

WELCOME PACKET

**PSYCHOLOGY GRADUATE STUDENT ASSOCIATION**

Washington University in St. Louis

Psychological and Brain Sciences

Academic Year

2021

-

2022



Hello everyone,

On behalf of the members of the Psychology Graduate Student Association (PGSA), we would like to welcome you to Washington University and the St. Louis community! PGSA is a group of elected students who work to foster community within the Psychology Department. To this end, we organize academic and social events throughout the year.

You are about to begin an exciting and challenging new endeavor that may seem rather daunting without a little help. To make your transition to graduate school and St. Louis a bit easier, we have compiled this packet in which you will find much of the information you need to get you through your initial weeks here. We have included descriptions of the neighborhoods where the majority of the psychology graduate students live, as well as a few initial numbers and contacts for finding a place to live. Additionally, we have provided information on details such as car registration and tax information as well as lists of fun things to do in the city.

The Graduate School of Arts & Sciences (GSAS) will send you a packet during the summer with general graduate student information (health insurance, registration, etc.). Orientation dates are not yet decided. The GSAS will have an orientation for all new graduate students during orientation week. You can find the answers to many of the questions you will have on the [GSAS web site](http://graduateschool.wustl.edu/). In addition, the Psychology Department will have its own orientation during orientation week, though the date is yet to be determined. The PGSA orientation within that week will give you a more specific introduction to the psychology program and graduate life in St. Louis. We encourage you to attend these important orientation events.

Though we have tried to make this packet as complete as possible, we understand that you will probably have several questions about your move and initial transition. Please feel free to contact any of the people below. We hope you all enjoy your summer, and we look forward to meeting you all in August!

Best Regards,

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GRAD SCHOOL SURVIVAL GUIDE

Here’s a brief checklist to make your first month in St. Louis a little easier.

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| --- | --- |
| **Living / Home**  ☐   Call local utility companies to have everything turned on for your move-in date.  ☐    Make notes and take pictures of the condition of your apartment before moving in.  ☐    If you are in University City, pick up an occupancy permit.       - Some rental companies provide this for you  ☐    Change your mailing address to St. Louis (w/ local post office, credit card companies, banks, magazines, etc.).  **General / Administrative**  ☐    Go to the health services [website](http://shs.wustl.edu/) if you wish to sign up for the optional dental plan or if you already have health insurance and wish to waive out of the WUSTL Student Health Insurance Plan (both of these actions have very strict deadlines).   * They will tell you more about this during orientation   ☐    Set up a local bank account (if needed)  ☐    Sign on to [WebSTAC](https://acadinfo.wustl.edu/WebSTAC.asp) to update your address  ☐    Activate your Go WUSTL email account   * *We will tell you more about the following during orientation*   ☐    Give your new banking information to Lora Lanczkowski (Room 221C) and sign up for direct deposit.  ☐    Go to the [Women's Building](https://card.wustl.edu/) and have your student ID made if you’re on Danforth Campus.  ☐    Talk to Jen Masterson (221B) about getting card access to the building and a mailroom/computer lab key.  **Office / Lab**  ☐    Set up your office area and get a lab key, find the supply cabinet, copy room, and your mailbox in the department (all on the 2nd floor).  ☐    Buy textbooks or borrow them from older students | **Orientation**  Dates and times are yet to be determined; we will send an email once the schedule is confirmed.  **Academic / Research**  ☐    Meet with your advisor to discuss goals and choose classes.  ☐    Ask your advisor to formally approve you for registration so that you can use [WebSTAC](https://acadinfo.wustl.edu/WebSTAC.asp) to enroll.  ☐    Complete the [IRB computer modules](http://hrpo.wustl.edu/) (includes [CITI training](http://hrpo.wustl.edu/education/human-subjects-education/), and HIPAA if necessary) before starting any research.  **Car / Transportation**  ☐    Transfer your auto and renter’s insurance to St. Louis. ☐    Get your car registered in MO and get a MO driver’s license (see [Car Registration](#_CAR_REGISTRATION) for details on how to do this). ☐   Order and pick up your parking pass (see Parking on Campus section below for information on the new lottery system) and/or sign up for your UPASS (free bus and metro pass) and bus schedule.     - This can be done only after registering so don't worry about this yet  **Other Important Stuff**  ☐    Explore St. Louis; spend some time in Forest Park or the Loop, go to the top of the Arch, find your local store, bank, coffee shop, and other necessities.    ☐    Meet all the other super cool grad students. |

# WHERE SHOULD I LIVE?

Typical neighborhoods in which early graduate students choose to live include University City, the Central West End, and Tower Grove, although there are other neighborhoods where students live.

St. Louis is pretty compartmentalized: there are big differences in the atmosphere, safety, and cost of neighborhoods, often even those in close proximity to one another. Second, rent here is less expensive compared to many cities, and you can save money if you look early. Although you do not have to visit St. Louis before you rent, traveling here sometime over the summer (ideally, June to mid-July) to look for a place before moving in is strongly recommended. If you absolutely cannot view the apartment yourself, it’s a good idea to have someone in your lab (or anyone in the program!) look at it for you. Also, if you’re concerned about safety whatsoever, it’s especially helpful to see what the neighborhood and the street are like at night as well as during the day.

What follows is a brief overview of what you can expect of housing in St. Louis:

**Safety**

Most people’s biggest concern when moving to St. Louis is the crime rate. While it is true that St. Louis is a perennial contender for the title of ‘Most Dangerous City in America’, the picture is skewed by the fact that (a) the Western suburbs surrounding Wash U are safer than the city proper, and (b) petty rather than violent crime predominates in most parts of the city. You should be a little more aware of safety issues in some areas (see the [Guide for City Living](#_A_Few_Guidelines)), but most people who choose their housing carefully and take a few simple precautions do not have any problems to speak of. If safety is your biggest concern, look towards the western suburbs (University City west of Big Bend, Demun, and Clayton). Generally, the closer to campus you are, the safer it gets. Average rent tends to vary inversely with crime rate, as you might expect. A tool that you can use to check the safety of an area you are considering living in is <https://www.crimereports.com>.

**Cost**

If you are coming from almost any other major U.S. city, you will be delighted at the low cost of living in St. Louis – particularly the rent. Most single graduate students are able to find nice studio or 1-bedroom apartments in the $600-$900 range. 2-bedrooms often run a couple hundred more than that. Some students also decide to find a roommate in order to save money on rent. Obviously, there can be tremendous variability depending on neighborhood (e.g., you will pay more if you live in Clayton or the Central West End). But St. Louis really is one of the cheapest large cities you can live in – so much so that many graduate students with significant others or families end up eventually buying a condo or a house.

**Transportation**

If you do not have a car, consider one of the neighborhoods which are either within walking distance of Campus or served by the University’s free shuttle service and the city Metrolink. However, many students who move here without cars end up getting one later. Public transportation in the city is only fair, and strip malls and large, stand-alone grocery stores are the norm. More information about shuttle service, Metrolink, and car share services can be found in the [Transportation](#_TRANSPORTATION) section. In general, traffic is reasonable in St. Louis, and getting from place to place can usually be done fairly quickly.

**Entertainment**

St. Louis is a big place, and there’s lots to do if you spend some time looking around (or reading the [Entertainment](#_ENTERTAINMENT_GUIDE) section). In general, there’s always something to do a 10-20 minute drive away, unless you’re way out in the county. Obviously, some neighborhoods are livelier than others (see below).

**Atmosphere**

If you’ll be moving to St. Louis with a significant other or family and are looking for a family-oriented neighborhood, consider the west part of U. City and the towns south of campus (Brentwood, Richmond Heights, Maplewood, Tower Grove, etc.), as well as parts of south city. Clayton is also very nice (particularly the Moorlands), but can be more expensive. The DeMun neighborhood of Clayton offers a nice compromise between student and family living, and is cheaper than the rest. Additionally, there are families living in Skinker/DeBaliviere and the Central West End.

# NEIGHBORHOODS IN ST. LOUIS



### UNIVERSITY CITY (INCLUDING THE DELMAR LOOP)

Although University City spans a relatively large area, the majority of those graduate students living in University City live near the “Delmar Loop.” While this includes streets just north of campus, such as Kingsbury and Washington Ave, the most popular area is Parkview Gardens which is bounded by Delmar on the south, Olive on the north, Kingsland on the west, and Skinker on the east. It is about a mile north of Washington University’s main campus, making it an easy walk, bike ride, or (free) shuttle trip for those who want a short commute without having to buy a parking pass. A Metro stop (Delmar) on the east side of the Loop also allows access to the medical school campus, downtown, and the airport. The Loop area of U-City is incredibly vibrant, with great events going on year-round like an ice carnival, a sidewalk chalk competition, and a weekly farmer's market. There are coffee shops galore, restaurants ranging from fondue and Thai to burgers and burritos, and lots of bars from which to choose (most close at 1:30am, but some east of Skinker like Moonrise and Pin-up Bowl stay open until 3am), as well shops like a board game store, a fashion resale boutique, and a tattoo studio. If your favorite band comes to town, there is a good chance they will play at the Pageant—a popular music venue that boasts that every spot in the house is within 70 feet of the stage. Or, if you are in the mood for a movie, stop by the Tivoli theatre for an independent film during the day or a midnight showing of a classic cult film. A new Wash U building on the Loop has a full size grocery store (United Provisions) and a diner (Peacock Diner) on the first floor and houses undergraduate housing on the upper levels (although the undergraduate presence on the Loop is not particularly large or obtrusive). A one-bedroom apartment typically costs $700 - $950/month, excluding utilities. The most popular rental companies are Quadrangle Housing and Byron Company (see the [Resources](#_HOUSING_RESOURCES) section for more details). There tends to be ample free parking, and most of the buildings will allow pets (though rarely dogs). One caveat: University City does not have the best reputation for safety, but it is far from being dangerous. Petty crimes can occur, but they are rare. Frequent U-City police and Wash U security patrols, as well as blue-light emergency phones are present in the area. As you head west from the Loop (toward Hanley Road and Interstate 170), the feel of U-City becomes more suburban than urban, which can better suit those looking for a quiet neighborhood with a yard for dogs or children.

### SKINKER-DEBALIVIERE

The Skinker-DeBaliviere Neighborhood has lovely tree-lined streets, brick residences, and a lot of historic charm. This neighborhood is about as centrally-located as you can get. It takes at most 25 minutes to walk to the psychology building and 10 minutes to walk to the Loop. The neighborhood is also served by the WUSTL bus, which is free with your UPass and Student ID. You can easily bike to Forest Park and get to campus in 10 minutes. There are two nearby Metrolink stations, located on Forest Park/DeBaliviere and Delmar, and you can take the train many places, including the Central West End, Downtown, Clayton, or Lambert Airport. Apartments here are mainly older, smaller buildings with six (or so) units. Wash U owns a number of rental properties here, which are managed by Quadrangle Housing. Rents in this area range from very reasonable on up (there are some nicer buildings with more amenities). There are many students/residents and young professionals who live in this area, but there are also a fair number of single-family homes. The neighborhood organizes all sorts of events like block parties and concerts throughout the year. This area is great because you get all the benefits of the Loop (including low housing prices and a grocery store) without the noise and undergrads as well as great connections to all the public transportation.

