schedule information. The fare is free for Purdue-affiliated persons, with a valid Purdue ID card. Many other groups of people (e.g. young school children) also either have a free fare, or a vastly reduced fare. Most bus routes stop service in the early evening. Other notable aspects of the bus system are

- The fare is free for any Purdue-affiliated person – just show your Purdue ID card. For all others, the regular fare is \$1; reduced fares are available when purchased in bulk.
- There are a number of ‘campus loop’ routes that are meant as a primary conduit for Purdue-affiliated persons who commute. The campus loops only run Monday through Friday, and only when classes are in session.
- There are routes that service major shopping areas such as the Tippecanoe Mall, Walmarts, grocery stores, and much of the business district on SR 26.
- The majority of busses are equipped with bicycle racks to load a bicycle on the exterior of a bus when a passenger needs to transport their bicycle.
- Smoking, eating, and drinking are not permitted on a bus. (Although closed containers with food and drink are usually allowed.)

Trains

Amtrak Train

☎ 800-872-7245



<http://www.amtrak.com>

Amtrak is a national train service, and there is a stop in the Lafayette Station. Unfortunately, the station is not served very often, and only serves Indianapolis and Chicago.

- From Lafayette to Indianapolis there is one evening train on most days; the fare is around \$20.
- From Indianapolis to Lafayette there is one morning train on most days; the fare is around \$20.
- From Lafayette to Chicago there is one morning train on most days; the fare is around \$20.
- From Chicago to Lafayette there is one late afternoon train on most days; the fare is around \$20.
- Tickets may be purchased at the train station in Lafayette, or at their website.

Regional travel – buses

Greyhound Bus

☎ 800-231-2222



<http://www.greyhound.com>

Greyhound runs a bus service that departs from the Lafayette train station. Service is sparse like Amtrak, but serves more cities in the area. There are direct lines to Chicago, Indianapolis, and Gary.

- From Lafayette to Indianapolis there is one late afternoon bus on most days; the fare is around \$20.
- From Indianapolis to Lafayette there are two buses on most days: one in the very early morning, and one in the late afternoon; the fare is around \$20.
- From Lafayette to Chicago there are two buses on most days: one in the morning and a second in the evening; the fare is around \$30.
- From Chicago to Lafayette there is one afternoon bus on most days; the fare is around \$30.
- Tickets may be purchased at the train station in Lafayette, or at their website. They advertise a discount for purchasing tickets online.
- The Chicago bus services Gary, Indiana

Taxis

How do I call a cab?

City Cab (also called AAA Cab Company)

☎ 765-429-8294

Four Star Taxi

☎ 765-742-8400

Imperial Travel

☎ 765-447-9321

 <http://www.imperial-travel.com>

Lafayette Limo, Inc.

☎ 765-497-3828

 <http://www.lafayettelimo.com>

Waiting times for a taxi may be up to half an hour; plan accordingly.

Airport Shuttles

How do I get to the airport?

Lafayette Limo, Inc.

☎ 765-497-3828

 <http://www.lafayettelimo.com>

Express Air Coach

☎ 765-743-3120

 <http://www.expressaircoach.com>

Charter Star of America

 <http://www.charterstaramerica.com/shuttles/lafayette.htm>

There are shuttle services traveling between Indianapolis airport and Lafayette/Purdue, and between Chicago O'Hare airport and Lafayette/Purdue.

For travel to Indianapolis airport, Lafayette Limo provides the service. Shuttles depart every two hours every day and depart from multiple locations around the Greater Lafayette area. See their website for schedule times and pickup locations. The fare is \$27 one-way and \$50 round-trip. No reservation is necessary, but without a reservation the seats available are first-come, first-served. Charter Star of America also offers shuttle service to Indianapolis airport and the fare is about \$20.

For travel to Chicago O'Hare airport, the company is Express Air Coach. Reservations are necessary as the schedule varies throughout the year. The fare is \$65 one-way.

