



TOP FINANCIAL TIPS

For UC Berkeley International Students

BAY AREA \$\$\$

Make sure you are budgeting for all essentials before treating yourself to luxuries - living in the Bay Area can be expensive.

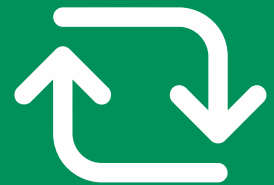


CASH

Always try to carry at least \$10-\$20 in cash. There are many places in Berkeley (particularly restaurants) that won't take card payments or will charge a card fee. There are often different prices for cash vs card (and cash is almost always cheaper).

EXCHANGE RATES

Compare foreign currency exchange rates to ensure you get the best deal.



MONEY TRANSFERS

Ask your banker about the best ways to transfer money from abroad.

TRANSACTION FEES

Avoid using a card issued by a Non-U.S. bank where possible - they charge transaction fees often on top of Foreign Exchange Fees.



ATM

Apply to a US bank to avoid paying transaction and ATM fees and find a bank with plenty of ATM machines around the campus area. Make sure you use ATM machines from your own bank. Unlike in other countries, you might be charged a fee for using other bank's ATMs.

UTILIZE TECHNOLOGY

Set up recurring automatic payments for any monthly expense (such as rent) to make sure you do not forget these payments. Always know what margin you have in your budget to spend on other things.

Download a money transfer app such as Zelle® or Venmo® - this makes paying back friends very easy as you don't have to settle-up in cash and small change.

