Financial Matters:

Students are expected to show adequate financial resources (as determined by the International Center) for support of their dependents. Dependents are defined as the student’s spouse and/or children. These funds must be in addition to the funds previously designated for the students’ tuition and living expenses. Evidence provided by students to certify additional funds for dependents must be an accurate designation of funds that will actually be used for the support of dependents. Keep in mind that it is a violation of immigration law to provide information intended to mislead or misrepresent the truth, which could result in serious penalties issued by the Department of Homeland Security.

Bringing dependents to the U.S. involves additional expenses:
- Students will need to acquire their own apartment (or move to a larger apartment). In doing so, they will not have the advantage of sharing the expenses with a roommate.
- Students may also need to purchase more furnishings for their apartment.
- Expect higher food and medical costs.
- Pay for child-care.
- Purchase more clothing (especially if dependents do not have adequate winter clothing).
- Be prepared for unexpected emergencies that might arise at any time.

The financial support of dependents in the U.S. is a very important obligation and must be given serious thought before making arrangements to bring dependents to the U.S.

Medical Insurance:

Health care costs in the U.S. are extremely high and are still rising. Students are strongly advised to purchase medical insurance for their dependents as soon as they arrive. It is impossible to predict how, when, or if your dependents will require medical care. This advice is particularly applicable to dependent spouses who can become pregnant, as well as to small children who are more prone to illness.

It is extremely dangerous from both a medical and legal standpoint to refrain from obtaining medical care because your dependents lack insurance coverage. The cost of insurance may seem high, but it is usually more costly to pay medical bills when dependents lack insurance coverage. If you estimate that you would be unable to afford insurance coverage for your dependents, we recommend that you NOT bring them to the U.S.
Also, most insurance companies do not pay for pre-existing conditions. This refers to a medical condition that began prior to the start of insurance coverage. If, for example, a student’s wife becomes pregnant in July, then arrives in September to join him in the U.S., most insurance policies will not pay the medical bills related to the pregnancy because conception occurred prior to the start of insurance coverage for the wife.

**Loneliness/Homesickness:**

Dependent spouses and children may have a much more difficult time adjusting to life in the U.S. than a student. Without the distraction of classes, assignments, and involvement in campus life, dependents may be susceptible to loneliness, depression, and homesickness. Moreover, dependents on F-2 visas are not permitted to work or enroll in classes. Dependent spouses who left well-established professions in their home country in order to join their spouse in the U.S. may also experience frustration about being unable to work. Thus, students should carefully consider whether to have their dependents join them in the U.S.

**Language Issues:**

For dependent spouses whose facility with the English language is not very strong, difficulty may be encountered in managing daily activities such as shopping or answering the telephone. Students are urged to encourage their spouses to take advantage of available English classes, if possible, prior to their arrival in the U.S., and to continue doing so after they arrive in the U.S. The quickest way to become fluent in English (or any language) is to interact with English speaking people.

For more information: [http://www.sa.utah.edu/inter/publications/charts/writingResources-Scholar.htm](http://www.sa.utah.edu/inter/publications/charts/writingResources-Scholar.htm)

**Child Care Issues:**

Unlike other countries where the extended family is part of community life, this is not the case in the U.S. Spouses should not come to the U.S. expecting that friends will provide child-care for their children when needed. As a matter of fact, these friends are often students who are busy with their own academic and work responsibilities.

For more information: [www.childcare.utah.edu](http://www.childcare.utah.edu)
[www.childcare.utah.edu/flash/finances/rates.html](http://www.childcare.utah.edu/flash/finances/rates.html)

Please Keep in Mind the Following:

1. Daycare services may cost much more than the students can afford.
2. Note: It is a violation of Utah state law to leave children unattended by themselves. Parents can be charged with child neglect and/or child abuse. Students must ensure their children are well supervised at all times.
3. Utah state law requires all children between the ages of 5 through 17 to attend a public school, or private school accredited by the state of Utah.