Housing

Boiler Apartments

☎ 800-689-3951

 <http://www.boilerapartments.com>

Craigslist

 <http://tippecanoe.craigslist.org>

PPDA Google Group

 <http://groups.google.com/group/purduepostdocs>

West Lafayette / Lafayette is a University town and there are numerous different apartment complexes and houses available. The easiest way to start the search is from the Boilerapartments website. Using their "Apartments" section it is possible to search for apartments in different areas on and around campus. The areas they list as "Near Campus" are within a walking distance from anywhere on campus (if you are willing to walk for 20-30 minutes at most, biking will be faster). If choosing an apartment in the other areas, it is good idea to check that it is by the bus routes, although biking in this small town is a safe and easy option. On their website they also list some tips about living in an apartment. Another option is to look for a house and at least Craigslist Lafayette lists several options on a daily basis. In general there are no "bad" areas around Lafayette, especially if you stick to the areas listed in the Boilerapartments website. The apartment complexes North of Campus (area 3 in their map) are more family friendly and quiet than places right on campus, especially if your house is next to a fraternity house.

How do I find housing?

Important things to consider are the utilities the landlord provides compared to what you have to pay yourself. For electricity, water and gas, you will probably pay another \$100-150 a month even for a one bedroom apartment. Usually the landlord will have an estimate so remember to ask about it.

Most of the apartment complexes offer only 12 month leases or leases ending in May, June or July. If your contract is for some other period or starting in the middle of the year, you should make sure that you are able to sign your lease for the desired period. Some complexes allow sub-leasing or will help you to find another tenant, in case you have to leave in the middle of the year but not all the places do that so find it out in advance.

If you have questions about a specific apartment complex or area in West Lafayette / Lafayette, you can post your questions to the PPDA Google group and the group members will try to help you as much as they can.

Childcare

How do I find childcare?

There are many childcare options on the Purdue campus, and in addition there are several childcare centers within the twin cities of West Lafayette and Lafayette.

On-campus options

Ben & Maxine Miller Child Learning Center

☎ 765-494-0240  <http://www.cfs.purdue.edu/cdfs/PUChildrensPrograms/MCLC/MCLCindex.htm>

Child Development Laboratory Preschool

☎ 765-494-2985  <http://www.cfs.purdue.edu/cdfs/PUChildrensPrograms/CDL/CDLindex.htm>

Patty Jischke Early Care and Education Center

☎ 765-743-6503  <http://www.purdue.edu/hr/Childcare/PJECEC/Welcome.html>

Purdue Village Preschool

☎ 765-494-4600  <http://www.purdue.edu/hr/Childcare/PVP/Welcome.html>

The first two are managed by The Department of Child Development & Family Studies. More information about all these Purdue childcare centers can be found at <http://www.purdue.edu/hr/Childcare>.

Off-campus options

Burgett's Learning Center

☎ 765-463-1244  <http://www.burgettschildcarecenter.com>

Bethel Child Care Ministry

☎ 765-463-0956  <http://www.bethel-life.org>

Covenant Nursery School

☎ 765-463-7303  <http://www.covenantpres.org>

Federated Preschool and Prekindergarten

☎ 765-463-5564  <http://www.federatedchurch.net/preschool.html>

KinderCare

☎ 765-463-7758  <http://www.kindercare.com>

Kidz Company

☎ 765-497-9484 🌐 <http://www.kidzcompany.net>

Just Us Kids, Inc.

☎ 765-463-6129 🌐 <http://www.justuskidsinc.com>

Lafayette Family YMCA

☎ 765-474-3448 🌐 <http://www.lafayettefamilyymca.org>

Pine Ridge Child Care

☎ 765-463-3246

Pleasantview Child Care Ministry

☎ 765-497-7978 🌐 <http://www.pleasantview.us>

Sonshine Preschool

☎ 765-463-7513 🌐 <http://www.wlchristian.com/preschool>

Tippecanoe County Child Care, Inc. (there are multiple locations)

☎ 765-742-4033 🌐 <http://www.tcchildcare.com>

Wonderful Weekdays

☎ 765-463-7978 🌐 <http://wwd.inc.home.insightbb.com>

There are many off-campus childcare centers at West Lafayette and Lafayette, IN. The above is a non-comprehensive list.