### DEBALIVIERE PLACE

DeBaliviere Place is a quiet neighborhood with a suburban feel situated conveniently off of Forest Park Parkway between the Central West End proper and the Skinker-DeBaliviere area. Many of the units here are privately-owned condos, which means they are well-maintained and have better soundproofing than most apartments. Studios and one-bedroom rentals generally range from $650-1000 per month, and you can score a two-bedroom for as little as $850 (but typically no more than $1300), which is a great deal considering how nice and new these spaces often are. You will find many fully-renovated units with washer/dryer, dishwasher, and other amenities, and several of the larger apartment buildings along Pershing Ave were recently bought out and are being gutted and updated. This neighborhood is 2 miles east of campus, and a ten-minute walk will get you to Forest Park and the Missouri History Museum. There’s a metro stop right at the corner of Forest Park Parkway and DeBaliviere Ave, which makes for an easy metro commute to campus, the stores in Brentwood, Downtown, or the airport.

### CENTRAL WEST END

The Central West End (CWE) is located directly east of Forest Park, bordered by Kingshighway Blvd, Forest Park Parkway, Olive St, and Sarah St. One of the first things to note about the CWE is its proximity to the WUSTL School of Medicine and the Barnes-Jewish medical complex. For those students planning to spend a substantial portion of time on the medical campus, the CWE will make an ideal residential location. Traveling to the main Washington University (Danforth) campus is a breeze thanks to the Metrolink station, which is just a short walk from many of the CWE’s most popular apartment complexes. With a variety of restaurants, small businesses, and high-rise apartment buildings, the CWE can feel like it’s a city unto itself. Plenty of bars and entertainment can be found along Euclid Avenue, the main drag of the CWE. If you’re looking to escape the heavy pedestrian traffic of Euclid, it’s easy to explore the beauty of one of the historic residential side streets where Tennessee Williams, Kate Chopin, and T.S. Eliot once called home. Or, you can venture out into the legendary Forest Park, which lies just on the other side of Kingshighway Blvd. With one-bedroom apartments starting around $700, rent in the CWE is slightly more expensive than other neighborhoods but is still a steal compared to similar spots in other cities.

Quick list of cons: More than 3 miles from main campus, above-average housing prices, homogeneity of one-bedroom options, can be noisy along Euclid Ave. later at night.

*The previous neighborhoods are where most of the grad students live in their first few years. Below are more fun neighborhoods that are also good to live in and others that are great to explore.*

### OTHER NEIGHBORHOODS WHERE STUDENTS LIVE

**CLAYTON NEIGHBORHOODS**

Clayton is the first suburb west of campus and contains a small ‘downtown’ financial center. Most other regions of Clayton are family-oriented residential areas. The people living in Clayton include single professionals, families with small children, and retirees. The housing reflects this mix and consists of family-style apartment buildings, condos, and stately homes. In general, Clayton is a very wealthy, family-oriented, and safe area in which to live.

**DOWNTOWN CLAYTON**

Downtown Clayton is relatively close to Wash U (about a 30 minute walk) and the Wash U shuttle travels between the main campus and West Campus (which is in Clayton). It features many restaurants (many of which can be expensive), several bars (late 20’s to 30 something crowd), coffee shops (Starbucks and Kaldi’s Coffee), and a corner store (really convenient). Also, there are actually quite a few places to eat in downtown Clayton that are affordable (Chipotle, Crazy Bowls, etc.). Finally, some other features include its close proximity to the Galleria Mall, as well as Shaw Park which includes a huge swimming pool and tennis courts. Overall, Clayton is a good option if you are looking for somewhere quiet (few students) and are willing to spend a little more. Rent varies considerably depending on how renovated the building is and what type of housing you want. One bedrooms typically run from $800-1400.

**DEMUN**

The DeMun neighborhood of Clayton is a very peaceful and practical neighborhood for graduate students to live, within easy proximity of campus as well as many services. It is bordered by Big Bend Blvd, Wydown Blvd, Skinker Blvd, and Clayton Rd, and it is directly south of the Danforth campus, making it a ~25 minute walk to the psychology building. This area has a quaint neighborhood feel with tree-lined streets and is considered to be fairly quiet and safe. The neighborhood has many smaller brick homes and low-rise apartment buildings, many of them built around the 1920’s and 30’s. A one-bedroom apartment in the area tends to run between $700-1000/month, while a 2-bedroom might be about $900-1200/month. You can find many nice apartments in the area with recently renovated kitchens and bathrooms, although some of the buildings are older and do not have central air. Parking is usually at the rear of the buildings or on the street. DeMun Avenue has a small commercial strip with Kaldi’s coffee shop, which has great coffee, food, and is a great place to study or grade papers, as well as some hair salons, a laundromat, and a few good restaurants like Sasha's Wine Bar. DeMun has a nice park called Concordia Park that is good for relaxing or working outside on sunny days. Sometimes in the summertime there is music or outdoor yoga in the park. It is also within walking distance of Oak Knoll Park to the west, at the corner of Big Bend and Clayton, which also has outdoor music events in the summertime, and Forest Park to the east, situated ideally for a walk or bike ride in the park. The DeMun neighborhood also has easy proximity to the Schnuck’s supermarket on Clayton Road. The supermarket complex includes some restaurants, a Pure Hot Yoga studio, and a handful of other shops. Clayton Road also offers many other shops including a 24-hour Walgreen’s, a Snap Fitness Gym, St. Louis Bread Company (good for studying, with free wireless) a movie theater, and a bike shop on Big Bend (Mesa Cycles).

**THE MOORLANDS**

The Moorlands is a residential area in Clayton located to the east of downtown Clayton and to the west of campus. It is bordered by Big Bend Blvd, Clayton Rd, Hanley, and Wydown, and it is one of the safest neighborhoods in STL. The streets are tree-lined, the houses and yards are well-kept, stately, and maintained, and people are always out walking their dogs or with their children. However, as a disclaimer, rent can be a bit pricey because of its prime location, low crime rate, and picturesque scenery. Also, transportation without your own car can be slightly challenging as bus stops are only located on the main roads and there is no Metrolink station nearby.

**DOGTOWN**

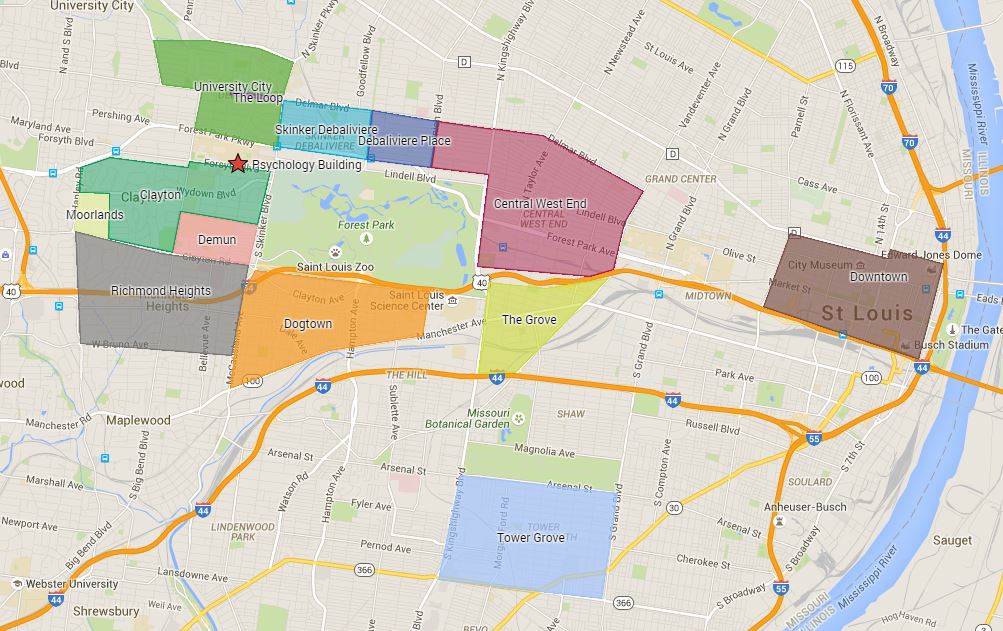
Dogtown is located just south of Forest Park, across the street from the St. Louis Zoo.  It is less than 2 miles from both the Danforth and Medical School campuses, and located near two major highways (64/40 and 44). While the buses from Wash U do not run out to this area directly, they do run along Skinker Road (only half of a mile or less away). A downside to the neighborhoods south of the park is limited or no Metrolink access. There are a few independently owned coffee shops, a number of pubs and restaurants, and a yoga center.

**DOWNTOWN**

Downtown St. Louis is experiencing a “revitalization” period. What used to be a work-only area is being revamped into a vibrant downtown community. All of Downtown is extremely walk-able. Many old abandoned warehouses have been remodeled into loft-style apartments (i.e. updated appliances, hardwood floors, exposed brick, large windows). It costs roughly $1 per square foot. So although it’s on the pricier end for a 1-bedroom (~$800-$1300), it’s rather affordable for a 2-bedroom (~$1100-$1400 total). The Culineria is the main grocery store and it has a great selection of pre-made food, salad bar, make-your-own sandwiches, and normal groceries. The two major sports teams have their arenas in the Downtown area: Busch Stadium (Cardinals - baseball) and Enterprise Center (Blues - hockey). Downtown is full of random parks and green space, and there are a ton of great bars and restaurants, especially on Washington Ave (the main “strip”). The Stifel Theatre gets a wide variety of acts including The Book of Mormon, Jim Gaffigan, Neil DeGrasse Tyson, and more. There are also other great museums in this area such as [The Griot Museum of Black History](https://www.thegriotmuseum.com/) & Culture and [The National Blues Museum](https://www.nationalbluesmuseum.org/). There are 3 Metrolink stops and multiple bus stops making transportation to campus really easy (~30 minutes door to door via Metrolink), and driving from Downtown to Danforth takes ~20 minutes door to door. Downtown also hosts a ton of festivals (e.g., [St. Louis Fringe Festival](https://www.stlouisfringe.com/)), parades (e.g., Mardi Gras), and random events. Pros: Downtown feels just as safe as the rest of many other urban cities (Los Angeles, San Francisco, and Boston), there are great loft apartments, and you can live in an urban city without many of the major inconveniences of being in a city (i.e. there’s barely any traffic at all!). Quick cons: you can’t walk to campus and it’s slightly more expensive than some of the other areas. However, if you don’t mind the commute and you’re planning on living with a roommate or significant other, Downtown is great!

**RICHMOND HEIGHTS**

Richmond Heights, located just south of Clayton and DeMun, is primarily a quiet, safe, residential area. There are several larger apartment complexes (up to 30 units per building), but the majority of the residences in the area are family houses, some of which have been converted into apartments. It is easy to find two bedroom apartments in the area ranging from $900-1,500, and most of the complexes have one bedrooms available from about $650-1,000. Most of the buildings are older but many have updated kitchens and baths. Parking depends on the apartment; many have garages and lots, but others offer only street parking (although street parking is not difficult in this area). Depending on where you live in Richmond Heights, Wash U is within walking distance (30-45 minutes) or is a short bike ride away (10-15 minutes). There are two bus lines in the area (#2 Red and #16 City Limits) that will drop you off on or near campus, and the drive is only about 5 minutes. There is not, however, a metro station close by. You won’t have as many restaurants and stores as the Loop or the CWE, but there still are quite a few eateries (pizza, Saint Louis Bread Company, Starbucks, etc.), entertainment (a movie theater, a few bars, and the Heights recreation center), conveniences (Schnuck's grocery, US Bank, Office Depot, etc.), a hospital, and Forest Park nearby. Richmond Heights is located nearby a few 64 interstate on-ramps, which makes getting across town a lot easier, and it is a quick drive over to Brentwood, which has a mall and many retail and grocery stores. Because many of the houses and apartment buildings are independently owned, an easy way to find available apartments is to drive around looking for street signs or through Craigslist. Several larger realty companies have apartments in the area, including Red Brick Management and the Byron Company.



