



Financial and Legal Obligations in the United States

As a student in the U.S., you may choose to rent a home or apartment, buy or lease a car or obtain a mobile phone. We hope you will find the following information helpful to you.



- **Paying Rent on a Home or Apartment:** In order to live in a home or apartment owned by someone else, you will sign a document called a Lease.
 - A Lease is a legal document for you and the property owner, whom we sometimes call a Landlord. Your Lease may be for a term of one year or for a term of months, so please pay attention to the duration of your lease. You are obligated to pay a fee (rent), on time, each month.
 - Rent is what we call the payments you make each month to the owner of your home or apartment. You must make your monthly rental payments on or before the due date each month, and this date is often made clear in your leasing or rental documents.
 - Payment of rent is a serious obligation, and you are encouraged to think carefully about your monthly spending so that you always have enough money available to make your payments on time. If you feel that you will not be able to meet this obligation, speak with your Landlord. Failure to pay your rent could result in eviction (forced removal from the rental property).



- **Gas, Electric, Cable and Other Utility Bills:** If you live in a home or apartment owned by someone else, you may also have to pay for the electricity, gas or water to your apartment. You may also decide to pay for cable television, internet access or a home phone. Please see your Landlord directly for further information on how to set up your utilities.
 - If you move, be sure to transfer or cancel your service.
 - Payment of your utility bills is a serious obligation. You are encouraged to think carefully about your monthly spending so that you always have enough money available to make your payments on time. Failure to pay your utility bills can result in the service being discontinued or shut off.



- **Vehicle (Car) Ownership:** You may choose to lease or buy a car to drive during your time in the U.S. Your monthly car payment is as important as the payments mentioned above. Failure to make your monthly car payment could result in repossession (forced return of your car).
 - **Drivers' License:** In the United States, you are required by law to pay a small fee and sit for a drivers' test in order to receive a government issued license. The office that provides these licenses is called the Department of Motor Vehicles or DMV, which is similar to your Kuwait Transportation Office. There are many of these offices in each state. You may not legally drive a vehicle in this country without a valid state Drivers' License; your International or Kuwaiti drivers' license is not sufficient.
 - **Car Insurance:** In the United States, you are required by law to purchase car insurance for your vehicle. Insurance helps to offset any costs or liability in the event of a car accident. Insurance costs a certain amount of money per month, and you carry proof of it with you in your car at all times. You can purchase insurance online or in person. Look for reputable companies, such as: Allstate, State Farm, Progressive or Geico.
 - **Tickets:** If you park or drive in a manner that that violates local law, you may be issued a ticket. Tickets are a document usually requiring you correct your violation, either by paying a fee or fixing a problem with your vehicle, and there is a date by which you must pay the fee or fix the violation on the ticket. A ticket can be issued to you by the police for the state, city or even your campus. You must pay all tickets on time, using the directions on the ticket itself.
- **Legal Action:** Failure to pay your tickets can result in further legal action requiring you to appear in court. Failure to appear in court can result in a warrant for your arrest and have serious consequences for you. If you ever have any questions about the legal system in the United States, please contact this office immediately.

We want all students to be aware of and responsible for their financial and legal obligations in the United States. As a scholarship student, you are responsible for abiding by the laws of this country while you are here. We are here to assist you and guide you through this process, and if you ever have any questions, please contact your advisor.