CULTURAL HOMESTAY INTERNATIONAL

USA WORK & TRAVEL





STUDENT HANDBOOK



Cultural Homestay International

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WHAT IS CHI?

Cultural Homestay International (CHI) is a nonprofit, public benefit, educational organization. CHI's purpose is to bring people of diverse cultures together to know and understand each other. CHI believes that the best way to learn about the cultures, languages and customs of other countries is through international educational and work exchange programs.



WHAT IS USA WORK AND TRAVEL?

CHI's USA Work & Travel Program offers overseas university students a challenging opportunity to experience life and culture in the U.S. During summer holiday participants are able to work side by side with their U.S. counterparts at temporary entry-level jobs. The program allows participants to earn modest spending money and, at the same time, offset some living and travel expenses during their stay in the U.S. After completing their work commitment, participants have an optional travel period to sightsee and further explore the American landscape.

The U.S. Department of State (USDoS), has designated CHI to sponsor participants in an exchange visitor program under the "Summer Work and Travel" category. CHI is able to issue DS-2019 forms, which allow participants to apply for a J-1 visa. CHI is the sponsor agency.

U.S. Department of State

Office of Designation; Private Sector Programs 2200 C Street, NW, SA-5, Floor 5, Washington, D.C. 20522-0505 Your questions and concerns can be sent to USDoS at jvisas@state.gov

CHI ADMINISTRATIVE STAFF:

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PROGRAM SUMMARY

CHI'S WORK & TRAVEL PROGRAM PROVIDES:

- ❖ J-1 visa documentation.
- Mandatory insurance for the duration of your DS-2019 form included in the program fee.
- Complete orientation.
- Student Program Handbook.
- Program administration and supervision.
- 24-hour emergency assistance.
- Job placement (for additional fee).

CHI'S WORK & TRAVEL PROGRAM DOES NOT INCLUDE:

- Round trip airfare to the U.S.
- Airport transfers.
- Transportation.
- Any daily living expenses, including rent, utilities, transportation, furnishings, meals, etc...
- ❖ Any applicable visa application fees at the U.S. Consulate/Embassy in the participant's home country, as well as the SEVIS fee.
- ❖ Any labor union dues related to employment.

CHI'S WORK & TRAVEL PROGRAM OPTIONS:

- Self Placement/Agency Placed Student will arrange his/her own employment in the USA. A written job offer must be submitted to CHI with the full application when applying for the Work & Travel Program. The self placed student is responsible for all the arrangements with the employer.
- ❖ Agency Placed Home agency will arrange student employment in the USA. A written CHI job offer must be submitted to CHI with the full application when applying for the Work & Travel Program. The home agency is responsible for all the arrangements and transportation with and to the employer.
- Job Assistance For an additional fee, students can receive job assistance. CHI will provide a job for the student and will assist with the selection of employment. CHI will provide all the necessary documentation about the employment and will assist with all of the arrangements.
- Returnee Participants have to return to the same employer as previous season in Work & Travel in order to receive a discount from the Job-Assisted fee.

CHI'S WORK & TRAVEL PROGRAM OPTIONS:

Students who participate in the Work and Travel program enjoy American cultural activities during their stay in the USA. Besides working alongside American co-workers, they can regularly attend parties with Americans, go to local parks, beaches and museums, attend sporting events, organize staff pot lucks at work and go to farmers markets and historical sites. During your daily interactions with coworkers, supervisors and new friends you get to learn more about the way of life, the traditions and values of the American people. We also encourage you to teach them about your country and share your culture with them. Consider yourselves ambassadors of your country for this summer. We hope that when you return home, you will share your experiences with your family and friends, as this is the ultimate goal of the Summer Work & Travel program.

CHI promotes cultural activities in regular emails sent to all students, the CHI Facebook page (www.facebook.com/#!/groups/CHIgetOUTthere/), many cultural guides for the different cities and areas (in your www. sevis.org) and communication from local CHI coordinators about cultural events nearby.

CHI expects participants to engage in cultural activities at least two times each month, and asks for details in a monthly questionnaire.

REQUIREMENTS

ELIGIBILITY REQUIREMENTS:

To be considered for CHI's USA Work and Travel Program, the candidates must:

- ❖ Be between the ages of 18 to 30 years old.
- ❖ Be a currently enrolled university student, actively pursuing a degree or a full-time course of study at an accredited post secondary academic institution.



- Feel comfortable and able to function in an English-speaking work environment.
- $\ensuremath{ \diamondsuit}$ Students will be required to be interviewed by a CHI staff member.
- ❖ Document proof of sufficient funds in order to financially support themselves upon arrival in the U.S. (minimum USD \$1,000).
- Complete and submit CHI's USA Work and Travel Program's application packet.
- ❖ Duration dates Enroll in the program during the period that coincides with their official summer holiday in their

home country. he program duration will be determined, in part, by the University break dates for each participant. Participants are eligible to work for a maximum of 4 months, with a 30-day post-program option to travel. (refer to pg 37 for additional health insurance during your grace period!)

DOCUMENTATION



FORM DS-2019 AND THE J-1 VISA:

As a participant in the USA Work & Travel Program, you are sponsored under CHI's J-1 visa designation. CHI is able to issue a DS-2019 form which allows you to apply for a J-1 visa. The J-1 visa enables you to work temporarily

and legally in the U.S. There is an optional 30-day travel period after your work program dates terminate, as indicated on your DS-2019 form. The USA Work & Travel J-1 visa allows you to work up to 4 months and obtain a Social Security number. Please keep in mind that this particular J-1 does not allow you to extend your visa under any circumstances. Upon job placement and confirmation, CHI will issue you a DS-2019 form. This form is a "Certificate of Eligibility for Exchange Visitor (J-1) Status"

from the U.S. government. This certificate officially identifies CHI as your program sponsor, describes the purpose of the program, and lists the exact dates in which you are allowed to work.