### NEIGHBORHOODS WHERE STUDENTS HANG OUT

**TOWER GROVE**

The Tower Grove area is located south of the Grove and around Tower Grove Park and is about 15-20 minutes (by car) from the Danforth campus. The area is less easily accessible by Metro, which lengthens the commute to 40-60 minutes. Although, if you live in the Shaw neighborhood, the commute using public transit is closer to 30 minutes, especially if you live close to Grand Blvd. The commute by public transit would require a bus (either along Kingshighway Blvd. or Grand Blvd.) plus a ride on the metro. The neighborhoods in the area are very close to Tower Grove Park, South Grand, Cherokee Street, and Soulard. The Tower Grove neighborhood is perfect for anyone who desires a more urban feel than Clayton or Richmond Heights offer. Tower Grove (and Benton Park to the east) are some of the most diverse neighborhoods in terms of ethnic groups, age groups, and income levels. Unsurprisingly, you can go from a nicely paved streets with groomed lawns to dilapidated buildings and communities with lower resources. On the other hand, apartments are substantially cheaper in most parts of these neighborhoods and more spacious. Most 1-bedroom apartments are between $550-$950 while you can find a 2-bedroom anywhere between $700-$1200. Overall, the Tower Grove/South Grand area is great for students who do not mind the commute and want an affordable yet spacious apartment.

**LAFAYETTE SQUARE**

Lafayette Square is a historic neighborhood located just south of downtown. The neighborhood is known nationally for the beautifully restored Victorian mansions and row houses. Their colors are spectacular. Lafayette Park is located in the center of the neighborhood and has beautiful fountains, ponds, a playground, and gardens. The park sits as a sort of oasis in the middle of the city. Throughout the summer, free concerts and movie screenings are offered. If you head over for a free concert, feel free to bring a picnic, chairs, and your drink of choice. There are a number of restaurants in the area as well, including the delicious ‘Baileys’ Chocolate Bar’, a great little wine bar, a pub that makes their own beer and liquor, and a few quaint cafes.

**THE GROVE**

In the Grove you can find a diversity of independently owned restaurants, nightlife, retail, and services. It is also home to the premier nightlife in the area, and is a thriving center for the LGBTQIA+, artist, and cycling communities in the St. Louis area.

**CHEROKEE STREET**

The strip of Cherokee Street in South St. Louis has become a gathering point of sorts for the Mexican community in St Louis. There are a handful of Mexican restaurants here that are cheap and tasty, as well as various Mexican markets. Stop by Firecracker Press while you’re down here. There are two big Mexican celebrations held here: Mexican Independence (September 16) and Cinco de Mayo. There are also lots of interesting antique shops in the area, great bike shops, coffee shops, and art/music venues. Rent is much cheaper (similar to Tower Grove), but less accessible.

**SOULARD**

Soulard (pronounced "SOO-lard") is a historic French neighborhood in Saint Louis that has been up and coming in recent years, as it has undergone a tremendous amount of recent renovation. It’s a picturesque, residential neighborhood filled with relatively inexpensive restaurants, bars, and pubs. Soulard Farmer's Market, located at Lafayette and Seventh Streets in the Soulard neighborhood, is one of the oldest public markets still in existence in the United States. Events such as the annual Bastille Day celebration in July, Oktoberfest, and Mardi Gras bring thousands of people into this lively ethnic neighborhood. There’s even a Mardi Grad dog parade to kick off the festivities, with hundreds of dogs and lots of crazy costumes.

**THE HILL**

The Hill is one of the most beloved historical neighborhoods in Saint Louis and is home to many fine Italian restaurants and shops, and is located south of Forest Park. It is considered to be the “Little Italy” of Saint Louis.

**MAIN STREET IN ST. CHARLES**

Saint Charles is located on the banks of the Missouri and is a great place to go when you’d like to try something a little different. It’s a historical area west of Saint Louis with a variety of shops, gardens, and restaurants.

|  |
| --- |
| A Few Guidelines For (St. Louis) City Living   We are all smart, capable individuals that probably have some safety sense– so this section is just a reminder of some good habits to maintain to avoid dangerous situations in any city. Although you will hear reports of neighborhoods that have more or less crime, in general there is no neighborhood in our list that is so dangerous that you should be afraid to live there.     * Don’t walk around alone at night. If you do, try to avoid quiet side streets or poorly lit areas and know where you are going.      * If you are alone when approaching your car, apartment, or the department after hours, have your keys ready so that you can quickly enter.      * Opt to live in a 2nd floor apartment (or a 1st floor apartment with an alarm). Take a few moments and try to imagine how you would get into your apartment if you lost your keys. If it is too easy, you might want to do something to make it more secure (i.e. lock windows when not home or make sure that window air conditioner units are bolted so they cannot be removed)      * When you look for an apartment, walk around the area or ask a current graduate student to check it out for you. This is especially true if you are renting from long distance. Neighborhoods throughout the city change block by block.      * Do not leave anything in your car; put all things of value in the trunk or out of view. |

# HOUSING RESOURCES

### UTILITIES

Many apartments will require that you set up your own utilities.

Electricity: [Ameren](https://www.ameren.com/)

Gas: [Spire](https://www.spireenergy.com/welcome-laclede-gas-customers)

Internet can be obtained through [Spectrum](https://www.spectrum.net/) or [AT&T](https://www.att.com/internet/)

### APARTMENT FINDING SERVICES & RENTAL COMPANIES

[Quadrangle Housing](http://www.google.com/url?q=http%3A%2F%2Fquadrangle-postgrad.reslisting.com&sa=D&sntz=1&usg=AFrqEzdRnwX3Ul02u115QNTKq2zBrjdxpw)

- Location: 700 N. Rosedale - 314.935.9511

- This is an affiliate of Wash U that mainly services University City and Skinker-DeBaliviere (although there are a couple CWE postings).

**\*\*Note for navigating Quadrangle Housing website\*\***

- To see postings outside of the Skinker-DeBaliviere area on the website, you must click "Draw Your Search Area" in the upper right hand corner of the map.

- In the top portion of the website, choose to sort by availability. Then available apartments will come up first and they all have the rent price next to them. Any listings that say "Contact for details" in the upper right corner do not have any available apartments in that building.

[Craigslist](https://www.google.com/url?q=https%3A%2F%2Fstlouis.craigslist.org%2Fsearch%2Fapa&sa=D&sntz=1&usg=AFrqEzcq50Nf3UyBMzd7NJ9XmZlE9GqrCw)

[Padmapper](https://www.google.com/url?q=https%3A%2F%2Fwww.padmapper.com%2Fsearch%2Fapartments%2FMissouri%2Fst-louis%2F&sa=D&sntz=1&usg=AFrqEzdPrc0J_oL9mCVZmztXOyU7BaODbg)

[Zillow](http://www.google.com/url?q=http%3A%2F%2Fwww.zillow.com%2Fsaint-louis-mo%2F&sa=D&sntz=1&usg=AFrqEzeQma156oI8yshT6F692b-nH1BYpw)

[Byron Company](http://www.google.com/url?q=http%3A%2F%2Fwww.byroncompany.com%2F&sa=D&sntz=1&usg=AFrqEzekrxlzbEGglwtfMFUz3ofWAH-LhA)

[FrontDoor LLC](http://www.google.com/url?q=http%3A%2F%2Fwww.frontdoorstl.com%2F&sa=D&sntz=1&usg=AFrqEzdy0fSSPjSs7EZoXdADIY7GGfuRvA)

[Redbrick Management](http://www.google.com/url?q=http%3A%2F%2Fwww.redbrickstl.com%2F&sa=D&sntz=1&usg=AFrqEzcIrEtFcLDL1CpnkNOO6IkjboZe5A)

[Roberts Realty Co](http://www.google.com/url?q=http%3A%2F%2Frobertsrealtycompany.com%2F&sa=D&sntz=1&usg=AFrqEzfhY_ryYHBiXCZp-6fSVGRnSKLkJA)

[Philip Barron Inc.](http://www.google.com/url?q=http%3A%2F%2Fwww.barronrealty.com%2F&sa=D&sntz=1&usg=AFrqEzdesrDkv-bJw85ByMK-JdcUkFAXvA)

[Cronin Company](http://www.google.com/url?q=http%3A%2F%2Fwww.cronincompany.net%2F&sa=D&sntz=1&usg=AFrqEzcdJ57gFsoi5cs1EMevUGL-7-c62w)

**Suggested Central West End Buildings:**

Congress West - 314.367.2868

Park 44 Apartments - 314.371.3544

The Hawthorne - 314.531.4400

The Carleton - 314.361.2420

The Congress & Senate - 314.367.7900

The Fairmont/Monticello - 314.361.5338

# INFORMATION ON RENTING/BUYING

*Students who own their own places and are happy to answer questions:*

Alison Tuck: alison.tuck@wustl.edu (owns a condo)

Clarissa James Tardiff: clarissa@wustl.edu (owns a house)

The following information has been compiled over the years by various students who have owned condos or houses during their time in grad school, and also includes suggestions from current grad students.

**TO RENT OR BUY?**

To many, the thought of buying a house can be daunting. With all of the life changes you about to incur by moving and starting a graduate program, the opportunity to add another life changing experience into the mix is not likely to be at the forefront of your thought process. Here are some general considerations: Don't buy unless you know you won't need to sell within 3 or 4 years. The closing process is expensive and the first several years you are primarily paying interest on the loan, and you don't earn much principle on the house (i.e., what you get back when you sell). Buying is not for someone who isn't totally confident that graduate school and St. Louis are for them. Also, you do not want to take on a financial burden that will be uncomfortable -- the responsibility and debt of owning a home may not be worth it if the investment will produce an uncomfortable amount of financial and emotional stress. Make sure your housing decision enables you enough flexibility to go out and have fun at least once in a while.

* **Debbie:** *The big thing I would try to communicate is that you should try to get a lot of opinions when deciding on housing.*
* **Samantha:** *In terms of renting vs. buying, I would recommend buying (if you can) since you'll be here for at least five years. I ended up staying six. While I understand that I'm biased, a few graduate students in my year who ended up renting have mentioned that they wish they would have bought. I think if you're undecided, you should talk to a bunch of grad students who both rent and own, particularly graduate students in their 4th, 5th, and 6th years. Mortgage payments are oftentimes the same as rent (my mortgage payment ended up being cheaper than rent for a similarly sized space). The clear downside is that you will have the stress of trying to sell your house while you're working on your dissertation (and that problem cannot be emphasized enough).*

**FINDING A HOME**

1. Do the research! Do it extensively for both the borrowing from the bank side, and the searching and purchasing through the real estate agency side. There is a lot of information on the web about how to go about finding a loan and purchasing a home. Since you got into grad school, you most likely have the research skills. Put them to use. This is also a good learning experience unless you plan on renting for the rest of your life. Take the time to figure out things like the current and past sale price of the houses that interest you, tax valuation, current price per square foot of different neighborhoods (looking at 5 year histories on neighborhoods will give you a feel for whether property value is increasing or decreasing and how fast). This is especially helpful when negotiating (if not just to make sure your realtor is being forthright with you).