Buying and Selling Items

How do I buy and sell second-hand items?

Craigslist

 <http://tippecanoe.craigslist.org>

Purdue Online

 <http://www.purdueonline.com>

Purdue U-Loop

 <http://purdue.uloop.com/main>

The above approaches are most popular to buy and/or sell second-hand items in the Lafayette area.

Automobiles

To buy a car, it is recommended that you ask a car repair shop to check out the car and give a suggested price. The following web sites offer more information on buying new or used cars (originally by Yale University for Postdoctoral Affairs).

Carfax (for information on used vehicle history reports)

 <http://www.carfax.com>

Autotrader (shop online for new/used vehicles)

 <http://www.autotrader.com>

Craigslist

 <http://tippecanoe.craigslist.org/cta>

Bargain News (shop online for new/used vehicles)

 <http://www.bargainnews.com>

Carmax (shop online for new/used vehicles)

 <http://www.carmax.com>

Cars.com

 <http://www.cars.com>

Kelley Blue Book (information on car prices)

 <http://www.kbb.com>

Edmunds.com (information on car prices)

 <http://www.edmunds.com>

BUYING A PRE-OWNED CAR

How do I buy a used car?

Below a set of helpful guidelines to consider when on the market for a pre-owned car. Most of the advice and situations presented below apply to the case of buying a used car (with "as is" option in the buying contract):

1. *If you are not native to this area.* Learn about the local market, because it might be completely different compared to what you are familiar with. E.g. what are popular cars and brands? Consider avoiding them if their popularity undeservedly inflates their price.
2. *Specify the car you want to have.* What brand and model? What approximate age? Do not forget that the price of new cars drops rapidly, while the repair costs of very old ones can be very high. How much mileage should the car have at most? How far are you going to ride with the car? More usage mean that you can expect more expensive repairs, even if the car is newer. In addition, it will be harder to sell the car after it accumulates too much mileage.
3. *Check the market again.* Search the web (Cars.com, Craigslist, ...). Try to check the market in bigger/other cities. Visit car dealers to get an impression of the prices for that type of car. Limit your search to just a few models to avoid confusion with too many choices.
4. *Check the car(s) thoroughly!* You can ask a car repair shop to do this for you initially. Also do it yourself, since you have to pay the price and live with all consequences. Any issue you find can lower your bidding price. Any issue that you miss will lower you asking price when you later try to sell the car. Consider the following:
 - Search for dents and scratches outside and inside the car.
 - Have a look under the hood! Does the engine leak oil? Do you see nutshells or food remnants in the engine area? If so, then mice and other animals were in there and might have damaged cables and tubes!
 - Check the doors and door hinges for rust and abuse.
 - How does the car smell? Have smokers or dogs (or other animals) been transported with it? It might take a lot of effort to get a bad smell out of the car.
 - Are the windscreens or the headlamps damaged? Search for small holes and blind areas in the windows and the front and rear windshields.
 - Check the seats. Are there stains on them? Move every flexible item in the car. Is there something worn out and/or close to fall apart?

- Did you check the tires? Is the depth of their profile OK?
 - Do not forget to check Carfax! Has the car been periodically maintained or has it been just "carelessly" used?
5. *Check the background of the previous owner(s).* What was the gender of the previous owner(s)? Males tend to drive more aggressively (bad for the car). Females tend to spot more scratches and dents that you may have missed. If you buy from a private individual, what is your impression of the seller? How might he/she have treated the car?
6. *Always bargain with the price!* No matter whether you buy a new or an old car, no matter whether you buy it from a dealer or from an individual!