To apply for the J-1 visa, you are required to go to the U.S. Embassy or Consulate in your home country and present the DS-2019 form, along with a valid passport. The J-1 visa will be attached to your passport with the printed program number. The J-1 visa is only issued from a U.S. Embassy or Consulate abroad. The J-1 visa and a valid DS-2019 form are the legal documents that allow you to enter the U.S.

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CHI requires that you have a job offer secured prior to issuance of the DS-2019 form and before you leave for the U.S. If you choose the Job Assisted option, CHI will provide the Job Offer. If you find your own job, you must supply a letter from the employer stating your position, dates of employment and full business information (address, phone number, e-mail, etc.). Please contact CHI for a blank Job Offer form. You will need to obtain a copy of the employer's Workers Compensation policy and a copy of the business license. Remember that CHI must check the business before you can begin working.

PROGRAM EXCLUSIONS:

Participants cannot be placed:

- In sales positions that require participant to purchase inventory that they must sell in order to support themselves;
- In domestic help positions in private homes (e.g. child care, elder care, gardener, chauffeur);
- As pedicab or rolling chair drivers or operators;
- ❖ As operators of vehicles or vessels that carry passengers for hire and/ or for which commercial drivers licenses are required;
- In any position related to clinical care that involved patient contact;
- In any position that could bring notoriety or disrepute to the Exchange Visitor Program;
- In any position in the adult entertainment industry (including, but not limited to jobs with escort services, adult book/video stores, and strip clubs);
- ❖ In positions requiring work hours that fall predominantly between 10:00 pm and 6:00 am;
- In positions declared hazardous to youth by the Secretary of Labor at Subpart E of 29 CFR part 570;
- In positions that require sustained physical contact with other people and/or adherence to the Centers for Disease Control and Prevention's Universal Blood and Body Fluid Precautions guidelines (e.g., body piercing, tattooing, massage, manicure);
- In positions that are substantially commission-based and thus do not guarantee that participants will be paid minimum wage in accordance with federal and state standards;
- In positions involved in gaming and gambling that include direct participation in wagering and/or betting;

- Positions that require sustained physical contact with other people (e.g., body piercing, tattooing, massage, manicure);
- In positions in chemical pest control, warehousing, catalogue/online order distribution centers;
- In positions with travelling fairs or itinerant concessionaires;
- In positions for which there is another specific J category (e.g., camp counselor, intern, trainee);
- ❖ In positions in the North American Industry Classification System's (NAICS) Goods-Producing Industries;
- The following occupational sectors: Agriculture, Forestry, Fishing, Hunting, Mining, Quarrying and Oil and Gas Extraction; Construction and Manufacturing;
- In positions that are not seasonal or temporary;
- In positions that require licensing.

I-797 (SEVIS FEE RECEIPT):

All participants in the Work & Travel Program must pay the SEVIS fee in order to apply for a J-1 visa. The fee for J-1 Work & Travel participants is \$35 and must be paid prior to your visa appointment at the US Consulate. Once the SEVIS fee is paid, the official paper receipt, I-797, is generated. This document must be presented at the embassy with all the other necessary documents in order to get the J-1 visa and at immigration when entering the United States.

For more information regarding the SEVIS fee, please visit the following web site:

www.ice.gov/graphics/news/news releases/articles/sev is facts heet. htm

PROGRAM ORIENTATION MEETING:

Attendance at the program orientation meeting is mandatory. The success of your USA Work & Travel Program depends on your full understanding of the parameters of the program. At the orientation, you will receive valuable information regarding employment, governmental paperwork, tax return, housing, transportation, travel resources, cultural issues,



and much more. You will also be given information on how to apply for your Social Security card in the United States. Program orientation will take place in your home country, prior to your departure for the United States, unless otherwise indicated.

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HOUSING AND TRAVEL INFORMATION

All participants in the Job-Assisted program will receive housing arrangement assistance from CHI and/or their employers.

Job-assisted participants can log into the CHI web-site at www.wt.chinet. org/studentlogin.htm and access the suggested housing information and travel instructions. Please pay attention to all details and requirements. Often housing costs must be shared between 3 or 4 participants, so plan on arriving and staying in a group.

Self-placed participants should look for and plan on housing arrangements before departure to the USA.

In your online profile, please provide your accurate flight information and all arrival details, so that CHI and your employer know when to expect you.

Students must report to CHI all changes in housing and employment information together with a copy of the new job offer within 10 DAYS of the change.

Changes in Housing: Please log into www.sevis.org, email to chiwt@chinet.org or call us at 1-800-432-4643 to report the changes.

Self-Placed Students – changes in employment: Please contact CHI WT department at chiwt@chinet.org or call 1-800-432-4643 in order to receive the required form which your new potential employer will need to complete; and both of you will need to sign and date. Please return this form to CHI WT department by email or fax.

You cannot start work with your new potential employer UNTIL you receive authorization from CHI.

HOW TO FIND HOUSING:

Finding housing can often be as challenging as finding a job. Perhaps your best source of information and possibly housing arrangements will be your employer.

You can also use the Internet to begin your search. Find out what some of the housing options will be in the area where you will be located.



Keep in mind that you will need to live within walking distance of your job or have reliable transportation to work.

Below are some links to websites that past participants have found helpful.

Sublet.com (www.sublet.com)

Hostels.com (www.hostels.com/us.html)

www.craigslist.org

THE BASICS TO A SUCCESSFUL WORK & TRAVEL PROGRAM

As you begin your Work & Travel program, Cultural Homestay International (CHI) is available to help you have a successful and enjoyable experience in the USA. Please be aware of the following guidelines:

PROGRAM BASICS:

- Your program must be a minimum of three weeks duration and you are required to stay until the end date that you agreed to on your Job Offer.
- Your agency must provide an accurate Job Offer which explains all costs, conditions, and restrictions of the job.
- You must be provided with an orientation by either your home agency or CHI, who will provide you with information about the specifics of your job, including:
 - 1. Travel and entry into the United States
 - 2. Housing
 - 3. Fees, and costs, including living expenses, healthcare and insurance costs
 - 4. Life, customs and cultural activities in the United States
 - 5. Local resources
 - 6. Your employer's address, name and phone number
 - 7. Contact information for your U.S. sponsor, CHI
- $\ensuremath{ \diamondsuit}$ You must answer the e-mailed monthly report from CHI every month.
- ❖ We encourage you to participate in Cultural Events and Activities.
- ❖ Keep in touch with CHI and fill out your monthly reports.

