



The full checklist for *flying out as a student.*

33 items across 6 phases — applications, visa, forex card, education loan, visa-mandated insurance, packing, parent-side care packages from home, first 30 days. For Indian students heading to the US, UK, Canada, or Australia. Tick as you go — saves locally.

1 Applications + funding map

9-12 MONTHS OUT

- Lock the country + 5-8 universities — STEM-friendly visa rules vary US vs UK vs Canada
- Take standardised tests early — GRE / GMAT / SAT + IELTS / TOEFL — leave time to retake
- Map total cost — tuition + living + insurance + travel — for each shortlist school
- Get pre-approved for an **education loan** — HDFC Credila, Avanse, Auxilo, Prodigy Finance, MPOWER
- Submit applications + SOPs + LORs by deadline — keep digital + paper backup

2 Acceptance + visa

6 MONTHS OUT

- Pay deposit, get I-20 / CAS / LOA from chosen university
- US: Pay SEVIS I-901 fee (\$350) + DS-160 + book F1 visa interview slot — slots fill fast
- UK / Canada: **tuberculosis test**, biometrics, financial proof for visa
- Compile **financial proof** — loan sanction + parents' bank statements + ITRs (last 3 years)
- Mock-interview the visa Q&A — "why this school", "ties to India", "post-graduation plan"
- Disburse first loan tranche to university (most have an admit-locked deadline)

3 Money + insurance

3 MONTHS OUT

- Order a **multi-currency forex card** — single-currency USD/GBP card or multi-currency travel card
- Buy **visa-mandated student insurance** — usually mandatory; check school's specific waiver rules
- Set up the **first FX transfer** — first semester tuition + 3-month living buffer
- Plan a US bank account that opens with passport + I-20 — **Zolve, Niyu, Chase Student**
- Book flights — Tue / Wed departures save ~15%; pack 1 carry-on with first-week essentials
- Buy travel insurance for the flight + first month — separate from visa-mandated school insurance

4 Pack + paperwork

1 MONTH OUT

- Pack the **document file** in carry-on — passport, I-20, admit, loan sanction, mark-sheets, financial proof
- Stock 3-6 months of **prescription medication** — original packaging + doctor's letter
- Pack Indian groceries that are **3-5x more expensive abroad** — masalas, tea, ghee, dal, papad
- Pre-load an **Airalo eSIM** for the destination — works as soon as you land
- Scan everything to cloud — passport, visa, I-20, transcripts, vaccination, medical history
- Get vaccinations the school requires — most US schools mandate **MMR, Tdap, meningitis, COVID**

5 Care packages from home

PARENT SIDE · ONGOING

- Decide a **monthly food-shipping cadence** with parents — most homes settle on every 4–6 weeks. Rotate masalas, dry snacks, sweets, frozen rotis
- Use a **specialty Indian-food courier** rather than DHL or UPS direct — they handle US/UK FDA paperwork + frozen-food packaging end-to-end
- Top couriers: **Sky2C, ShipBaba, Aramex India, AGS Movers, ParcelChief**. Typical: \$80–180 for a 5kg packed box (Mumbai to US, 7–10 days)
- Things that ship well: **masala packets, atta, dal, dry sweets (laddu, chikki, mathri), pickle, frozen rotis (in dry ice), frozen mango pulp, dehydrated puran poli**. Avoid fresh fruits, cooked dairy, anything liquid above 100ml
- Save the receiver address + phone in parents' phones — and check the school address policy (some dorms don't accept perishables)

6 First 30 days abroad

ON ARRIVAL

- Activate Airalo / buy local SIM in first 24 hours — Uber, Lyft, school portal need verification codes
- US: apply for **SSN** as soon as you have an on-campus job offer (no offer? go without — most banks accept ITIN)
- Open a local checking account — bring passport, I-20, visa, school admit letter
- Apply for a **credit-builder card** — Discover It Student, Capital One Student, Deserve EDU
- Register at school's international office — required to maintain F1 / Tier 4 status

📧 GENTLE REMINDERS

Want a nudge before the big moments?

A short, low-frequency email when something on your list is worth thinking about — birthday gift, anniversary flowers, FX dip before a trip, tax-filing window, festival shipping cut-offs. No spam, unsubscribe in one click.

Birthday (optional)

mm/dd/yyyy



Anniversary (optional)

mm/dd/yyyy



Remind me about

Birthday + anniversary gifts

FX dips before trips home

Annual trip planning

Festival shipping cut-offs

Tax filing windows (US + India)

Paperwork (OCI, passport, FBAR)

Send me reminders

NRI Money Matters

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