Remember, there are plenty of other cars around, but there are only a few buyers. If the seller claims there are other people interested in the car, that's fine for him/her. Do not feel pressured. You have plenty of other cars that are interesting, too. Recall that you can spend your money only once and you have to live with the car for quite some time. "Fall in love" with a car only *after* you have bought it. Otherwise you will weaken your position.

Leasing a Car

TBA

Car Insurance

TBA

Emissions Information

TBA

Healthcare

How do I get healthcare?

Purdue procedures for postdoctoral appointment benefits

 [PDF from web](#)

Purdue's procedures for providing benefits to postdoctoral fellows and researchers recommend that all Postdoctoral appointees, no matter their source of funding, receive the same benefits, unless it is illegal to provide those benefits.

Shortly after your arrival at Purdue you will receive a package from human resources (HR) with information on all benefits for which you are eligible. In particular, you will be asked to decide on a certain medical coverage plan; however, you will already be medically covered from the starting date of your appointment before you sign up for a specific plan. The HR medical benefits website (below) is one of the most useful sources of information for all aspects regarding benefits, including medical insurance.

As a staff/faculty member of Purdue, it is important to remember that you cannot get medical care from the on-campus Purdue University Student Health Center (PUSH). There are some well-advertised situations (e.g. winter flu shots) when staff/faculty are allowed to participate in PUSH services.

Medical Insurance and Benefits

Purdue human resources (HR) medical benefits

 <http://www.purdue.edu/hr/Benefits/Medical>

Purdue HR healthcare videos

 http://www.purdue.edu/hr/videos/Insurance_and_FSA

myCigna web portal

 <http://www.mycigna.com>

As of 2010, there are three medical coverage plans:

-  [Purdue Incentive](#)
-  [Purdue Copay](#)
-  [Purdue Choice Fund with Health Savings Account \(HSA\)](#)

It is beneficial to view the HR healthcare videos to help decide in which plan to enroll.

Once you have received your medical insurance card, you can create an account on the myCigna website, which contains a lot of healthcare related information. In particular, you can find a physician based on various criteria. This search option is available without signing up for an account, but the search function provides more personalized information if you sign up for an account and the website is aware of your type of healthcare plan.

If you are looking for a general practice physician, you will need to choose "family practice" as specialty even though the former is available, too. Further, one can search for physician by health issue, get further information on the issue, on quality of a doctor, and more.

Convenience Care Clinics (one is located near the West Lafayette Marsh Supermarket) may provide an alternative for emergency room/urgent care.

Hospitals and Urgent Care

How do I find a hospital?

If you are in immediate and dire need of medical attention, seek care in the Emergency Room of a hospital. Lafayette area hospitals are listed below.

Wabash Valley Hospital

☎ 765-742-7433 🌐 <http://www.wvhmhc.org>
2900 North River Road; West Lafayette, IN

St. Elizabeth Central

☎ 765-423-6011 🌐 <http://www.ste.org>
1501 Hartford Street; Lafayette, IN

St. Elizabeth East

☎ 765-502-4000 🌐 <http://www.ste.org>
1701 South Creasy Lane; Lafayette, IN

If you require medical attention, but the condition is not life-threatening, urgent care is usually the better option: the experience is usually more pleasant, quicker, and more inexpensive. Urgent care locations in the area are listed below.

Arnett Urgent Care

☎ 765-448-8000 🌐 <http://www.clarian.org/portal/Clarian/clarian-arnett>
5165 McCarty Lane; Lafayette, IN

Med Express Care

☎ 765-449-9405 🌐 <http://www.sigmedicalgroup.org>
915 Sagamore Parkway; West Lafayette, IN

Dental Insurance

TBA

Vision Insurance

TBA

Identification and Visa Issues

This section details many U.S. and Indiana policies regarding obtaining government identification and legal resident status.

U.S. Visa Issues

What about my visa?