CHI SUPPORT:

Your safety and well-being during your Work & Travel program is of

the utmost importance to CHI, and we are available to give you support and guidance when needed. Although it is highly unlikely for any person to take advantage of you during your stay in the USA, should you have any of the issues listed below, please contact CHI for assistance:

- ❖ Are you getting paid? Anything taken out of your pay that is not described in your Job Offer?
- Can you leave your job if you want to?
- ❖ Can you come and go freely? Are you afraid to leave? Why?
- ❖ Have you or your family been threatened?
- Are your working and living conditions safe in terms of your well-being?
- ❖ Are you able to eat/sleep/go to the bathroom freely?
- ❖ Are you able to leave your housing freely?
- ❖ Has anyone asked to take possession of your passport or DS-2019?
- ❖ Are you in monthly contact with CHI (your U.S. Sponsor)?

WORK & TRAVEL PARTICIPANT RESPONSIBILITIES:

There are four very important responsibilities that you have as a CHI SWT participant:

- 1. Within three (3) days of your arival in the U.S., you must inform CHI by validating your arrival by logging into www.sevis.org.
- 2. Should you change housing locations during your program, you are required to inform CHI within 10 days of moving to the new location.
- 3. Should you intend to change jobs or seek an additional job, you are to inform CHI immediately and not to start work at any job until CHI screens and approves the employer.
- 4. During your program, CHI will be emailing you each month to ask how you are doing. You are required to respond in a timely manner to CHI's monthly communication.

As required by the U.S. Department of State, CHI will terminate the program status for those SWT participants who do not abide by the four responsibilities outlined above. Program termination has a negative impact on any of your plans to enter the U.S. in the future if the terminated participant is required to leave the United States immediately.

Reasons for termination of program include:

- 1. Unsuitable behavior for an exchange visitor as defined by the U.S. Department of State
- 2. You were found guilty of a crime or plead guilty to any criminal charges
- 3. You did not follow the Department of State/CHI regulations:
 - Not staying in contact with CHI via the monthly questionnaires or not responding to our communication
 - Working for a non-vetted employer
 - Not validating your program within 3 days of arrival

CHI wants to ensure that you have a safe and positive experience during your SWT program. For program assistance, contact CHI Monday through Friday from 10 a.m. to 5 p.m. Pacific Time: 1 800 432 4643 extension: 2. Or email: chiwt@chinet.org. In case of an emergency after business hours, dial: 1 800 432 4643 and press 9.

Contact CHI Immediately

Toll-Free: 1-800-432-4643 x. 2

or Email: chiwt@chinet.org

PREPARATION FOR TRAVEL TO THE U.S.A.

Once you have secured a job offer and have been issued the J-1 visa, the excitement of preparing to work and travel in the U.S. begins. Before you put on sunscreen and sandals, or snow boots and jacket, one of the most important tasks you need to do is:

MAKE TWO COPIES OF YOUR PASSPORT, DS-2019 FORM, AND J-1 VISA. Leave one set of copies at home and pack the other set in your luggage, separate from the originals. ALL ORIGINAL DOCUMENTS MUST BE IN YOUR POSSESSION AT ALL TIMES DURING YOUR FLIGHT TO THE U.S.!

ESSENTIAL CARRY-ON ITEMS CHECKLIST:

- ☐ Passport with J-1 Visa and DS-2019 form
- ☐ Airline tickets and any other transportation tickets
- ☐ Insurance documents
- ☐ Change of clothing (highly recommended should your luggage be temporarily lost)
- ☐ Any personal valuables (glasses, electronics, medication, etc.)
- ☐ Minimum 2 photo identification (ID) cards
- ☐ Traveler's checks; U.S. currency in small change
- ☐ Credit card and/or ATM card (if applicable)
- ☐ USA Work & Travel Student Handbook
- ☐ Phone card (if applicable)
- ☐ International driver's license (if applicable)

GENERAL PACKING ADVICE:

As airlines have a limitation on checked luggage, and you will be carrying all your baggage while you travel in the U.S., it is wise to pack light and bring only essentials. Please remember that domestic flights charge per each checked bag. Check the airline web site for details. Bring clothing that is appropriate for the season (U.S. winter/summer) and for your specific job (ski area, office job, restaurants, etc...).

Be sure to pack any prescription medication in its original container along with a copy of the prescription. A battery-operated travel clock, an electric plug adapter and travel guides/maps are items that may make your stay in the U.S. more comfortable. Remember: if you forget to bring toothpaste or pack extra socks, there are a variety of stores and shops in the U.S. where necessities are readily available.

ARRIVAL

ENTERING THE U.S. IMPORTANT IMMIGRATION FACTS:

There are five important documents which you MUST have in your possession and present to the U.S. immigration officials upon arrival in the U.S.:

- 1. Valid passport
- 2. DS-2019 Form
- 3. I-797 SEVIS fee receipt
- 4. J-1 Visa

The immigration officer will review all documents, validate and place a stamp on your DS-2019 form and your passport. The officer will then return all validated documents to you, including the DS-2019 form. You should have no problem entering the U.S. as long as you have all the proper documentation AND cooperate and communicate respectfully with the U.S. immigration officers at the airport.

PAPER I-94 CARD-VS.-ELECTRONIC I-94:

The I-94 document is a record of your arrival and departure in and out of the U.S. and it indicates the last day you are authorized to stay in the U.S. legally on the J-1 visa.