Some helpful websites for to find this info:

* + CBGundaker - St Louis' largest real estate firm. Bonus: their property search lists properties sold by their firm as well as all other properties being sold by the Realtor Association.
  + [www.realtor.com](http://www.realtor.com) (to find info on current prices)
  + St. Louis County Revenue (Info on properties in St. Louis County -- taxes, sales, etc.)

1. What can I afford? Know what you want and what you can afford. Some realtors (not all) only care about making a sale. Make sure they don’t tempt you into a financial situation you cannot handle.

* **Samantha:** *I would highly recommend Mike Price as a realtor (314-346-5807; mike@redkeystlouis.com). He is absolutely FABULOUS. He returns calls/emails/texts right away and really respects your budget/preferences*.

1. Where should I look? St. Louis is a large city with many locations in which to buy a home. Think about the type of neighborhood and the distance from campus that is acceptable for you. Talk with real estate agents who are native St. Louisans, other locals, and students or faculty who have bought homes in various areas throughout the city to determine the neighborhoods you may want to consider and which ones you should avoid. You may even consider renting for your first year before plunging into the homebuying endeavor. You will likely have different considerations depending on whether you live alone or have a family so, if possible, do talk with people who have situations similar to your own. Also, given that most students will only be in town for 5 years or so, resale of the house is a key consideration and location is key factor in this regard.

* **Samantha:** *In terms of where to buy, I ended up buying in The Hill (the Italian neighborhood of St. Louis) since it is 10 minutes away from school (without traffic). I also felt it was one of the safer places located within the city, while still being pretty affordable. I love that the neighborhood is relatively quiet, close to a police and fire station, and has tons of restaurants and bars that are within walking distance. In terms of the people living on The Hill, it is a lot of working class families, as well as some single people. The downside to The Hill is that it isn't "the hip" place to stay. Meaning, it isn't as bustling as the CWE, where lots of grad students like to live. It also isn't convenient in terms of using public transit; it takes me no fewer than 45 minutes to take the Metro to Wash U*.

1. Remember that you will probably not find your dream house. You are investing in your future dream house because investing in real estate will give you capital with which to purchase your next home. Figure out the aspects of a house that are absolutely necessary and compromise on the others. Generally, people find the elements they desire and create the rest. Many homes in St. Louis are a bit older and slightly dilapidated which means they are cheap and could be a good fixer-upper. A caveat: having to do a lot of work on your newly purchased home to make it livable is not advisable. Home repair is costly, time consuming, and generally a pain. Avoid homes that require major repairs like total plumbing, electric, or heating/AC overhauls. As a full-time grad student, you probably won't have the time, money, or energy for major home repairs. Stick to fixer-uppers that require surface-level attention: painting, landscaping, and minor kitchen or bathroom updates.

* **Samantha:** *In terms of whether to buy a house or condo, that's up to the applicant. The condo has the added benefit of having services such as lawn care, snow removal, etc. With that said, I've heard previous graduate students indicate that it can be difficult to sell a condo, particularly if there are a ton of condos in the complex they buy at (and there are multiple ones on the market at the same time when they go to sell). I ended up buying a house because of this problem. I've hired someone to take care of my lawn care for a reasonable price ($20-$30 a week during the summer) and haven't had to worry about snow removal because I have a garage that faces an alley. In short, all I shovel is my sidewalk for my mail person. With that said, I have had about 3 repairs (a roofing problem I had to take care of immediately during a work day, a plumbing problem that wasn't super urgent, and my furnace went out one time). Part of how many problems you'll have depends on the thoroughness/expertise of your inspector, as well as how old the house is. My house is over 100 years old. When I bought it, I anticipated furnace and plumbing problems (the roof was an unexpected mishap). If you do end up buying, I have a few repair people I can recommend*.

**FINANCIAL CONSIDERATIONS**

If you're seriously considering buying a property, try to find a first-time home buyers workshop. These workshops are usually a free 1-2 hour meeting that is hosted by real estate firms and/or lenders looking for future clients, but they do provide a lot of useful information. The first step to buying is seeing if borrowing the money is even possible. Try getting Pre-Approved for a loan (you won’t have to commit to a lender if they just pre-approve you, but at least you will know if you can). If you have a lot of debt, no credit, or bad credit, it may not be feasible (no credit is actually worse than bad credit!). It may be too risky for respectable banks to lend money, so you may only get offers from shadier lenders that try to hide a lot of extra fees and charges that you may not understand. Avoid “Points” and “Mortgage Insurance” (aka PMI) if at all possible. Mortgage Insurance is insurance that the bank takes out, but make you pay for, to protect them in case you default on your loan. A loan with “Points” basically means you will pay more up front in order to get a lower interest rate. Lower interest rates are good but the real savings from lower rates come from living out the entire 15 or 30-year term of the loan which probably is not likely at this point in your life.

**Down Payments**

Lenders typically charge Mortgage Insurance if your down payment is not at least 10-20% of the purchase price of the home, which can be significant. If this is not possible for you, banks will typically make you take out another loan just for the down payment, which carries a much higher interest rate and adds substantially to your monthly payment. Zero Down Loans are highly marketed for first time home buyers, so beware. It will make buying instead of renting a much better decision if you can have at least 10% for the down payment. (Remember, your down payment, the principal you earn on the house, and the difference between what you paid and what you sell for are largely what you’ll be getting back and be able to put towards your next place!) You may be able to get up to 10-20% by getting some down payment assistance. There are a lot of government programs specifically designed for this (look through [www.hud.gov](http://www.hud.gov) at length to find one that applies to you). There is also a Wash U employer assisted housing program for purchasing homes in specific areas around the campuses (<http://eahp.wustl.edu/>). Or if need be, it might be worth it to call up a family member to ask for a loan to help you out with the down payment. I imagine it would take a special kind of relationship and a very timely and honest payment program, but in the long run it’s probably better to pay the interest to someone you care about than to a bank.

**Mortgages**

Mortgages can be tricky so you’ll have to do a lot of your own research to learn about them, but here are some basics. Know the term of the loan, the interest rate, and the charges or fees the lender has for both processing and maintaining the loan. And always know how these things affect your monthly payment. Don’t get sucked into taking on a monthly payment that is too high. Make sure you also know how insurance and taxes are taken into account by the estimated monthly payment, as they are the most expensive additional costs. From that you can judge what you’ll have left for utilities and maintenance on the house and the budget for the rest of your life (i.e., food, entertainment, etc.).

# OTHER USEFUL INFORMATION

### CAR REGISTRATION

Registering a car in the state of Missouri can be frustrating, but it certainly can be done.  Here is a step by step breakdown of what you need to do, but my suggestion is to go to one of the DMVs or look online for a checklist, since it may differ slightly for each person and car.

**1.  Missouri Driver’s License**

If you already have a license from another state, all you have to do is transfer it. This involves showing some documentation as well as taking the written, vision, and road sign tests.  The entire process is relatively painless and can take as little as 15 minutes. If you do not have a license you need to take a road test as well. The license fee is about $20.

• AAA St. Louis License Office: 3917 Lindell Blvd. (314-531-0700), Open M-F 9-5:30, Sat. 9-1.  You do not need to be an AAA member to get your license processed here.

• Missouri Driver’s License: 3234 Laclede Station Rd, St Louis, MO (573-751-4600)

• Clayton Motor Vehicle Office: 32 N Central Ave, Clayton, MO (314-863-5331) Note: If you need to take the written test and the road test, you may need to go to the MO DMV Office and not AAA.

In addition to your old driver’s license, you will need the [following](http://dor.mo.gov/drivers/idrequirements.php):

**• Proof of lawful presence** (one of the following): Birth Certificate, Passport, Certificate of Citizenship, Certificate of Naturalization, or Certificate of birth abroad

**• Proof of identity:** Social security card

**• Proof of residence:** Utility bill, bank statement, copy of lease showing residence in MO.

\*\***BONUS**: You can also register to vote at the DMV when you get your license! You can’t register at the polls in Missouri, so it is important to do so ahead of time, and it’s too easy not to do.

**2.  Emissions Test**

Next you may (not always) need to get an emissions test on your car.  Many (or most) [auto-shops](http://dnr.mo.gov/gatewayvip/v-owner/LocateaGVIPStationNearYou.htm) can do it. The test takes about 15 minutes, but there is usually a wait. It costs $24 or so.  Some cars (particularly newer ones) don’t need to be tested.  To see if you qualify, check out the [specs](http://dnr.mo.gov/gatewayvip/v-owner/need-test.htm).

**3.  Safety Inspection**

You have to get a Safety inspection as well. Take your car to any auto-shop that is certified to do this test.

**4.  Tax exemption form from St. Louis County Department of Revenue**

This is easy and free - go to the DOR and get a form, which says you don’t have to pay taxes on your car because you just got here. There is a DOR located at 41 S. Central in Clayton, or at St. Louis City Hall (1200 Market St # 106) if you live in St. Louis City.  (If you are a city resident, you cannot go to the Clayton DOR, and vice versa.)

**5.  Register at the DMV**

Bring the following forms to the DMV to register your car:

1.  Missouri State Driver’s license

2.  Emissions & Safety Inspections forms

3.  Tax exemption form

4.  Car title

5.  Proof of Missouri Automobile Insurance

This part can be done at the AAA branch listed above.

### BUYING FURNITURE

WUSTL Free & For Sale

After joining Wash U's Facebook group (need wustl email first), you can join the subgroup "Free & for Sale," where students sell (or give away) their old furniture, clothes, kitchen appliances, etc. Although peak selling time is at the end of the academic year, finds can be made all year round.

Weekends Only

For good quality and excellent prices. Title is literal, only open on the weekends but definitely worth a visit. <http://www.weekendsonly.com/>

Secondhand stores

These are always a good option, and there are many different companies and locations throughout the city. There is a Goodwill and Salvation Army across the street from one another in the Central West End (on Forest Park Ave, near Sarah St), or you may have better luck westward in Chesterfield or St. Charles.

Apps

Offer Up, Let it go

Target/Walmart

The closest Target and Walmart are in Brentwood, a 10 minute drive from campus.

Marshall’s/TJ Maxx

These stores are next to each other on Olive, just west of Highway 270.

Ikea

An Ikea is located off of Forest Park Pkwy at Vandeventer.

### HIRING MOVING COMPANIES

If you are planning a long-distance move to St. Louis, you may be considering hiring a moving company. However, please take great caution when hiring any moving company. Here's a list of moving companies that have been personally recommended by grad students who had wonderful experiences with them:

* [ABC Movers](http://abcqualitymovers.com/)
* [All My Sons](http://www.allmysons.com/stlouis/)
* [Simple Moves](http://www.simplemoves.com/)
  + Good option for moving locally, or for transporting large furniture from the store to your home.
* [U-Box](http://www.uhaul.com/UBox/)
  + Moving pod by U-Haul. You move your own stuff, but it's super cheap, and they can hold onto the packed pod if necessary.
* [U-Pack](http://www.upack.com/)
  + You pack all your stuff and load it into a storage cube or trailer (provided to you), and the company drives it to your moving destination. Tons cheaper than a traditional moving company. Charge by amount of space your stuff takes up, not by weight.
* [You Move Me](http://www.youmoveme.com/us)
  + Super friendly and helpful, and they even give you a house plant!

