

Feel at home
when you are
in USA



Premier

The United States at a Glance

The United States of America, or USA for short, is a federal republic that consists of 50 states and a federal district. Apart from Alaska, located in Northern Canada, and Hawaii, located in the Pacific Ocean, 48 states and federal district are located in North America.

Region	Throughout the year	Summer (Average Temperature)	Winter (Average Temperature)
East Coast (New York)	-3° - 28°C	24°C	0°C
South Coast (Miami)	15° - 32°C	28°C	19°C
West Coast (San Fransisco)	5° - 22°C	17°C	9°C
Great Lake Region (Chicago)	-6° - 28°C	23°C	-2°C
Central Region (Salt Lake City)	-7° - 34°C	25°C	-3°C
Hawaii	18° - 32°c	26°c	20°C

To help you choose between universities, click the link below to view a list of universities with world-class standards and outstanding reputation based on several sources:

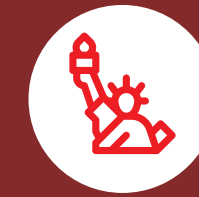
- <https://www.topuniversities.com/university-rankings/world-university-rankings/2022>
- <https://www.timeshighereducation.com/world-university-rankings/2022/world-ranking>



Population
Approximately
329 million



Capital
Washington DC



Largest City
New York City



Emergency Number
911



Timezone

The United States has six different time zones and a number of states have different time zones such as Alabama and Alaska. Almost all states apply Daylight Saving Time from March to November by adjusting the time one hour early.

- Hawaiian Standard Time (EST) : GMT-10 or WIB-17
- Alaska Standard Time (AKST) : GMT-9 or WIB-16
- Pacific Standard Time (PST) : GMT-8 or WIB-15
- Mountain Standard Time (MST) : GMT-7 or WIB-14
- Central Standard Time (CST) : GMT-6 or WIB-13
- Eastern Standard Time (WST) : GMT-5 or WIB-12



Climate

The United States has four seasons with varying climates.

The four seasons are:

- Summer: June - August
- Fall: September - November
- Winter: December – February
- Spring: March - May



Public Holiday

Generally, school holidays in the United States start at every change of season:

- Winter holidays in December – January
- Spring holidays are between March and April
- Summer holidays from June to August, depending on whether the student take summer classes, which are generally optional.

2022	
1 January	New Year's Day
17 January	Martin Luther King Day
21 February	President's Day
30 May	Memorial Day
19 June	Juneteenth Day
4 July	Independence Day
5 September	Labor Day
10 October	Columbus Day
11 November	Veterans Day
24 November	Thanksgiving
25-26 December	Christmas Day

Health Care

United States healthcare facilities are considered one of the best in the world. For citizens who have private insurance, they can enjoy health facilities. However, residents who do not have insurance have the risk of not being able to use health facilities at all, or have to getting a hefty medical bill.



Health Facilities

In the United States, ownership of the healthcare system is mainly in private hands, there is no healthcare system government, as in Canada or Europe. The overall quality of healthcare is good and many of the best specialist doctors can be found in the United States. However, patients are expected to pay before they can receive medical care, unless they are in an emergency. Therefore, high-cost surgeries or long-term hospice care is usually not an option for those without insurance.



Pharmacies

Many department stores in the United States have a pharmacy section for medicine. You can also find pharmacies by clinics and hospitals. The price for medicine can be costly, and you must keep the receipts in order to make a claim to your health insurance company.



Emergency Facilities

The 911 emergency number encompasses the police, fire department and ambulance. Emergency services are regulated by the states and are accessible to the public.

Transportation in the United States

Public transport in the United States include buses, trains, trams, subways and ferries. While traveling between cities will require you to take bus or plane. In the East Coast area, the train line is also quite popular.

Most large cities in the United States have a transport system, most commonly a bus system. Metropolitan areas such as San Francisco, New York or Boston have very reliable transport systems, therefore personal transport is usually unnecessary to get around the cities. However personal transport will be needed if you live in a small town or routinely make long trips.



● Public Transport

Traffic congestion is a common ailment of the metropolitan areas. Therefore, most city-dwellers opt to take public transports. The cost is generally cheap and discounts are usually available for students and seniors. Some of the larger cities have trams, taxis are also available to hail on the streets. In smaller cities and towns, however, buses are more limited and taxis need to be reserved.

● City to City Transport

America has well-maintained highways that span 6 million kilometers. If you are looking to travel between cities, bus companies such as Greyhound have routes available that can help you get to your destination. If you opt to travel by rail, Amtrak, America's passenger railroad service has over 500 destinations.

● Air Transport

The United States has a modern air transport system, with 8 out of the 30 busiest airports in the world operating on US soil, and over 200 domestic airline companies. However, make sure you have allotted time for immigration and security processing, as US airports are infamous for their slow and sometimes unfriendly service, especially for international flights.