Travelers will not be given a paper I-94 form and instead, their record of arrival and departure will be saved electronically in a government database.

You will receive a stamp on your passport indicating the last day you are authorized to stay in the U.S. on the J-1 visa. The letters "D/S" may be used on your passport instead of an actual date. This is an abbreviation for "Duration of Status" and is equivalent to the dates indicated on your DS-2019 form, plus an optional 30-day period after your work program, for travel purposes only. In either case, you must depart the U.S. as specified on your I-94 card and in time to resume your academic responsibilities. Otherwise, you will be out of status and subject to arrest and deportation.



Please visit www.cbp.gov/I94 to obtain your electronic I-94 number and print out a copy of your I-94 card. Upon entering the U.S, you will receive a paper with instructions on how to access this website, contact CHI if you require assistance. The I-94 will be necessary for your SSN application.

EMPLOYMENT

YOU MUST GO TO YOUR PRE-ASSIGNED JOB:

Once you enter the U.S. you are required to go to your pre-assigned job. You MUST go to the job that you originally accepted and fulfill your work commitment for the entire length of your program.

Please respect the dates you are committing to and report to your employer on the specific date agreed on originally.

Do not plan to arrive during weekends and the following holidays unless prearranged directly with your employer:

- The last Monday in May (Memorial Day)
- July 4th (Independence Day)
- December 25th (Christmas Day)
- December 31st, January 1st (New Year's Eve and Day)



SEVIS

STUDENT & EXCHANGE VISITOR INFORMATION SYSTEM:

The Department of State has implemented a system called SEVIS, which keeps a record of international students participating in exchange programs. SEVIS enables sponsors to transmit participant information to the DHS (Department of Homeland Security) and DOS (Department of State). Only sponsor agencies are allowed to enter the SEVIS system and validate participants' visas.

The Department of State requires CHI to know where its students are in the United States at all times. For this reason, CHI developed its own web site at www.sevis.org to be able to monitor and report all its participants as required by the Department of State.

Every participant of the Work and Travel Program MUST validate his/her visa to be able to work legally in USA. The participant is responsible for validation of his/her visa upon arrival to the USA. <u>Each participant is required to report to the sponsoring agency (CHI) within 3 days of his/her arrival in the U.S.A. Failure to adhere to this policy will result in automatic cancellation of the participant's J-1 program.</u>

The cost to reinstate participant's J-1 program in good standing with the program is \$246, paid by the participant.

www.sevis.org - Your program sponsor, Cultural Homestay International, designed this web site for international students to provide the required information to CHI.

When to log in?

Within 3 DAYS OF ARRIVAL IN THE U.S., every participant must contact CHI to confirm that she/he began the W&T Program. Also within 10 DAYS OF CHANGING ANY US HOME ADDRESS or primary employer, every participant must provide the new information and provide new Job Offer to CHI by logging on to this website. It is the participant's responsibility and failure to report will lead to program cancellation.

How to log in?

Every participant must use his/her last name and DS number to log into the website. As the user name, a student will enter his/her last name. To log into this website, every student will use his/her own DS number as password. This password must include the letter 'N' and a 10-digit number. (See sample Log In on next page).

Student Log In:

- User Name: your last name as spelled on the DS form
- Password: your DS number including N

What information should the participant provide?

Every participant has to provide his/her current primary employer information and US home address in order to validate his/her visa.

- Step 1. Log in to www.sevis.org with your last name and DS form number.
- Step 2. After log in, you will be able to see your record. If you would like to change information, you must press EDIT STUDENT INFORMATION.
- Step 3. You need the following to validate your visa:
 - a) Student Address in the USA: Street address of housing (No P.O. Box), city, state, zip code, apartment number and phone number.
 - b) Employer Information: name of the business, address, city, state, zip code, phone number including area code, name of the supervisor / manager.
 - c) Student E-mail: the email address should be valid, because CHI must be able to contact you at any time.
 - d) Make sure to answer the arrival evaluation questions on the validation page.
- Step 4. After you enter all the required information you must SAVE this information and LOG OUT.
- Step 5. Please go back to the www.sevis.org after 3 days to check if your visa has been successfully validated. If it is not, please contact the CHI main office at 1-800-432-4643.

UPDATING YOUR INFORMATION ONLINE:

- Please update your record with any information missing
- We expect all participants to update the flight section of the record
- ❖ Log in to "My Profile" as soon as you have a DS number



IF YOU DO NOT HAVE ACCESS TO THE INTERNET OR CAN NOT ACCESS WWW.SEVIS.ORG

You can always call us at 1-800-432-4643 or e-mail us at chiwt@chinet.org to provide all required information.

VALIDATION STATUS:

- ❖ WAITING FOR VALIDATION while processing the validation.
- ACTIVE participant has been successfully validated.
- NO SHOW or CANCELLED participant did not validate his/her visa and his/her program might be at risk of termination.

Once the student has been properly validated in SEVIS, he/she should wait 10 days before applying for a Social Security number in the nearest Social Security office.

PAPER, PAPER AND MORE PAPER

You may be overwhelmed by the amount of paperwork you need to complete to work in the U.S. Be tolerant and as patient as possible; in fact, you can gain insight into the complexities of the way Americans handle government paperwork.

SOCIAL SECURITY:

** VALIDATE IN SEVIS **

** WAIT 10 DAYS BEFORE APPLYING TO SOCIAL SECURITY **

All USA Work and Travel participants MUST apply for the Social Security number 10 days after they have registered in the SEVIS system. Social Security offices are located all over the country. In order to find the closest one please go to www.socialsecurity.gov/locator/ type in the zip code and press Search or simply call the CHI toll free number located on the back of this book for further assistance.