Additionally, since several graduate students have had negative experiences with moving companies (i.e. belongings showing up weeks late, being grossly overcharged, etc.), we decided to put together a list of things to consider when hiring a moving company.

• **Begin by reading “**[**Your Rights and Responsibilities When You Move**](https://www.protectyourmove.gov/consumer/awareness/rights/rights.htm)**”** **and also visit the following**[**website**](http://moverescueprod.wpengine.com/before-my-move/)for valuable information about interstate moving**.**

o Please read through this information thoroughly in order to avoid any issues with your moving company.

• **Before hiring a company, do a THOROUGH background check as well as looking at Better Business Bureau ratings.**

o Be aware that some moving companies will change their names after having a history of negative reports.

o Many times the moving company you hire to pick up your belongings will actually contract out the delivery to another company. Ask any potential moving company whether they contract out your delivery and make sure to do a background check on both companies.

• **Have a reasonable idea of how much your belongings will weigh or how much space they will occupy.**

o Be aware that many times moving companies will give you a very low estimate of how much your belongings will weigh (i.e. 1000lbs), and that way they can charge you an exorbitant rate if your things actually weigh above that quote.

o Try to the best of your abilities to weigh your belongings and use a liberal estimate. Moving companies will generally only charge you for how much your belongings actually end up weighing if it is below the original quote they gave you. The issue is, if it is above the original quote they will charge you at an even higher rate for that extra weight.

o If you read about your rights and responsibilities, you will learn that you have the right to be present at any weighing of your belongings and you have the right to request a reweigh (for NO extra charge) if they conduct the weighing without you.

• **Read any documents you sign thoroughly and make copies.**

o Generally, the movers will be in a hurry when packing your things, but take the time to read through the documents they give you. Also, always make a copy for your own records.

• **If you have hired a company, make sure to get the contact information of the truck driver actually delivering your belongings.**

o Often times (especially if the job is contracted out), the moving companies will give you different estimates of when your belongings will arrive. If you have the contact information of the truck driver, you can get better information about how far he/she actually is.

• **Be prepared to not get your belongings on the day the company promised.**

o Moving companies will rarely actually deliver your stuff on time. Make sure you realize you may end up moving to St. Louis without your bed and belongings for quite a few days (or even weeks). Make sure you have all your essentials with you and you are prepared to be without your stuff for a little while.

We do not want to necessarily discourage anyone from using a moving company (especially since in many cases it is the only reasonable option). If you are well educated and prepared for your move, things should go smoothly. However, if you end up having any issues with your moving company and need help, we recommend going to this [website](http://www.moverescue.com/). They should be able to give you some information and help you deal with any issues that may arise.

# TRANSPORTATION

You can get around quite a lot of St. Louis with [public transportation](https://parking.wustl.edu/items/metro-park-ride/).

**METROLINK**

The Metrolink is a Light Rail System that runs through Saint Louis from the Airport to the Arch (and across the river into Illinois). A newer branch has been added that services the Danforth campus at Skinker and Big Bend, and West Campus at Forsyth. The Metrolink is a great way to commute to school from the Central West End where many graduate students live. It is also a good way to get downtown or to the airport (especially if one wants to avoid the hassle of parking). The Metrolink is free when you have your Wash U ID and UPass, which you can sign up for once you are registered for classes.

*Metrolink service areas include:*

Central West End, Downtown St. Louis attractions (e.g. Arch, Busch Stadium, Laclede's Landing), Washington University in St Louis, The Loop, Clayton restaurants, Brentwood shopping (Trader Joe's, Target, Dierbergs Market, Petco, PetSmart, Bed Bath & Beyond), St. Louis Galleria Mall, University of Missouri St. Louis, Lambert Airport.

**METRO BUS LINES**

**Gold Line (1)**

Danforth Campus, Medical Campus, West Campus (includes Psychological Service Center), Galleria Mall, Downtown Clayton, Central West End

**Red Line (2)**

Danforth Campus, Galleria Mall, North Campus – Transportation & Housing Services, Schnucks Groceries on Olive and on Clayton, DeMun, Brentwood Square - Target, Trader Joe’s, Best Buy, & other shops, Maplewood - Wal-Mart, Sam’s Club.

**Green Line (5)**

Danforth Campus, The Loop, University City, Lewis Center, Wash U Lofts (United Provisions grocery store), Skinker Metro Station

**WASH U TRANSPORTATION**

**Campus2Home Shuttle**

The Campus2Home shuttle services Skinker-DeBaliviere, the North Loop, the South Loop, and the area just south of campus. This shuttle leaves from Mallinkrodt and Brookings and will drop you off at your doorstep if you live in one of these 4 areas. It leaves every 30 minutes or so between 6pm and 4am.

**Campus Circulator**

The campus circulator is a free Wash U shuttle that services Danforth campus, South 40 (Student Health Services/Undergraduate Housing), Mallinkrodt Center, the Village, Brookings hall, and Big Bend Metro Station. It runs approximately every 15 minutes.

**Enterprise Car Share Program**

There are many Car Share vehicles on campus that you can reserve and use once you become a member of the program. Wash U pays the membership fees which means that you only pay $5 an hour or $35/day to use one of the cars. For more information check out the [website](https://parking.wustl.edu/items/carshare/).

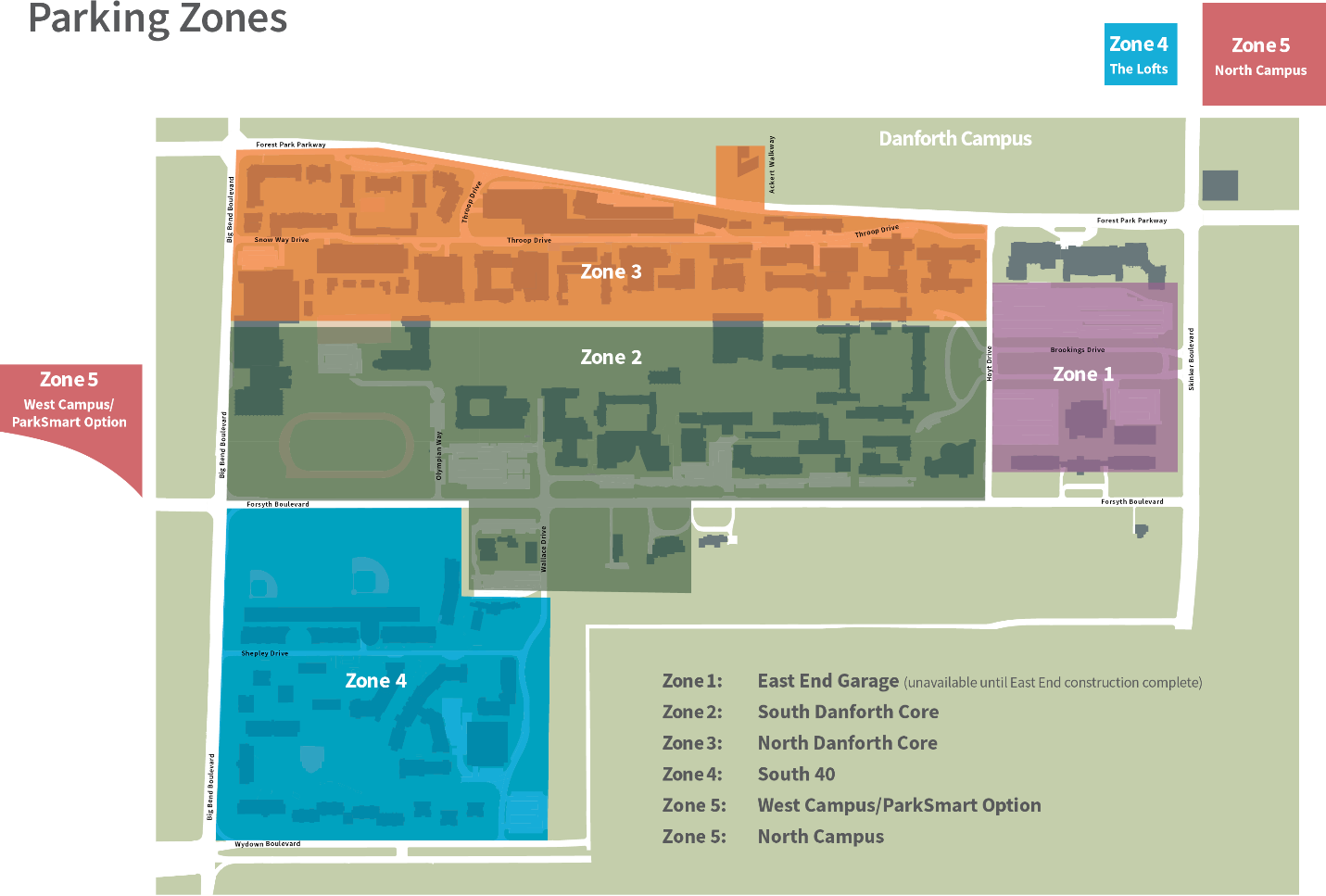
**PARKING ON CAMPUS**

All parking on the Washington University campus is paid (*except for weekends,*when parking is free in Yellow spots). Also, you can park in Yellow spots after 6pm any day of the week. This is **not** true of Red spots.

Parking has recently been ‘revamped,’ aka made more limited, confusing, and still just as expensive. Basically, there are 5 zones, and you have to enter a lottery to determine whether or not you can park in the zone you want (for example, as a psychology student, you would probably want to park in Zone 2). If you do not get the zone you want, you have the option to park in the assigned zone, or not purchase a permit at all. (See Below)

To get the Yellow permit in the zone you are assigned from the lottery (Zones 1, 2, 3, or 4), you have to pay a grand total of **$852.00.** That’s quite a sum, and you aren’t even guaranteed to get the zone you want. However, it does last the full year.

There are a few other options: you can get an evening permit (lets you park in yellow spots after 3pm), but this is a bit ridiculous, because the parking service enforcers leave work around 5-6pm. So you’re paying for a couple of hours. It is cheap, however, at **$42.00.**



Additionally, you can pay a single-day parking fee for the on-campus parking garages, which have a ticket stub payment (i.e., you get a stub, and pay when you leave). Also, there are monthly permits for **$100.00.**

Finally, another option is to use the ParkSmart option, where you park in Zone 5 (West Campus…about 15 min away), and then shuttles drive to Danforth campus every 10 or 15 min. This costs **$129.00.**

Although a parking permit can be convenient, it is the most expensive option. We recommend trying out various modes of transportation during the first few weeks of the semester to get a better feel for which mode(s) works best for you. Keep in mind that parking is fairly limited on campus, and finding a parking spot can often be difficult (especially during the first few weeks of the semester). Many students who do not wish to purchase parking permits, but still want to drive to school, find parking on Skinker (along Forest Park) or inside of the park itself on Lagoon Drive; however, these areas fill up quickly in the morning. Short-term metered parking is also available along portions of Forsyth, close to the Psychology Building. For additional information on parking permits, visit the following website: <https://parking.wustl.edu/parking/> or contact the Parking & Transportation Services office at 935-5601.

