

6. Financial Considerations

Immediate Expenses Upon Arrival

You must plan on having sufficient funds necessary for you to pay for your housing deposit, telephone service, electric/gas services, food, bedding and other personal effects. Although you will need money, it is not recommended that you carry a lot of cash. Bank drafts, money orders, and/or credit cards are strongly suggested. Please, do not carry substantial amounts of cash with you at any time.

Living Expenses: If you intend to have dependents come with or join you later in Chico, remember that you will have to provide evidence that you will have sufficient funds for them. At least \$1110 per month must be available for the first dependent and an additional \$300 per month for each additional dependent must be available. Anticipating that you may want to establish a local bank account, we have listed some banks which are very close to campus. This listing is in no way an endorsement of these or any other bank but merely a quick reference for your convenience. You are advised to call these or any other establishments in order to determine which will offer you the best services. Your passport will be required for identification purposes when you open an account.

Bank	Bank
Bank of America 400 Broadway 530-899-2120 www.bankofamerica.com	Chase Bank 200 Broadway 530-343-4223 www.chase.com
Gold One 239 West 2nd Street 916-363-7407 www.golden1.com	Star Community Credit Union 550 Salem Street 530 895 1947 www.starcreditunion.com/
Tri-Counties Bank 525 Salem 530-893-8861 www.tcbk.com	Wells Fargo Bank 355 Memorial Way 530-343-5886 www.wellsfargo.com

Most of these establishments are open between 9 AM and 6 PM Monday - Friday. The Bank of America, Chase, and Wells Fargo Banks are also open on Saturdays. Automatic teller machines (ATMs) are usually open on a 24-hour basis. Wells Fargo, Bank of America, Wells Fargo, Chase and Gold One have ATMs on campus outside the Bell Memorial Union (BMU).

Employment: If you were appointed by a department as an employee, your employment is limited to the particulars of your appointment and the documents signed with the office of Human Resources. You may, however, request permission to offer 'occasional' lectures elsewhere. Such lectures or activities may not take place without the express written permission of the Responsible Officer.

Dependent Employment: J-2 dependents are eligible to apply for permission to accept employment. Such employment must be solely for the purposes of supporting the needs of the dependent and not any of those of the principal J-1. Consult with OIE for assistance on this matter. USCIS grants employment permission after processing the I-765 application for a current fee of \$380.