In order to apply for a Social Security Number, the participant must show:

- Passport
- ❖ J-1 Visa
- ❖ DS 2019 Form
- ❖ I-94 card (print your I-94 at www.cbp.gov/I94)
- Sponsorship Letter from CHI (can be found at www.sevis.org under documents)
- Proof of employment (Job offer)

You must print out your I-94 before you apply for

a Social Security Number at the nearest SSA Office. Visit www.cbp.gov/ I94 to obtain your electronic I-94 number and print out a copy of your I-94 card. You will not be able to apply for SSN without this document! You will receive a paper with instructions on how to access this website.



It will take approximately 15 business days to receive a Social Security number and 40-60 days for the card. Some employers require one or both to work. This means that it is possible that you will not be working the first 2 weeks if the employer requires a Social Security number.

The new process to obtain a Social Se SEVIS system. The Department of State is going to use SEVIS as an alternate means to conduct status inquiries on students who have applied for a Social Security number. Social Security offices will be using the validated registration in SEVIS. Status verifiers will be able to successfully search SEVIS and provide the necessary validation information to the Social Security officials. This should result in students receiving Social Security numbers in a more timely fashion. If you receive a letter informing you of a processing delay; check for a reference letter and contact CHI immediately, 1-800-432-4643 or chiwt@chinet.org.

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Process to obtain your Social Security number:

- 1. Student must validate his/her visa in SEVIS.
- 2. Participant needs to make sure his status is valid by checking

with CHI 3 days after actual validation.

- 3. Student applies for the Social Security Number after 7-10 days.
- 4. Social Security Officials will verify the student's status.
- 5. If validated in SEVIS Social Security number will be assigned. If not validated in SEVIS Social Security application will be sent to the Department of Homeland Security to verify the status, which will slow down the process of obtaining the Social Security Number.



- 6. Return to the Social Security office in approximately 10 working days to receive your number.
- 7. Your card will arrive in approximately 2 months.

Once you have been issued the number, immediately report your Social Security number to your employer. The Social Security phone number (toll free) is: 1-800-772-1213. If you don't get a Social Security Number 3 weeks after you applied, please contact CHI.

I-9 FORM:

You will be required by your employer to complete an I-9 Employment Eligibility Verification form to prove you can work legally. You should complete section 1 of the form and write in all the information requested. Check the box "An alien authorized to work until" and enter the expiration date of your program, which is indicated on your DS-2019 form. The "Admission Number" is printed on the upper left corner of your I-94 card. Sign and date the form. Your employer completes Section 2. Show your passport, visa documents, and I-94 card to you employer and he/she will complete this section in the following manner as shown in the sample above.

W-4FORM:

The IRS provides the following advice as of April 2005 (www.irs. gov/pub/irs-pdf/p15.pdf) for how to complete the form W-4 (please reference Annex B also):

When completing Form W-4, nonresident aliens are required to:



- Not claim exemption from tax income withholding.
- ❖ Request withholding as if they are single, regardless of their actual marital status (Line 3).

TAX INFORMATION

All the participants in the Work and Travel Program are required to pay taxes. Because you are an exchange visitor and holder of a J-1 visa, you do not need to pay all taxes.

There are two key words to understand as to what you are obligated to pay in taxes and what you do not have to pay. "Exempt" means that you do not have to pay out money for a certain type of tax. "Non-Exempt" means you are obligated to pay a certain amount of money for taxes.

You MUST pay U.S. income tax. Failure to pay any taxes you owe could compromise your ability to apply for a U.S. visa in the future. Please make sure that these taxes are being withheld from your paycheck.

NON-EXEMPT TAXES (YOU DO PAY):

- ❖ Federal Income Tax
- State Income Tax
- City Income Tax

Income taxes are imposed by the federal and some state and local governments. To help the Internal Revenue Service (IRS) – the U.S. government tax agency– to collect personal income taxes, your employer generally withholds income tax from your salary and pays it directly to the government. There is no way to avoid this tax; you must pay it. Otherwise, you may have problems applying for any visas to return to the U.S. in the future.

FEDERAL INCOME TAX

Approximately 10 to 15 percent of your salary will be withheld for federal income tax. You may claim back a portion of this tax by filing a U.S. tax return.

STATE AND CITY INCOME TAX

State and local/city tax withholding varies from state to state and from city to city. If state and local taxes are withheld, they will be deducted from your paycheck. You may be able to claim a refund for a portion of these taxes by filing a state tax return.

EXEMPT (YOU DO NOT PAY):

- Social Security and Medicare Tax (FICA)
- ❖ Federal Unemployment Tax (FUTA)

Your employer should not make this deduction from your paycheck. CHI's information to the Employer explains this exemption clearly. If these deductions are made in error, they will appear on your pay stub under the category of "Social Security" or "FICA/FUTA". If you notice such a deduction on your paycheck, you should notify your employer immediately.

THE W-2 FORM AND FILING TAX RETURNS:

The U.S. tax year begins on January 1 and ends on December 31. All USA Work & Travel participants are required to file U.S. tax returns by April 15th. At the end of the tax year, your employer will mail you the W-2 form. The W-2 details your total wages and the amount of each tax that was withheld.

BE SURE TO LEAVE A SELF-ADDRESSED STAMPED ENVELOPE FOR YOUR EMPLOYER(S) before departing the U.S. so they can mail you the W-2 form. Clearly write your address in your home country. If you do not receive your W-2 form by March 1, you should contact your employer directly and request replacements. To file a tax return, you must complete separate forms for federal taxes and state/local taxes. All forms are available from banks, libraries and post offices in the U.S. If you are in your home country, federal forms are available at U.S. Embassies. You may also download tax forms on the Internal Revenue Service (IRS) website: www.irs.ustreas.gov. Links to state tax forms are also available on the IRS website.

The federal tax form to be completed by USA Work & Travel participants is:

❖ FORM 1040NR-EZ U.S. TAX RETURN FOR NON-RESIDENT ALIENS.