**BIKING**

Many students choose to bike to campus. There is a footbridge connecting campus to the Loop/University City and the Centennial Greenway connects Forest Park to campus. Forest Park has a great bike path that is accessible from Skinker/DeBaliviere, DeBaliviere Place, the Central West End, the Grove, and Dogtown. If you need bike repairs or bike advice, [Big Shark Bikes](http://bigshark.com/about/st.-louis-loop-pg835.htm), conveniently located on Delmar in the loop, and [Mesa Cycles](https://www.trailheadbicycles.com/), located just southwest of campus at Clayton and Big Bend, are both good bets.

# ENTERTAINMENT GUIDE

### SAINT LOUIS SPECIALS

[Forest Park](http://www.forestparkforever.org/)

Forest Park has a wealth of free, awesome stuff inside of it: 6+ miles of running/biking paths, the Muny (outdoor musical theater venue), Shakespeare in the Park, Missouri History and Art museums, a huge free zoo, the Great Balloon Race and Balloon Glow, a Boathouse (and boat rentals), picturesque Art Hill, a greenhouse called the Jewel Box, and more! In the past they’ve even shown classical movies and Cardinals playoff games on a giant inflatable screen on Art Hill.

[City Museum](http://www.citymuseum.org/)

The City Museum is a one-of-a-kind experience that is hands-on for children and adults alike. Climb through caves, go down three-story slides, jump around in a precarious looking airplane several stories up, hit up the rooftop aquarium, get lost, get dirty, and have fun! Open until the wee hours of the morning on weekends, they also have a little food area (The quesadillas are good), and a cozy bar area. After 10pm on the weekends, it’s lights out and you’ll need to navigate your way with a flashlight.

Beer!

Get ready to like beer. St. Louis has an extensive beer history and present. There are tons of beer festivals -- Microfest, St. Louis Brewers Heritage Festival, Soulard Oktoberfest, as well as more or less monthly festivals at Schlafly (Cod & Cask, Oyster & Stout, Belgians & Mussels, Repeal of Prohibition). In addition to Schlafly, which is a larger operation, there are lots of fun small breweries around town (Perennial Artisan Ales, Square One, 4 Hands, Urban Chestnut, Civil Life), as well as the behemoth Anheuser-Busch, which offers an extensive tour and free samples at the end.

Sports

It’s always fun to catch a Cardinals or Blues game in town. The sports stadiums are all very convenient by metro, tickets are affordable, and St. Louis is known for having really fun fans. Tickets are relatively affordable through the teams directly, but you can always get discounted group tickets (they’re pretty liberal with how many people constitutes a group), student tickets (select Blues and Cardinals games available occasionally for ~$10 through the grad student center in the DUC, or through the teams directly), or online deals through sites like Stubhub, Craigslist, Scorebig, etc.

St. Louis Arch

Located in Downtown Saint Louis, the 630-feet-tall Arch is one of the first places you should go. It’s the highest point in St. Louis and offers spectacular views of the city and the Mississippi. You can even take a short tram ride up to the top!

Cathedral Basilica of St. Louis

Located in the Central West End, the Basilica is one of the most beautiful buildings in St. Louis. Tours are available by appointment, as are occasional Cathedral concerts. Instead of the intricate stained glass of most Cathedrals, the Basilica instead has the largest collections of mosaic artwork and a lovely replica of Michelangelo’s Pieta.

Parades

There are St. Patrick’s Day parades in Dogtown and Downtown. Mardi Gras is in Soulard and is also pretty wild—there are no metro stops near Soulard but you can metro to Laclede’s Landing and catch a special Mardi Gras bus from there. Cinco de Mayo on Cherokee St. has a parade/all-day festival.

### DINING AND DRINKING

Barbeque

Pappy’s Smokehouse (Midtown)

Bogart’s (Soulard)

The Shaved Duck (Tower Grove East)

Salt + Smoke (multiple locations)

Sugarfire Smoke House (University City & Downtown)

Sandwiches

Fozzies (Richmond Heights)

Blues City Deli (Benton Park)

Snarf’s (The Loop)

Le Grand’s Market & Catering (St. Louis Hills)

Bar Food

Three Kings (The Loop)

Dressels (Central West End), closed now but intend to re-open fall 2021

The Scottish Arms (Central West End)

Baileys' Range (Downtown), amazing burgers

Breakfast

Half & Half (Clayton)

Winslow’s Home (University City)

Rooster (Downtown & South Grand)

The Mud House (Cherokee Street)

Southwest Diner (Maplewood)

2Schae Cafe (DeBaliviere)

Knead Bakehouse (Northampton)

Frozen Dessert

Clementine’s Naughty & Nice Creamery (DeMun, multiple locations)

Bailey’s Chocolate Bar (Lafayette Square)

Bailey’s Range (Downtown)

The Fountain on Locust (Midtown)

Ted Drews Frozen Custard (South City)

Crown Candy Kitchen (Old North St. Louis)

Pizza

Pi Pizzeria (CWE, The Loop, Downtown)

Katie’s Pizza (Richmond Heights)

La Pizza (University City)

Dewey’s Pizza (University City)

Felix’s Pizza Pub (Dogtown)

Sauce on the Side - Calzones (multiple locations)

Thai

King and I (South Grand)

Basil Spice (South Grand)

Fork & Stix (The Loop)

Thai Country Café (The Loop)

Blue Elephant (Clayton)

Middle Eastern

Olympia (Richmond Heights)

Ranoush (The Loop)

The Vine Mediterranean Café and Market (South Grand)

Café Natasha’s Kabab International (South Grand)

Layla (The Grove)

Sameem Afghan Restaurant (The Grove)

Italian

Trattoria Marcella (The Hill)

Pastaria (Clayton)

Adriana's (The Hill)

Vietnamese

Pho Long (University City)

Banh Mi So 1 (South Grand)

Pho Grand (South Grand)

Mai Lee (Brentwood)

Indian

House of India (University City)

Everest Café (The Grove)

Rasoi (Central West End)

Gokul (The Loop)

Creole

Broadway Oyster Bar (Downtown)

Soul Food/Southern

Sweetie Pie’s (Midtown)

Caribbean

De Palm Tree (University City)

Venice Café (Soulard)

Chinese

Bo Fung Chinese Kitchen (South City)

Royal Chinese B-B-Q (University City)

Yen Ching (Clayton)

Corner 17 (The Loop)

St. Louis Bubble Tea (The Loop)

Japanese

Nobu (The Loop), closed but coming back soon

Kampai (Central West End)

Café Mochi (South Grand)

Sushi Ai (Clayton)

Ethiopian

Meskerem Ethiopian (South Grand)

Mexican

El Burro Loco (Central West End)

La Vallesana (Cherokee Street)

Mission Taco Joint (The Loop and CWE)

Mi Ranchito (University City)

Chimichanga (South Grand)

Lily’s Mexican (St. Louis Hills)

Chava’s (Soulard)

Korean

U-City Grill (The Loop)

Seoul Taco (The Loop)

Bars

21st Street Brewer's Bar (Downtown)

4 Hands Brewery (Downtown)

Moonrise Rooftop (The Loop)

Blueberry Hill (The Loop)

Urban Chestnut (The Grove, Midtown)

Schlafly (Maplewood, Downtown)

The Civil Life Brewing Company (Tower Grove)

Pin-Up Bowl (The Loop)

Date Night Ideas

Sidney Street Café (Benton Park)

Square One Brewery (Lafayette Square)

Brasserie by Niche (Central West End)

Farmhaus (Lindenwood Park)

Sasha’s (On Shaw & Clayton)

Olio (Tower Grove)

Blood & Sand (Downtown)

Planter’s House (Lafayette Square)

Bridge Tap House & Wine Bar (Downtown)

### EXERCISE OPTIONS

[SNAP Fitness](http://www.snapfitness.com/gyms/stlouis-mo-63117/766)

Has a convenient location in Clayton and is open seven days a week. Unfortunately, they do not offer classes, but some of the other options listed below do.

[Club Fitness](http://www.clubfitness.us/)

Has multiple locations in the Saint Louis area (Brentwood, The Loop, and Dogtown). Membership runs between $23-$40 per month. They also offer personal training and small group training.

[Pilates + Yoga Studio](https://www.pilatesyogastudio.com/)

Located at 1015 McCausland Avenue, (314) 781-5050. They offer five kinds of yoga, and you can pay per class, rather than paying a large membership fee. Their classes are small, so you get lots of instructor attention. Types of yoga offered are Hatha, Vinyasa, Astanga, Power, and Slow Flow.

[Washington University Athletic Center](http://bearsports.wustl.edu/facilities/athletics-complex)

On-campus athletic facility—free to use the weights, racquetball/squash courts, and to rent equipment, small fee for the cardio equipment. Grad students can also use the equipment and attend classes at the [South 40 gym](http://s40fitness.wustl.edu/) (near the undergrad dorms). Side note: The psych department typically gets some intramural teams together in sports like softball, basketball, Frisbee, etc.

Flynn Park

Great for playing tennis. The courts there are nice. Located just a bit west of Wash U, in University City.

[Urban Breath Yoga Center](http://www.urbanbreathyoga.com/)

Located at 2812 Sutton Blvd & 4237 Manchester Ave. Offers free classes on Sundays. Drop-in classes are $17, or you can get a monthly unlimited membership for $85. They have many types of yoga for all levels. There is also a 30 day trial for $30 that is offered to new customers. Finally, they also have yoga classes that are offered in Forest Park during the summers, and more.

[Upper Limits Climbing Gym](http://upperlimits.com/)

Two locations: Downtown and West County (~15 mins from campus). West County is bigger and newer, and both will run you ~$18 for a daily pass plus another $5-8 if you need rental equipment, but there are student discounts and the WU climbing club runs a deal where you pay ~$20/semester and get free climbing two days a week.

[So Ill Climbing Gym](http://climbsoill.com/)

New climbing gym in Lafayette Square. Visually, like no other climbing gym you’ve ever seen-- artsy/beautiful/interesting and very high quality. Like Upper Limits, ~$18/day pass and $5-8 for rentals, but with student discounts and the possibility for much cheaper climbing through the WU climbing club.

[The Heights Community Center](http://www.richmondheights.org/departments/parks_and_recreation_cooperative/the_heights/index.php)

Located in Richmond Heights, MO (314) 645-1476. It is a 10-minute drive from campus and is a 73,000 square feet community center. It has one of the best-equipped fitness facilities in Saint Louis, and features a double gymnasium and an indoor water park.

[COCA – Center of Creative Arts, St. Louis](http://www.cocastl.org/)

Located at 524 Trinity Avenue, (314) 725-6555, just off The Loop. COCA offers a variety of dance and artistic classes, such as Ballet, Hip Hop, Acting and Art classes for all ages. Kids’ ballet is especially good here. Their classes tend to run semester-length and can be expensive, but their facilities are beautiful and their classes are of good quality.

[Martial Arts College of Clayton](http://maccjudotkd.com/)

Located on the west side of Forest Park. Focuses on Judo and Taekwondo. They allow you to try a class for free. 6348 Rosebury, (314) 750-6333.

[BJC WellAware](http://www.barnesjewish.org/wellaware-fitness-center)

They offer good classes, and they offer Groupon discounts quite frequently. It’s a small-ish facility and is frequented by doctors and other medical staff from Barnes-Jewish hospital. Conveniently located in the Central West End at 600 South Taylor. They are not open in the evenings on weekends.

[Yoga Source](https://www.yogatrail.com/studio/yoga-source-saint-louis-4920975)

Located at 1500 South Big Bend, (314) 645-9642. Offers a wide variety of days and times for their classes, as well as a wide variety of types of classes and levels.