Purdue International Students and Scholars (ISS)

 <http://www.iss.purdue.edu>

Foreign postdoctoral scholars may work under different Visa statuses. Your particular case may differ. However, most postdocs have a J1 (Exchange Visitor Program) or H1B (Specialty occupation). Depending on your Visa status, country of origin and additional criteria you may be eligible for a green card. We encourage you to contact the ISS for specific questions regarding your Visa application or status. The following paragraphs explain some important facts, gathered from the ISS website.

J-1 Visa

The length of stay varies with other details provided on the application. The length of stay in the US varies for each category as follows:

- J-1 Research Scholars: *5 years*
- J-1 Professors: *5 years*
- J-1 Short-term Scholars: *6 months*
- J-1 Specialists: *1 year*

Dependents of J-1 holders are designated as J-2. J-2 holders are allowed to study and work in the USA.

Upon completion of the J-1 or J-2 Visa status, the holder is required to return to his/her home country for minimum two years before any other Visa status can be assigned. Waivers to this rule can be obtained under certain circumstances. Check the ISS website for details.

If travelling outside of the USA, special regulations apply, depending on the specifics of your Visa status and the country/ies you are travelling to.

H-1B Visa

The length of an H-1B is limited to 6 aggregate years. Applying for H-1B takes longer (6 months for regular processing) than J-1.

H-4 is the dependent status for an H-1B beneficiary's spouse or child under the age of 21. H-4 dependents are not permitted to work in the United States.

Permanent residency (green card)

Purdue does not offer help in the applications for green card for postdoctoral scholars, even if eligible. Should you be eligible and willing to apply, it is recommended that you find a lawyer to deal with your specific application.

Driver's License/Government ID

How do I obtain a driver's license?

Indiana BMV New Resident Information

 <https://myweb.in.gov/BMV/mybmvportal/InformationFor/InformationForNewIndianaResidents.aspx>

Indiana driver's manual

 <https://myweb.in.gov/BMV/mybmvportal/LicensesAndIDCards/DriversManual.aspx>

The first link above points to Indiana's policy information for new residents.

Out-of-state or out-of-country driver's licenses are accepted for a limited time (60 days, or longer if one does not become an Indiana resident). However, as postdocs work for and are paid by Purdue university, they usually qualify as a new resident, and are therefore required to apply for an Indiana driver's license.

Holders of a valid driver's license from another state need to visit a license branch and pass a written knowledge test and a standard vision screening test. Holders of an expired driver's license from another state might also need to pass a driving skills test, while holders of an out-of-country license always need to do all the above. If you hold an out-of-country driver's license, it will be helpful to provide an international driver's license to be admitted to the theoretical and practical test immediately. If you only have the driver's license in your own language, you might be able to find someone at Purdue's language department who can translate this license to English and verify that translation. If you don't provide a translation you will only be able to get a learner's permit, that does not allow you to drive without in-vehicle supervision of a license holder for 60 days. Only after that period will you be allowed to take the tests.

To pass the written and driving skill test it is important to study the Indiana driver's manual. It contains a lot of important information on Indiana residency requirements, how to apply and how to get an ID only. While you may know all the rules and signs of your own country or state, Indiana might differ in several points and it is important to read through the manual closely to pass the tests.

Social Security Number

TBA

How do I get a social security number?

Filing Taxes

TBA

How do I file tax returns?

Finance and Banking

Bank Accounts

How do I set up a bank account?

Purdue Employees Federal Credit Union (PEFCU)

☎ 765-497-3328  <http://www.purdueefcu.com>

Chase Bank

☎ 765-423-0201  <http://www.chase.com>

Huntington Bank

☎ 765-423-2525  <http://www.huntington.com>

Lafayette Savings Bank

☎ 765-742-1064  <http://www.lsbank.com>

Fifth Third Bank

☎ 765-423-5557  <http://www.53.com>

Charter One Bank (inside Marsh Supermarket)

☎ 765-464-1777  <http://www.charterone.com>

The main banking institutions in the area are listed above. The short explanation of all these is that PEFCU and Chase have the largest presence in the area, and PEFCU tends to offer better customer service. However, Chase has national presence and you can access branches and ATMs all over the U.S.; in addition international wire transfers seem easier to accomplish with Chase since it's a large bank.