Living Costs & Important Documents



Cost of Living

Living costs in the US will vary depending on where you live and your personal lifestyle. Larger cities such as New York, San Francisco and Los Angeles, for instance, will have higher living costs compared to smaller cities. In general, a student would need approximately **USD1,500** to **USD2,500** per month, which would include costs for accommodation, food, transport, communication and other daily needs.



Student Visa & Health Insurance

International students are required to take full-time studies in order to be eligible for the student visa. All international students in the United States whether they are going to university or taking a language course are required to have an F-1 visa. There are also J-1 visas for academic or cultural exchange students; and an M-1 visa for students taking a non-academic or vocational course in the United States. Before you can receive a student visa, a SEVIS-generated document called an I-20 must be issued by an institution in the United States as a proof of admittance for a student. SEVIS or The Student and Exchange Visitor System is a collection of online data of all international students issued by the Department of Homeland Security, or DHS.



Important Documents

Make sure you have the following documents with you to avoid unnecessary obstacles such as:

- Passports and other identity cards.
- International driving license
- Acceptance letter
- Your HSBC Premier debit and / or credit card, to make your transactions easier wherever you are.

#YearofOpportunity

Due to the pandemic, more than 5 million international students have experienced interruptions in their studies. We raised #YearofOpportunity an education themed campaign to provide tips on how to deal with the challenges of the new school year and how to make most out of the pandemic. [More about #YearofOpportunity](#)

List of Departure Preparations



1. Make sure your passport is still valid.

It is strongly recommended to do a passport renewal if the expiry date is close to your departure, as renewing a passport abroad will be a challenging process.



2. Complete your university and visa application.

You can only apply for a student visa after you have been accepted at a university in the United States that is certified by the Student and Exchange Visitor Program (SEVP). Applying for a visa will also require an interview. Find out how you can prepare for the interview with tips straight from the US government here.

<https://studyinthetates.dhs.gov-/2015/06/five-ways-to-prepare-for-your-visa-interview>



3. Find appropriate accommodations.

There are two types of accommodations for students in the US: within campus grounds (dormitories), or outside of campus (houses and homestays). Make sure you are aware of the facilities offered by the university as some have special dorms for international students, which can help you or your loved ones to make friends with those sharing a similar journey.



4. Open a bank account.

Start the process of opening an HSBC account as soon as possible in order to have an account number, a debit card or an international HSBC credit card before your departure abroad (terms and conditions apply).

Banking for International Students:
<https://www.us.hsbc.com/international-banking/students/>

HSBC USA Branch Locator:
<https://www.us.hsbc.com/wealth-center/locator/>
" Wealth Center Locator - HSBC Bank USA



5. Fix a budget.

Apart from visa fees, tuition fees, plane tickets and accommodations, there are also other necessities that need to be considered, such as winter clothing, furniture and books. Make sure to include these items, among others, into your budgeting considerations.



6. Health check.

You may be asked to get vaccinated or get a health check before you enter the United States. Vaccination for diseases such as mumps and measles are mandatory. You can find a list of the most current mandatory vaccinations at cdc.gov.



7. Travel insurance.

Travel insurance can be very helpful for any problems during your trip, such as late or lost baggage.



8. Double-check required documents.

In the days before your departure, double check to make sure that you have all the documents you will need, including your passport, visa, communications and university contacts.



HSBC Premier Next Generation

Benefit for International Student while Staying Abroad



HSBC Premier Next Gen

Giving children 17-30 years old the same HSBC Premier benefits as their parents, based on parent's qualification (The parent must be a qualified Premier customer).

Including the same relationship manager as the parents.



Global Recognition

Your HSBC Premier Indonesia privileges is recognised in other HSBC Premier branches across the world in more than 30 countries.



Global Emergency Support

- Emergency Cash – up to US\$10,000 per 48 hours.
- Emergency Credit Card Replacement – in 2 business days.



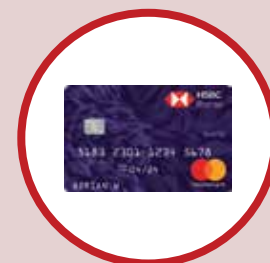
Global Transfer

Real Time Online Transfer with **no transfer fee** to your HSBC accounts across the world with our **Global Transfer** feature Up to US\$100,000/day to more than 30 countries.



HSBC Premier Debit Card

- Unlimited complimentary free cash withdrawal at HSBC ATM worldwide.
- Daily transaction convenience. If the Debit Card is linked to the Saving account with the same currency as the destination country, all of the transaction won't be subject to any foreign exchange.



HSBC Premier Mastercard

Exclusive offers and benefits, including up to IDR 300Mio Purchase Protection for your overseas and local transactions.



Complementary Travel Insurance

- Complementary Travel Insurance up to IDR 10.5 Bio.
- Complementary Travel Medical Insurance Up to IDR 500Mio.
- Complementary Travel Inconvenience Insurance, for plane delays or lost baggage Up to IDR 80Mio.



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