Instructions on how to complete the form are available. If too little tax was withheld from your paychecks, you must pay the balance to the U.S. government. If too much was withheld, you qualify for a refund. Be sure to attach the appropriate copy of the W-2 form with your tax returns and make copies of your tax documents for your records before mailing them.

You may also contact"TAXBACK"who will file your taxes for you for a fee. Please contact Taxback International at www.taxback.com/chi for enrollment and further information.



WORKING IN THE U.S.A.

The USA Work & Travel Program allows you to discover the culture of the U.S. in a unique and challenging way – by temporarily living and working among Americans on a daily basis. It is important that your expectations are realistic and practical. A sense of adventure should be mixed in with a sense of responsibility and respect. Remember: learning about another culture and meeting new people can be just as rewarding as earning a wage.

EXPECTATIONS:

- 1. You will be earning a modest wage. Your earnings in the U.S. will probably cover most basic living expenses. It is important to budget your money. Always have money set aside to pay for housing, meals, and other living expenses. If you want to save money for traveling or to take money home with you, be prepared to adjust your lifestyle accordingly.
- 2. USA Work & Travel participants work in entry level jobs meaning the tasks are limited to a specific function and are not necessarily highly technical. Entry level workers receive a federally mandated minimum wage; sometimes the wage may be a little more. These positions may not necessarily be exciting all the time, but you will be serving an important function and role for your U.S. employer. Keep a positive attitude!
- 3. No job, or hours at a job, can be 100% guaranteed. Your job, whether on CHI's Job Assistance program or self-placed, may be changed or cancelled prior to or after your arrival. You have to call CHI immediately for guidance and assistance. Regardless of what your work contract states, there is always a possibility that you will work more or less hours. If you work less than 30 hours 2 weeks in a row, please contact CHI for assistance.
- 4. Some jobs will not start for the first two weeks. This time is for training, paperwork and scheduling your new shifts. Please be patient and flexible during this time frame with a new employer.
- 5. Coping with "Culture Shock". During your stay, living and working in a foreign culture can be difficult and frustrating. You will usually go through stages in adjusting to a new culture. This is absolutely normal. It is important for you to be as flexible, open-minded and positive as possible during your stay in the U.S.

- 6. You may be living in a rural environment. Many jobs for W&T participants are located in small towns with limited access to shopping centers, grocery stores and other commercial facilities. Do some online research prior to arrival to make sure you like your job location.
- 7. Build a support network of friends from your own culture. They will surely understand your frustrations and feelings during your adjustment in the U.S.
- 8. Balance your friendships by making an effort to develop relationships with Americans.
- 9. Keep in mind that things will be done differently here than in your home country. Tolerance and acceptance are important characteristics to remember.
- 10. Keep a journal to document your experience. Smile and have a sense of humor.



RESPONSIBILITIES AS AN EMPLOYEE:

Accepting a job means you are taking on a certain amount of responsibility, as well as making a commitment. Some general advice to remember:

- 1. Follow through with your work commitment. Employers rely on their staff to work up until the date that was agreed upon when hired.
- 2. Have realistic expectations and a positive attitude. It is very important that you clearly understand what your job duties are before you start working. Don't try to create the "ideal" job in your mind; you'll only be setting yourself up for

- disappointment. U.S. employers are seeking flexible, motivated, and enthusiastic workers. A positive attitude goes a long way making your program a success. Remember that these are entry level, seasonal jobs and subject to change!
- 3. Be punctual. It is imperative that you get to your job on time. Otherwise, your employer will think that you are not taking the job seriously or that you are not responsible.
- 4. Dress appropriately. Whether you are assigned a company uniform or bring your own clothes, it is important that you have a clean and neat appearance. Some businesses have a dress code, and you should inquire about any dress code when you are hired for a job.
- 5. Many U.S. employers require their workers to undergo testing for the use of drugs. This is completely legal and within the company's rights. If you want to work for an employer who requires such testing, you must comply; otherwise, they will not hire you. If you test positive for drug use, the company may disqualify you and not hire you, and it may result in program cancellation or deportation.
- 6. Show confidence, not arrogance. A "can do" attitude demonstrates your willingness to do your best at the job. In business situations, a firm hand shake is a professional greeting. Try to interact and communicate as much as possible with your co-workers and supervisor. A reserved or withdrawn attitude may suggest that you are unfriendly. Be tactful and respectful if you wish to express dissatisfaction or wish to suggest improvement with the job.
- 7. Be a "team-player". U.S. employers like workers who help other employees or go the "extra mile (kilometer)" to get the job done. This spirit of teamwork is an effort to create an atmosphere of sharing a goal and completing the job together.

Contact CHI 1-800-432-4643 x. 2

MONEY MATTERS

While on CHI's USA Work & Travel Program, it is important that you budget your money wisely. Always make sure you put money aside for essentials such as housing, meals and transportation. CHI is unable to provide you with financial support should you run out of money. However, CHI will do its best to assist you in accessing emergency funds from your home country.

BANKS



Opening a bank account is one way to ensure your money will be in a safe place. Since services and fees vary from bank to bank, you may need to check several institutions in order to find the one that suits your needs. You will need to bring several forms of identification such as your passport and Social Security card. Banks offer different types of accounts. Ask about your options.

You should be aware that:

- 1. Some banks may require a minimum balance in your account at all times or you will be assessed a fee.
- 2. A monthly service fee to maintain your account may be charged by the bank.
- 3. Once you open a bank account there may be a waiting period before you can access your money.
- 4. Banks usually offer an Automatic Teller Machine (ATM) card when you open an account. This card is also known as a "debit card", meaning that any time you use the card for withdrawing cash or making purchases, the amount is deducted from your account. It is wise to keep all receipts of your cash withdrawals and purchases for your records. Banks may also charge a user fee (up to \$5.00 per transaction) each time you withdraw money or make purchases with your ATM/debit card. If you have an ATM card from your home country, check with your home bank to make sure you can use the card in the U.S. or if you need a special access code.