You may elect to open more than one type of bank account. Checking accounts are usually used for holding and transferring money for living expenses, and usually you have reliable and fast access to small (<\$500) amounts of cash and have the ability to write checks. The tradeoff is that often there are no financial benefits (e.g. interest) in putting money in a checking account. A savings account usually has less flexible options for moving and accessing the money, but boasts a small interest rate. A third broad category of bank accounts is the 'money market' account, which is a blend of a savings and checking account.

The terms 'checking', 'savings', and 'money market' do not have formal definitions and each bank/credit union has its own policies, rates, and features; be sure to read the account terms carefully. Some general pointers for opening a financial account:

- *Banks and credit unions* are two different kinds of institutions in the United States. Broadly speaking, banks are intermediary financial lending institutions: when you deposit money into a bank, that bank uses the funds to lend to other parties for other purposes. Since banks are essentially private companies, such lending decisions are made by employees of a bank who make decisions in the best interests of the banking institution; as a depositor, you have no control over this process. On the other hand, *credit unions* are cooperative institutions: by depositing money into a credit union, you own a (small) portion of the institution. A credit union is still a financial intermediary, but because it is owned by depositors, a credit union is usually a geographically local entity and funds local development and community projects that its depositors consider worthwhile. Because a credit union flourishes when its depositors make financially sound decisions, credit unions have the reputation of being more thrifty and financially conservative.
- Credit unions have a reputation of providing superior customer service when compared to banks. In addition, many basic banking services are more inexpensive at credit unions than at large banks.
- Checking and savings accounts at reputable financial institutions are all backed by federal insurance programs in the case of institutional bankruptcy. Banks are insured by the Federal Deposit Insurance Corporation (FDIC) and credit unions are insured by the National Credit Union Administration (NCUA). Wherever in the U.S. you choose to open an account, it is recommended that the institution is either "FDIC insured" (banks) or "federally insured by the NCUA" (credit unions).
- Most automated teller machines (ATMs) are owned by certain banks, but can be used to withdraw money from a different bank's account. However, there are frequently additional fees associated with this transaction: the ATM bank can charge you for the service of using their ATM (for a competitor's account) and the account bank can charge you for the service of accessing your account at a competitor's ATM. These fees should be written out in any account's terms and conditions.

Direct deposit is an electronic transfer of funds from your employer to a banking account of your choice. Essentially your paycheck gets deposited automatically and regularly into your bank account. You are still entitled to payroll statements, and Purdue hosts them electronically on the onePurdue web portal. Direct deposit is entirely optional feature, but there are very few reasons to not utilize it. In addition to the convenience and security, many banks and credit unions waive monthly fees for accounts if an account is the recipient of a direct deposit paycheck. Direct deposit is initiated through the employer (Purdue): you can arrange direct deposit of your paycheck online by providing your bank account information.

*What is 'direct deposit'?
Why should I use it?*

Checking Accounts

Most checking-type accounts are similar in the services that are offered. Items to look for include:

How do I choose a checking account?

- Waived monthly fees. Most (not all) checking accounts are not free: a monthly fee is assessed. However, this fee is waived if you meet a variety of criteria, examples of which are:
 - Direct deposit your paycheck into the account
 - Maintain an average daily balance of money in the account for the duration of the month
 - Be a student and meet a maximum age requirement
 - Perform *all* your transactions online or electronically
- Online checking access. The ability to login online and view balances and make transactions can be convenient and save you a trip to the bank branch or an ATM.
- Minimum opening balance. Most accounts require some minimum amount for an initial deposit to open an account. Usually this is a nominal amount around \$25; in some cases it can be much more.
- Interest rate. Many checking accounts have no earned interest rate; obviously it is preferred to have an account that earns interest. Often there is a trade-off between earned interest and other services (such as the monthly fee).
- “Bill pay” services: you can instruct your banking institution to write a check from your account and mail it to a recipient. This can be used for paying rent, for example. Often this is a free service included with online access, and can be used to avoid ordering blank checks (which costs additional money). The disadvantage is that it can take up to 7 business days for the check to reach the recipient.
- Fees for ATM or teller access. Zero-fee ATM access is almost standard nowadays. Some checking accounts allow you some monthly allotment of teller transactions before charging fees. You will also want to be aware of fees charged for using a competitor’s ATM.
- ATM and branch location. You will want to make sure that your account offers some nearby fee-free way of accessing your account balance.
- Debit card. You’ll need a card to access an ATM machine; usually banks offer you a debit card, which allows you both access to ATMs and the ability to perform merchant ‘debit’ transactions, which act like electronic check transactions.

