
BASIC SERVICES OFFERED FOR INTERNATIONAL STUDENTS & SCHOLARS WITHOUT A SSN

BANKING	SFCU	WELLS FARGO	BANK OF AMERICA
Accounts (checking, savings)	YES	YES	YES
Credit Card	YES (Students card: low credit (\$1000), 1st year fee waived)	SECURED CREDIT CARD (requires an initial deposit, but allows building credit history)	SUBJECT TO APPROVAL (multiple criteria, difficult to meet all requirements)
	www.sfcu.com (650) 725-1000	www.wellsfargo.com (650) 289-1034	www.bankofamerica.com (650) 324-4433

CELL PHONES	T-Mobile	Boost Mobile	Verizon	AT&T
These cell phone companies offer prepaid service plans that do not require a credit check, deposit, or long term contracts. NOTE: Some of these prepay plans can be more expensive or have a limited selection of phones.	FlexPay - Monthly Plans allows you to get any phone & plan.	Including a pay as you go plan, they also offer a plan that offers \$50 monthly unlimited nationwide service.	Verizon offers several different prepaid plans.	Go Phone offers two different types of prepaid plans: Pay As You Go or Pick Your Plan (prepay your choice of rate plan). Customers with no credit history may be eligible to purchase phones with contracts by paying a deposit (\$500-\$700).
	http://www.t-mobile.com/shop/plans/Cell-Phone-Plans-Overview.aspx 1-800-866-2453	http://www.boostmobile.com 1-866-402-7366	www.verizonwireless.com (650) 323-6127	http://www.wireless.att.com/ (650) 617-8931

CAR INSURANCE	Progressive	AAA	AllState
	YES	YES (would have to pay premium for not having driving history and 6 month upfront for not having credit history)	YES
	www.progressive.com 1-800-PROGRESSIVE	www.aaa.com (650) 321-0470	www.allstate.com (650) 322-5191