CREDIT CARDS AND TRAVELER'S CHECKS:

Credit cards and traveler's checks are widely accepted in most businesses in the U.S., such as restaurants and retail stores. Be careful with your credit card use and be sure to record the check number sequence on your traveler's checks in case they are lost or stolen so that you can get a refund.

SALES TAX:

Sales tax varies from city to city and state to state. In some regions, there is no sales tax added to purchases on merchandise or a restaurant bill. However, in communities where sales tax is assessed, be prepared to pay an additional 3 to 10 percent of the total bill.

TIPPING:

In the U.S., it is customary to tip service-oriented workers such as waiters/waitresses, taxi drivers, hair stylists 15 to 20 percent of the amount owed for the services rendered.

ACCESSING MONEY FROM HOME:

There are a couple of ways to access money from your home country.

- 1. Wire Transfer: This transaction allows you to transfer money from a bank in your home country to a bank in the U.S. There is a service charge and the process may take a week or longer. Since not all banks offer this service, check in advance.
- 2. Western Union: A friend, relative or parent can transfer money from your home country to a Western Union facility in the U.S. The process usually takes 15-30 minutes. There is a handling charge based on the total amount of money sent.

PLAYING IT SAFE

Traveling around the U.S. will bring out the spirit of adventure in you. While the majority of Americans are friendly, open-minded and willing to help, there are always people who will try to take advantage of others, especially visitors. As long as you use common sense and take precautions, you can feel confident in exploring freely.

A few safety tips:

- 1. In crowded areas such as airports, train stations or bus terminals, always keep your belongings close to you or in a concealed place.
- 2. Do not expose large sums of cash in crowded places.
- 3. Stay alert to your surroundings. Thieves and pickpockets target people who seem lost and distracted waiting in a movie line, check-out counter at the grocery store, window shopping.
- 4. Try to travel with a friend as much as possible.
- 5. Avoid carrying around large amounts of cash and/or important documents. Make copies of the documents to keep with you and put the originals in a safe place.
- 6. Avoid using ATM machines at night, particularly if you are alone.
- 7. Keep in mind that hitchhiking is dangerous and sometimes illegal.

TELEPHONES AND INTERNET

With the rapid development and use of telecommunications equipment in the U.S., dialing a phone number has become a tedious and sometimes confusing task. Pay phones differ across regions of the U.S. and dialing procedures depend on the local telephone company. In general, a telephone number in the U.S. looks like



this: (415)-459-5397. The first three numbers are the area code. To make a long distance phone call, outside of your area code dial "1", the area code and then the number.

To make a local call, dial the last 7 digits. However, recently some communities require you to dial the 10 digit phone number to make a local call. For example: 1-707-555-5555. Also, there may be more than one area code used within a metropolitan area. The information section in front of the local phonebook/directory in your placement community will give you a listing of area codes used within your community as well as specific instructions on how to dial international numbers and local and long distance numbers.

If you have serious problems dialing a phone number, dial "0" and talk to an operator for assistance. Also, any phone numbers starting with 1-800, 1-866, or 1-877 (like the CHI number) are free of charge.

THE INTERNET AND EMAIL:

You are encouraged to seek out places that offer computer rental stations to access the Internet and/or send communication via email. You can find WiFi hot spots in many establishments and computer use at libraries as well as internet cafes. The Internet has become an invaluable tool to research information such as housing or local entertainment activities. CHI has a USA Work & Travel web page that can be accessed by logging onto CHI's general website: www.chinet.org.

To contact CHI via email, our address is: chiwt@chinet.org.

YOU AND THE LAW

Although you are a visitor, U.S. laws DO apply to you. You are expected to obey and respect all U.S. federal, state, and local laws, just as you would do in your home country. It is wise to stay away from trouble during your stay in the U.S. Illegal behavior will compromise your ability to remain in the U.S. Be aware that laws can change from state to state so something that is legal in one state might be against the law in another.

Should you get in trouble with the law, you can call CHI for limited assistance. Please keep in mind that CHI cannot be held accountable for your actions if you break the law. You are ultimately responsible for any crimes or violations you commit. You are also responsible for any and all expenses involved with your illegal behavior. CHI can give you references for legal help, such as attorneys or receiving help through your home country's Embassy here in the U.S.

Be aware that the following are all illegal:

- Drug possession.
- Underage drinking of alcohol. (legal drinking age in the U.S. is 21)
- Drinking in public.
- Having an open alcohol container in a car or in public.
- Disturbing the peace.
- Disorderly conduct.
- Destruction of property.
- Shoplifting.

Please remember that stealing includes taking food or products from your employer you did not pay for, or working more hours than your manager allowed.

Keep in mind, smoking is prohibited in public places.

If you are found guilty of the charges filed against you, the possible consequences are:

- Monetary fine depending on the type of crime or violation.
- Jail time.
- Deportation your program will be cancelled and you will have to leave the country immediately.



DRUGS:

It is illegal to possess controlled substances (drugs) in the U.S.. Although penalties vary from state to state, you are subject to fines and possible time in jail for any possession of drugs or association with people who are dealing/selling drugs.

<u>SEX:</u>

While it is your personal business and choice to be sexually active, you should be aware of some legal boundaries regarding sexual conduct:

- 1. Mutual consent. Both parties must agree to have sex together. Aggressively forcing the other person to have sex or forcefully demanding sex from an unwilling person is considered rape. You may also hear the term "date rape." This refers to a couple going on a date, and one of them forces the other to have sex.
- 2. Sex with minors. Minors are young people under the age of 18. An adult is any person 18 years old and over. It is illegal for an adult to have sex with a minor. The laws regarding the definition of a minor and the severity of the legal consequences vary from state to state.

Should you choose to be sexually active, please act responsibly, sensibly, and above all, safely.

