Living In Rapid City

In this section, we will discuss living in Rapid City ..... from transportation to bank accounts, cell phones, and other information.

Transportation – Module 1

When you first arrive in Rapid City, you will be picked up by a staff member or volunteer from the International Students Inc (ISI) group. Later on, you will need to navigate the city by public transportation, walking, and/or bicycling. We do not have the infrastructure for a good public transportation system here.

There are a couple of options for public transportation. We have Lyft and Uber as well as other taxi services. There is also a bus system called Rapid Ride. The bus system hours are limited and stops are infrequent. You must have good scheduling skills to make sure you do not miss a pick up time. More information can be found on this website: http://www.rapidride.org/rapid-ride

Many international students walk or get a bicycle. Make sure you are very careful when riding your bicycle. Many drivers in South Dakota and other parts of the U.S. are not used to bicycles on the road and do not watch for them. It is important to watch out for cars and motorcycles. Make sure you follow these tips:

- Ride in the same direction as traffic
- Signal all turns and stops and make full stops at stop signs
- Wear a helmet
- Never ride on the sidewalk (exception: the Rapid City bike path made for that purpose)
- Ride in a straight path
- Try to make eye contact with drivers before you change lanes or turn left
- Don’t weave in and out of parked cars
- Wear bright colored clothing so you are visible.
- If you cycle at night, make sure to have a flashlight and a tail light (preferably one that flashes). Also wear a reflective (construction worker) vest - they are very inexpensive at the local stores.
- Do not cycle wearing headphones

One major tip .... buy a strong lock for your bicycle. Many bicycles are stolen frequently here. You can also register your bicycle with the city police. In case it gets stolen, it may have a better chance of being found if it’s registered.

In the next session we will discuss cars and driver’s licenses. Even if you are not going to purchase a car, a driver’s license or state ID is very handy.

Driver’s License and State ID cards – Module 2

Once here for a while, you will become friends with people that have cars or you might get one yourself. If you decide to get a car, there are some things you must keep in mind.

First, get a proper license. If you do not plan to drive, you can get a state ID card that is similar to a driver’s license. This document is better and safer than carrying your passport around with you everywhere. A state ID card is the same cost as a driver’s license, about $30 USD. It is cheaper to replace
than your passport. You apply for this ID card the same as a driver’s license. However, you do not have to take the driving tests for this type of card. You can find all information on how to apply for state IDs here: https://dps.sd.gov/driver-licensing/id-cards

If you want to drive, you have about 90 days after you enter the country to drive on your home country license. You must transfer over to the state driver’s license after this time. The time frame can change so be very careful when driving on a foreign country’s license. You will have to take the written and driving tests. You can find all information on how to apply, rules of the road, and sample test questions on the South Dakota Department of Public Safety website here: https://dps.sd.gov/driver-licensing

South Dakota requires all car owners to have car insurance. This is a requirement. Any insurance company in the U.S. will do. There are several, however, consult with someone before purchasing. Another item to keep in mind is making sure your car is registered and has the proper licensing. You must re-register your car each year. There is a fee for registering your car.

The Ivanhoe International Center has booklets on how to buy a used car. Please stop by and we can give you one. It is important that you have budgeted for all your car expenses if you decide to own one - purchase price, sales tax, annual registration fee, insurance expenses, fuel expenses, oil changes, and standard maintenance expenses. We highly recommend that you have a professional mechanic evaluate an used car BEFORE purchasing it. After you purchase, there are no guarantees and auto repairs in the U.S. are very expensive. (See International Students Inc staff for referral to a local free mechanic inspection)

**Bank Accounts – Module 3**

Bank or Checking accounts are very important and allow you to deposit money from a job or refunds from schools, receive wire transfers from abroad, make cash withdrawals, and pay bills electronically.

To find a bank that does what you need, ask other students. Some banks may charge service fees for ATM withdrawals, some have accounts that are specifically for students, some have monthly fees if you do not have a specific balance every month. We have two ATM machines on campus but there is a service fee no matter what bank you have. Be very careful when using these.

Whatever you decide, you will need to take a few items with you to the bank when you open an account.

1. I-20
2. Passport and visa
3. I-94 number
4. Current address

Once you have opened your bank account, you need to set up your account online. This allows you to choose electronic bank statements and not paper, change your address whenever you move, and check your balance, deposits and withdrawals. This is helpful to maintain a budget.

You will also receive a WEN-8 number through regular mail. It is very important to keep your address up-to-date. You must complete the paperwork and send it back to the bank. This is an important step in opening the bank account.
In the documents section, there is a checklist of bank services and costs to help determine what is best for you, a list of banks in Rapid City and how close they are to the university, and samples of how to write checks.

Social Security Number – Module 4

Students on F1 or J1 status, can only receive a social security number (SSN) if you have a job. If you receive an assistantship, work on campus, or get an internship, then you can apply for a SSN. The Ivanhoe International Center will help you with the application process.

Once you arrive in the U.S., you must check in with the Ivanhoe International Center office. We will register you in the SEVIS system and then you must wait at least 10 business days before applying. When you apply, you must have the following:

- Department letter on letterhead
- Ivanhoe International Center letter on letterhead
- Social security number application
- I-20
- Passport and visa
- I-94 number

Once you have all documents, you will go to the local social security administration office to apply. You will receive a receipt number which you must take to the human resource office. You should receive your actual card in about 2-3 weeks via mail. After you receive it, you will take it back to the human resource office so they can verify the SSN number in order to pay you.

A social security number is a very important number. There are many scams that happen when someone gets your private SSN number. Do not be a victim of a scam. To protect yourself, never give out your number or personal information to someone you do not know. Only human resource offices, apartment applications, or banks should ask for your number.

In the documents section, you will find information on scams and how to avoid them. Please take time to review these. Every semester we have students that are a victim of a scam.

Cellular Phones and Shopping – Module 5

Smartphones are great for all sorts of things. If you decide you want to use one with a cellular company, which one should you use? We have many options here in the US. The best thing is to ask other students what they use. They will have the best information for you of what is affordable and good.

There are a couple options for you here in Rapid City. Pay as you go options are affordable options. There are some cellular companies that give you a discount if you have more than one person on the plan. This may be helpful if there is a group of friends that want to split the cost. Whatever you decide, make sure to take into account taxes that are added to the base price. A price of $45 a month will have taxes added to the price and be more like $50 in total.

Shopping in Rapid City is limited. We have three main grocery store chains: WalMart, Safeway, and Family Fare. WalMart also has houseware items, personal care items, and clothing. It’s more like a department store but at discount prices. With Safeway and Family Fare, they offer some discounts if you
have a ‘discount’ card with them. You can register for the card for free and take advantage of ‘coupons’ which are discount tickets for certain items that are on sale week to week. WalMart does not have this but they do have sales each week. You can view any of these websites for what is on sale at any given time.

Other places to get many different items inexpensively are the Dollar Store and Dollar General. They have sales all the time. They are much smaller versions of WalMart.

There are also thrift stores (used item stores) and other discount shops in the area. In the US, we have things called ‘Garage Sales or Yard Sales’. These are sales in people’s private yards. Usually people try to get rid of used items they don’t want and the prices are really good. You can also barter with them. This is one of the few times that bartering is common in the U.S..

Craig’s List and Facebook Marketplace: these are ok for purchasing used items too. Make sure when you meet someone, you do this in a public place and you have a friend with you. Safety is more important than getting a good deal.

In the documents section, there is a list of cellular companies and stores.