[St. Louis Big Balls Kickball League](http://leaguelineup.com/welcome.asp?url=stlbigballs)

Yes, we are serious about the name. Located in Tower Grove Park, they are an adult co-ed kickball league. They play on Saturdays, Sundays, and Thursday nights, year-round. You even get your own personalized jersey with your name number and team logo. Really, can you imagine anything more fun? They play with a big red 10” rubber ball!

[Centennial Commons](http://www.ucitymo.org/index.aspx?NID=99)

Located in University City. They have programs for children, students, older adults, and seniors. They have an indoor soccer arena, a track, and a fitness area. Call (314) 505-8625.

[The Boxing Gym](http://www.theboxinggym-stl.com/)

Has three locations: West County, CWE, and Downtown. They offer several programs, such as cardio fitness, championship boxing, boxing teams, personal training, taekwondo, and extreme martial arts. Call (314) 534-9200 for more information.

### OUTDOORS

[Ideas for Seeing Animals](http://explorestlouis.com/visit-explore/discover/itineraries/st-lou-is-for-animal-lovers/)

In addition to the zoo there are several animal sanctuaries in the area.

[Babler State Park](http://www.mostateparks.com/babler.htm)

Public camping doesn't get more secluded than this within half an hour of the city. They've got hiking trails, biking trails, horses to ride, wide open fields for Frisbee, a surprisingly uncrowded Olympic-size pool, and more.

[Botanical Gardens](http://www.missouribotanicalgarden.org/)

This place is HUGE, absolutely stunning, and encompasses a wide variety of landscaping styles. The Japanese Garden, Victorian Area, Woodland Garden, German Garden: you name it, it’s there. A day long excursion is hardly enough to cover half the walks and trails in the park. Also, on Wednesday nights in the summer, there’s a free music festival (generally jazz or blue grass). You can bring a picnic and enjoy free entertainment in a beautiful garden.

Admission: $14; $6 for St. Louis City/County Residents (Free to residents before noon on Wednesdays and Saturdays – bring your student ID or MO driver’s license)

Location: 4344 Shaw Boulevard, in the Tower Grove area

Hours: 9 a.m. - 5 p.m. (Memorial Day to Labor Day: open Wednesdays until 9 p.m.)

[Grant’s Farm](http://www.grantsfarm.com/)

You can take a tram ride around the park, sit back and watch herds of deer and antelope roaming free. Other parts of the park feature caged animals such as kangaroos, elephants, and tortoises. The carriage house and Clydesdale stables can also be interesting, as well as the petting zoo where you can bottle-feed tiny goats. Free shows also feature trained parrots and various reptiles. You can’t bring your own food or drink, and concession fare can be pricey.

Admission: admission, shows and tram rides are free, but parking is $15

Location: 10501 Gravois Rd.

Hours: generally open around 9am-3pm. They are sometimes closed on Mondays and Tuesdays, and sometimes open later, depending on the season.

[Katy Bike Trail](http://www.bikekatytrail.com/)

Starts near St. Charles and crosses half of Missouri.

[Johnson’s Shut-Ins State Park](https://mostateparks.com/park/johnsons-shut-ins-state-park)

Located in Middlebrook, Missouri, this makes a great day trip! You can swim in the Black River, hike, or take a horse on a trail ride (no pets allowed, though). They also have pretty picnic areas and great campsites. Also check out nearby Elephant Rocks State Park!

[Lone Elk Park](http://www.stlouisco.com/ParksandRecreation/ParkPages/LoneElk)

This park is a sanctuary for bison and elk, animals which have graced the endangered species list. This is one park that’s better to visit in the winter, since animals are easier to spot, and their coats are much thicker and prettier. However, use of picnic sites is generally more enjoyable in the warmer months. Elk occasionally approach people (though generally not groups) when they are outside their cars, which can be an exciting experience. For a majority of the park (in the bison area especially) visitors are restricted to within their vehicles. The park is not a petting zoo, and does not provide any assurances for your safety if you choose to disregard their rules.

Admission: Free

Location: I-44 North Outer Road west of Highway 141

Hours: 8 am – 8 pm

[Meramec River](http://www.mostateparks.com/meramec.htm)

Go on float trips, camping, fishing, hiking, take a tour of the Meramec Caves. The camping isn't as nice as Babler, but you've got a river in your backyard to enjoy.

[Shaw Park](https://www.claytonmo.gov/Home/Components/FacilityDirectory/FacilityDirectory/16/314)

This park is nicely tucked away between Forest Park Parkway and Brentwood Blvd. It’s not an obvious place but it’s actually more forest-y than Forest Park. Nice park with a large, albeit crowded swimming pool that is great for hot summer days. Bring your Wash U student ID to get in for a few bucks.

[Laumeier Sculpture Park](http://www.laumeiersculpturepark.org/)

This is just what it sounds like – a series of large, outdoor sculptures (the most famous of which is a large blue eyeball). It’s a must-see! Leashed pets are welcome, and they even have a dog area complete with a “treasury of smells,” (yes….a compost heap exhibit), doggy karaoke with a continuous loop of backup vocals, a couple of dog leads, and more. If you are interested in outdoor sculptures or outdoor art, you may also want to visit CityGarden, which is located in the downtown area.      

[Meramec Caverns](http://www.americascave.com/)

Take a tour of some spectacular Missouri caves! The cost is $24 for adults, though you can get discounts for large groups.  The tour is one hour and twenty minutes and covers 1.25 miles. There is also an accompanying campground that is open annually from April through October, as well as canoe and raft rentals. Caving is huge in Missouri, but for now only guided places like Meramec Caverns are open—Missouri Dept. of Conservation has closed all unsupervised caves in order to protect the bat population from White Nose Syndrome, a bat disease that humans can spread (though we can’t get it).

[Castlewood State Park](https://mostateparks.com/park/castlewood-state-park)

Located in Ballwin, Missouri, this state park has nice hiking trails (particularly the River Scene trail). They have eight hiking trails of varying length throughout the park. It’s a great place for cycling, too. It’s about 30 minutes by car from Wash U to the park.

### OTHER PLACES TO GO

The Boathouse

Casual boating opportunities are pretty rare in St. Louis, especially in the city, so it’s something a little different. The Boathouse is one of Forest Park’s many attractions. The adjoining Boathouse Restaurant is very good and not too pricey, though it can be crowded and difficult to get into at times. Canine friends are also welcome for outdoor lake-side patio dining. Dog treats and water bowls are complimentary.

Admission: Paddleboats or rowboats can be rented for $22/hour and hold up to 4 people

Hours: April through November. Mon-Sat: 11am until sunset. Sunday: 10am until sunset

Saint Louis Art Museum

In Forest Park, definitely worth checking out, free admission to the museum except for the featured exhibits (which are free on Fridays). It’s one of the nation’s leading comprehensive art museum, containing more than 30,000 works of art.

Busch Stadium

Home of the Cardinals, St. Louis’ famed baseball team. St. Louis is a great sports town, and loyal fans flock to the stadium anytime their team is playing. Buy tickets early…they sell out! Make sure you get on the Graduate Professional Council mailing lists – they occasionally buy up blocks of tickets for grad students. The Cards offer a great deal for thrifty students, if you aren’t picky about where you sit: 550 tickets are sold in packets of two for $11 on the morning of the game.  These tickets go on sale at 9AM, but get there by 8:40 and bring an ID. Then, come back at game time to trade in your voucher for real tickets and find out where you’re sitting.  Go Cards! See the Sports section above for more info on stadium tours!

Farmer’s Markets

St. Louis has several great farmers’ markets where you can pick up cheap, fresh produce and goods, often from the very people who grew them. The biggest is in Soulard, but don’t overlook those in Tower Grove, Kirkwood, Clayton, the University City Loop and Maplewood.

Saint Louis Zoo

Free admission and boasts an impressive array of animals. Don’t miss the penguin and hippo exhibits. They have a beautiful Butterfly House, too. Picnic baskets and coolers are permitted. It often tends to get crowded, especially on nice days.

Admission: Free (some attractions and shows cost $2-$4)

Location: Forest Park

Hours: 8am-7pm in summer, and 9am -5pm in non-peak seasons

Schlafly’s Tap Room or Bottleworks

Two locations (Midtown and Maplewood). Great microbrewery with good food to boot. Free brewery tours are provided at Bottleworks and conclude with a tasting of their beer (on the hour, but only offered on the weekends). Check out the twice-yearly Beer Festival for all-you-can-stomach beer sampling for $20!

Blueberry Hill

Located in the Loop, you can’t miss it. It is the quintessential Wash U place for doing the ‘bar thing’. No matter how hard you try you’ll end up here a lot more than you think. It’s almost always a good time for hanging out, playing darts or meeting fellow human beings. It’s also the home of The Duck Room, where musicians perform regularly. Chuck Berry plays there one Wednesday of each month.

Anheuser Busch Tour

Learn how beer is crafted by following it through the brewing process at Anheuser Busch, which has been creating beer in Saint Louis since 1852. After the tour, you can enjoy a complimentary beer and snacks. You can also meet the world-famous Clydesdales!

Museums

•       City Museum

•       Missouri History Museum

•       Saint Louis Art Museum

•       Wax Museum

•       Saint Louis Science Center

•       Campbell House Museum

•       Saint Louis Museum of Transportation

•       Contemporary Art Museum

•       Pulitzer Arts Foundation

•       Contemporary Art Museum

•       Mildred Lane Kemper Art Museum on WUSTL campus

### MUSIC FESTIVALS AND VENUES

* Music Festivals:
  + LouFest
  + Whitacre Music Festival
  + Fair St. Louis summer concerts
  + Twilight Tuesdays
  + Big Muddy Blues Festival
* Huge venues:
  + Chaifetz Arena (on SLU campus)
  + Holllywood Casino Amphitheater (Maryland Heights)
  + Enterprise Center (Blues Stadium downtown)
* Midsize venues:
  + The Pageant (Delmar Loop)
  + Stifel Theatre (downtown)
  + Fox Theater (Midtown) – temporarily closed
* Cozy venues:
  + Old Rock House (Downtown)
  + Off Broadway (Cherokee/Lemp area)
  + Blueberry Hill (Delmar Loop)
* Opera & classical:
  + Theater St. Louis (Webster Groves)
  + Union Ave. Opera (near the CWE)
  + \*St. Louis Symphony Orchestra plays in Powell Hall on Grand, $10 student tickets are abundant\*
* Smaller restaurants with music:
  + Venice Café
  + BB’s Jazz Blues and Soups
  + Blues City Deli
  + Broadway Oyster Bar
  + The Gramophone

# HEALTH, FINANCES, & FAMILY

### HEALTHCARE

*All Wash U students are required to have health insurance.* For most students, this means that they will need to participate in the **WUSTL Student Health Insurance Plan**. All full time graduate students are automatically enrolled in this plan (the cost of which is subsidized by the Arts & Sciences graduate school; see below for details).\* Also, all students are required to pay the university **Health & Wellness Fee** (the cost of which is also subsidized)\*, which is separate from and does not provide any health insurance. However, students can **waive out** of the WUSTL Student Health Insurance plan if they can demonstrate that they have their own insurance that meets all of the criteria for adequate coverage. For these criteria and for more information on how to waive out (and the deadline for doing so) see: <http://shs.wustl.edu/Insurance/Pages/Waiver-Process.aspx>. Keep in mind that if you waive the university student health insurance, you still have to pay the [subsidized] university Health & Wellness Fee ($/semester after the subsidy).\*

\*The subsidies provided by the Arts & Sciences graduate school for the WUSTL Student Health

Insurance Plan and for the Health & Wellness fee come in two forms: 90% (full subsidy) and 50% (partial subsidy). Most psychology graduate students qualify for the graduate school’s 90% subsidy, and the costs indicated here reflect those remaining after the 90% subsidy.