For national access to funds, you can explore a national online bank account. These accounts usually boast nationwide ATM access, online access (with bill pay), and debit cards. However, usually there is no easy way to speak with a real person about your account and there is no branch you can walk into; your only access to your account is through a web portal. To offset this inconvenience, these accounts usually earn relatively high interest. Some of the providers of these types of accounts are listed below.

Bank of America

 <http://www.bankofamerica.com>

ING Direct

 <http://www.ingdirect.com>

Capital One

 <http://www.capitalone.com/directbanking>

Savings Accounts

In contrast to checking accounts, savings accounts are generally less confusing to choose between simply because the main factor that usually influences the decision is the interest rate, which varies across institutions and fluctuates daily.

Note that since savings accounts are less flexible, there are often fewer ways to withdraw money, and the withdrawal process takes a couple of business days. Most of the financial institutions mentioned in this section offer savings accounts.

A worthwhile consideration is a money market account, or an online banking account. These options are a hybrid between a checking and savings account. Many institutions offer money-market-like accounts, and some online banking institutions are delineated above.

Finally, if an insured interest-gaining investing is something you seek, note that the interest rate for savings accounts sometimes isn't even enough to outpace inflation. If you're willing to leave money in the account for a long time without touching it, there are other investments that have the implicit financial backing of the U.S. government that usually have higher interest rates. Examples of these are *certificates of deposit* and *government bonds*.

How do I choose a savings account?

Credit Score

Whenever companies or institutions lend you money or offer you some service (bank accounts, credit cards), they will want to determine your 'credit worthiness', or how much risk you pose to them as their debtor. There is a system in the U.S. that compiles all your U.S. financial history into one number, your *credit score*. This score is not entirely standardized, but the methodology of computing the score is fairly consistent across the three major national credit-scoring companies.

A better credit score will lead to better financial offers, e.g. a lower interest rate on an automobile loan. If you have no credit history in the U.S., lenders will be reluctant to offer you services. (In particular, this makes it difficult to obtain a good credit card if you're new in the country.) The only consistent formula for building a good credit score takes time: pay your bills (rent, utilities, mortgage, loans) on time religiously.

Once per annum, you have a right to view your *credit report*, which is a summary of your financial dealings in the U.S. Your credit score is calculated based on information on your credit report. Each of the three major credit

What is a credit score?

organizations in the U.S. keeps their own version of your report. You can visit <http://www.annualcreditreport.com> to obtain your credit report; if there are discrepancies, you may contest the inaccurate information.

Credit Cards

TBA

How do I get approved for a credit card?

Wiring Funds

TBA

How do I wire money with fewer fees?

Money Orders

Money orders are considered a reliable financial method for transferring money between you and someone else. Unlike checks, money orders cannot 'bounce', and so sometimes you'll be asked to provide a money order instead of a check as payment.

In the U.S., money orders can be purchased for an inexpensive fee at a U.S. Postal Office. Additionally, some banks may offer money order services for free if you're a qualifying account holder. Many gas stations, grocery stores, and convenience stores may also offer money orders for a fee.

How do I get a money order?



Utilities

TBA

How do I set up utilities?

Tippecanoe Culture

TBA

Alcohol

TBA

Food

TBA

Markets and Specialty Stores

TBA

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