**WUSTL Student Health Insurance Plan**: The WUSTL insurance provider is United Healthcare. Health insurance enrollment is on an annual basis and it is billed once a year at the start of the semester. For example, for the '20-'21 school year the cost was $1942.00 for the full year (8/1/20-7/31/21), of which the student paid $194.20. The university Health & Wellness fee is billed each semester. In the '20-'21 school year the cost is $262.00 per semester, of which the student must pay $26.20 per semester. So, for the '15-'16 school year the student’s responsibility for the academic year was: $194.20 + $52.40 = $246.60. Health Center appointments can be scheduled online. For more information on Health Center appointments, procedures, and co-pays see:

<http://shs.wustl.edu/MedicalAndHealthCare/Appointments/Pages/Fees.aspx>

* Habif Health and Wellness Center provides a referral for each student when this office refers to an outside medical provider or service. Referrals are not necessary for mental health care off campus. The student is responsible for retaining the referral slip and providing it to any physician office or service for insurance billing purposes. This is separate from the pre-certification process. **Students on the student health insurance plan require a referral for all medical services within a 50-mile radius of St. Louis unless it is an emergency.**
* The plan pays between 80% of preferred allowance for covered medical expenses for within-network services (provided outside of the Health Center) after a $350/year deductible. The is no maximum benefit for the policy.
* Prescription drug coverage— Tiered co-pay system based on class of medications (Copays range from $20 to $75).
* An optional dental plan for around $405.52 is available with students paying about $40.55 after subsidy (2020-2021). There is a very strict deadline for enrolling in the optional dental plan. Visit the SHS website below for details.
* There is also an optional vision plan for $136.92 (2021-2022). See more info about optional dental and vision plans (only available for students with WashU health insurance): <https://students.wustl.edu/dental-vision-insurance-benefits/>
* Students are allowed 9 free counseling visits per year (regardless of their health insurance plan). Additionally, you can have 7 more sessions in an academic year where you only pay a small co-pay for each session. Any sessions after that would have to be paid for out of pocket. Mental health appointments can be scheduled by calling 935-6666 or using the online portal: <https://studenthealth.wustl.edu/>
* Detailed information about coverage is available at http://shs.wustl.edu/Insurance/Pages/default.aspx. Additionally, students may enroll their spouse and children in the University specified insurance plan for additional charges.

### CHILDCARE

Initiated by the Graduate Student Senate is a policy where the graduate school will help cover childcare expenses for students. Doctoral students on both the Danforth and Medical campuses may apply for subsidies to help defray the cost of child day care. The awards are based on financial need and are granted to doctoral students. The Graduate School of Arts & Sciences will manage the administration of the subsidy in consultation with other schools. For information about eligibility requirements and an application see

<https://graduateschool.wustl.edu/child-day-care-subsidy-0>

Also, the Graduate School’s New Child Leave Policy allows for normal stipend payment for 34 working days while registered full-time. Definitely consult the department and the graduate school about longer periods of leave and health insurance.

If you need childcare, a good place to start is by asking other graduate student parents.

Some students in our department have had very positive experiences with University City Children's Center. They give priority to people with Wash U affiliation and provide scholarships based on income. Eligible students pay a fraction of the full price and it is a great school that starts at 6 weeks to kindergarten and located near the Loop. However, it is difficult to get a spot and requires being on a waiting list for some time.

### PET CARE

It’s not impossible to have a pet in graduate school! Many of the graduate students have cats or dogs, and we often get together to let them play, or bring them to department events like the fall picnic. Here are some resources that are worth mentioning:

* First of all, if you’re looking for a pet, there are pet adoption events just about every weekend at bigger stores like PetSmart and Petco. There are also the typical adoption methods like petfinder.com, and humane societies and animal protection agencies, as well as smaller adoption centers (through small rescue organizations or vets) that advertise pets through sites like Petfinder.

* It’s very important to know where the pet emergency hospitals are in St. Louis. The two 24-hour ones are about a 20-minute drive from campus, and though their addresses are similar, they are actually about 4 miles apart: **Webster Groves Animal Hospital** (8028 Big Bend Blvd, slightly closer to campus) and **St. Louis Animal Emergency Clinic** (9937 Big Bend Road, other locations as well). There are others around, but those two are the closest we’ve found.

* For emergencies or routine pet care during normal business hours, there are many options around town, you will likely be able to find a place close to you. A very nice low-cost option if your pet doesn’t need lab work or X-rays is to take your pet to the APA Wellness Clinic (1705 S. Hanley Rd.); try also the Humane Society’s clinic (1201 Macklind Ave.). There are also 2 Petsmarts with attached Banfield veterinary centers, in South City (4621 Chippewa St) and Brentwood (62 Brentwood Promenade Ct.).

* Pet boarding: Most of us entrust our pets to other graduate students for a bit of cash, stocked fridge, or reciprocal pet sitting when we leave, but you may also want to consider boarding. Options like Kennelwood (multiple locations) are fairly inexpensive (~$35/night), but your pet will sit in a small room by him or herself unless you order extra services like a playtime ($12) or day camp ($30). Open boarding places charge more but your dog will roam the premises, free to play with other dogs. There aren’t many near campus, but try Bauserhaus (in Maplewood, 2818 Breckenridge Industrial Ct.), and a bit further west is Happy Tails (2920 N. Lindbergh). There are also companies that will walk your dog for you; try Wags (~$20/visit).

* There are the big box pet stores like PetSmart, Petco, and Target even has pet supplies. However, there are also smaller local places with supplies and grooming: Wolfgang’s (in the CWE, 330 N Euclid), Four Muddy Paws (also have a self-service dog- or cat or pig- wash where for ~$14 you can use their baths, shampoo, and dryers; Lafayette Sq., 1711 Park Ave.), Treats Unleashed (Ladue, 8861-B Ladue Rd., multiple locations), etc.

### TAXES

**\*\*The following is provided as general information regarding taxes. If you have additional questions, please contact the University or a tax professional\*\***

From the University: <https://financialservices.wustl.edu>

Taxes are your responsibility. Don't put off thinking about them until early April lest you incur fines and other legal penalties. Please read the following carefully and act accordingly:

If you are receiving a stipend from the University or one that is administered by the University, check your pay stub to see if taxes were withheld for state and federal income tax purposes. If so, you can relax a bit; investigate further only to the extent of making sure that the withholding amounts are "in the ballpark." However, if nothing has been withheld, then you must file quarterly Estimated Tax Returns with the IRS and the State of Missouri. Forms and instructions for estimated tax returns may be obtained from: Internal Revenue Service: 1-800-829-3676. Don't put off obtaining the forms and completing them as instructed. A number of students who neglected to do this in the past have been pursued and fined by tax agencies.

**Short Answers to Commonly Asked Questions**

1. **If the University is not withholding from my check, is there anything I can do to change this?**

No. The University's policy is to withhold on graduate assistantships and not to withhold on awards designated as fellowships. Even though the distinction between assistants and fellows is often blurred in practice, there is nothing you can do to change the description of your award as it was entered into the accounting system.

1. **What about tuition scholarships for tax purposes?**

Don't report them on your tax forms. Every tuition scholarship in the Graduate School meets the current IRS criteria for tax exemption. This is not the same as your living stipend, which is usually considered taxable income.

1. **What about Social Security?**

As a full-time student, you are exempt from Social Security taxes. You may have to pay Social Security on income unrelated to your studies, but you don't have to pay it on your assistantship or fellowship stipend.

1. **What if my estimated payments were too low and I can't afford to pay the tax amounts due on April 15th?**

Try to scrape by as best you can, possibly "with a little help from your friends," and do a better estimation in the future. While some may be able to obtain a short-term loan from the Graduate School, be aware that Graduate School loan funds are extremely limited: first come, first served, with an empty till for last-minute laggards.

1. **I'm an international student. How do the rules apply to me?**

Unfortunately, every case is different. Go to Stix International House for advice.

**Student Tax Advice**

If you are receiving a fellowship (and most students do in their first year), the University probably will NOT withhold taxes from your income. This means that you may need to pay estimated taxes on this income, typically four times a year. The tricky part is that the first estimated tax payment is usually due Sept. 15, which can sneak up quickly on unsuspecting students!

How do you know if your stipend is taxable? According to the Wash U., "*stipends may still constitute federal and state taxable income to the extent there are no offsetting qualified educational expenses (tuition, books, fees and supplies are qualified educational expenses; room, board, living expenses and travel are not).*” If you are receiving taxable income and taxes are not being withheld, you may be required to make estimated tax payments to avoid underpayment penalties when you file your annual taxes.

There are a few criteria that you can meet in order to avoid underpayment penalties. In previous years, the minimum combined amount of withholding and estimated tax payments required to be paid by the final quarterly due date to avoid penalties is the lesser of:

1) 100% of the prior year's actual tax

2) 90% of the current year's actual tax liability

The bottom line is you should probably check and see if taxes will be withheld from your stipend. If you're getting a University Fellowship, taxes typically are not withheld. In this case, you must pay estimated taxes.

Below are some web sites where you can get tax forms and other info.

If you purchased a dwelling in the city of St. Louis, you'll need to pay city taxes. U City does not have city taxes, but I'm not sure about the other cities. From what I've heard, property taxes are higher in Clayton. If possible, it may be cheaper for tax purposes to keep your residency in your home state rather than becoming a Missouri resident. If you are an out of state resident, you do not have to pay city taxes, and you can avoid the property tax payment on your car. Cars are considered taxable property in Missouri, and in order to renew your license tags every year you will need to provide proof that you paid property taxes on the car for the previous year.

Tax Forms

Federal tax forms, instructions, etc: <http://www.irs.gov/Forms-&-Pubs>

Missouri state tax forms, etc: <http://dor.mo.gov/forms/>

St. Louis City Tax forms: <http://stlcin.missouri.org/collector/earnings-tax-forms-info.cfm>

If you'd like paper copies of tax forms, Olin (the main Danforth campus library) has them available Feb. 1 through April 15.

Other Links and Info

1. See this link for another explanation of everything

<https://financialservices.wustl.edu/wfin-topic/payroll/tax-issues-fellowship-stipend-recipients/>

2. Estimated tax form is 1040-ES; payment vouchers are 1040-V. Include these vouchers when you mail in you check(s).

1. Missouri tax forms – you need to file MO-1040-ES for estimated taxes, MO-1040-C for part-year residency (they WILL tax you on income from other states, unless you already paid tax on that income in another state, which you will need to prove).
2. When you prepare to file your taxes, many students choose to use an online tax preparation website, which usually costs much less than a professional but is less confusing than doing it all by hand. One place to get a good deal on these tax prep sites is through the IRS Free File website (<http://www.irs.gov/efile/article/0,,id=118986,00.html>), which lists companies (like H&R Block and TurboTax) that offer free federal (and sometimes state) filing to people who meet certain income criteria. CAVEAT: you usually can’t get to these free offers by going directly to H&R Block’s website, so be sure to access them through the special links provided on the IRS website.