ALCOHOL:

The legal drinking age in the U.S. is 21 years. In many cases, you will be asked to show proof of your age if you want to purchase or order alcoholic beverages. Identification with a photo will be required. Be aware that if you live and work in a resort area, there may be strict laws pertaining to alcohol consumption.

In the U.S., there is intense concern regarding drinking alcoholic beverages and then driving a vehicle. There have been many alcohol-related traffic accidents and deaths, and therefore, state and local police strictly enforce "Driving While Intoxicated" (DWI) or "Driving Under the Influence" (DUI) laws. To keep yourself and others safe, do not drink and drive. Americans generally appoint a "designated driver" when going out with a group of friends. This person agrees not to drink alcoholic beverages and will drive the group safely to their destination. The best option when going out is calling a cab, Uber or using public transportation.

PLANES, TRAINS, BUSES, AUTOMOBILES AND BIKES

Whether you need to travel from the U.S. gate-way city to your employment community or want to take a quick weekend trip outside your employment community, there are various options open to you.

AIRPLANE:

Perhaps the most time efficient way to travel around the U.S., especially long distances, is by air. Of course, depending how valuable your time is, there is a cost. Obtaining the best fare is not always easy. Some resources for searching airfare deals include: www.priceline.com, www.travelocity.com,

TRAIN:

Amtrak is the national railway system in the U.S. It offers a "USA Rail Pass" valid for either 15 or 30 days. Fares vary from peak and off-season as well as from destination region. This pass is only available to foreign visitors to the U.S., and the pass can be purchased in any major U.S. city. Amtrak's toll free phone number is: 1-800-872-7245 or www.amtrak.com.

BUS:

Bus travel is an inexpensive way to travel around the U.S. The major bus companies can help you connect to local bus transportation to reach remote towns, if necessary. The Greyhound Bus Company is the major bus carrier in the U.S. Greyhound offers special discounts and deals, which are valid for travel anywhere in the U.S. for specific periods of time. There are some restrictions, so contact Greyhound directly, toll free, at 1-800-231-2222 or at www.greyhound.com.

CAR RENTAL:

U.S. car rental agencies have a minimum age requirement for renting cars. Most agencies' minimum requirement is 25 years of age. Other requirements include a valid International Driver's License and at least one major credit card. If you are



eligible and desire to rent a car, you do so at your own expense and risk. Also, remember that car insurance is required and is in addition to the car rental fee. If you are with a group of Work & Travel participants, you may want to consider sharing the expense of a car rental.

RIDING A BIKE:

BASIC SAFETY TIPS

Every year in the U.S. hundreds of people are killed and thousands more are injured in bicycle collisions. Follow these safety tips to help ensure that you're not one of the statistics.

- Always wear a helmet
- ❖ Obey all traffic controls
- Ride your bicycle near the right-hand edge of the road
- Never carry another person on your bicycle
- Always use hand signals when turning or stopping
- Look out for cars at cross streets, driveways and parking places
- Be careful when checking traffic and don't swerve when looking over your shoulder
- Give pedestrians the right of way
- Always ride carefully.
- Don't use your phone while riding a bike
- Do not drink and ride. You can get arrested for drinking under the influence (DUI)

TURNING

Cyclists make left and right turns in the same way that drivers do, using the same turn lanes. A cyclist turning left should use a left-turn lane. A cyclist traveling straight ahead should use a through traffic lane rather than ride next to the curb and block traffic making right turns.

NIGHT RIDING

Bicycles operated on highways during darkness are required to be equipped with the following:

- a white light that illuminates the highway and is visible from a distance of 300 feet to the front and sides of the bicycle. (A white light attached to the bicyclist that is visible from 300 feet to the front and sides of the bicycle may be used in place of a light attached to the bicycle.)
- 2. a red reflector mounted on the rear of the bicycle and visible from 500 feet to the rear of the bicycle



3. a white or yellow reflector mounted on each pedal visible 200 feet to the front and rear of the bicycle, a white or yellow reflector on each side forward of the center of the bicycle and a white or red reflector on each side to the rear of the center of the bicycle. Bicycles equipped with reflectorized tires on the front and rear need not be equipped with side reflectors. All reflectors and reflectorized tires must meet DMV requirements.

PASSENGERS & PACKAGES

A passenger is allowed on a bicycle only on a separate attached seat. If the passenger is 4 years old or younger or weighs 40 pounds or less, the seat must adequately retain the passenger in place and protect him/her from the bicycle's moving parts.

A bicyclist carrying a package or bundle must keep at least one hand on the handlebars.

HELMETS

Bicyclists and bicycle passengers under 18 years old are required to wear helmets meeting specified standards (ANSI Z 90.4 Bicycle Helmet Standard, SNELL or The American Society for Testing Materials ASTM F-1447 Standard) that are conspicuously labeled with those standards. This also applies to a passenger in a restraining seat attached to the bicycle or in a trailer towed by the bicycle. Violations are punishable by a fine of up to \$25.00.

HAND SIGNALS

All required signals are given as follows:

- a) Left turn: left hand and arm extended horizontally beyond the side of the bicycle;
- b) Right turn: left hand and arm extended upward beyond the side of the bicycle, or right hand and arm extended horizontally.;
- c) Stop or sudden decrease of speed: left hand and arm extended downward beyond the side of the bicycle.

HEADSETS AND EARPLUGS

Bicyclists are not allowed to wear a headset covering, or earplugs in both ears.

For more information on Bicycle Safety, please visit http://bicycling.511.org/rules.htm

EXITS AND RETURNS TO THE U.S.

In order to remain in "good standing" on your USA Work & Travel Program, you are only allowed to enter another country before the expiration date indicated on your J-1 visa or the departure date ("D/S" duration status) indicated on your I-94 card, whichever date is posted earlier. Should you need to re-enter the U.S. you will only be allowed to do so before the expiration date listed on your J-1 visa or the departure date indicated on your I-94 card, whichever date is posted earlier. Also, your J-1 visa must indicate that you can make multiple entries or the letter "M" stamped in your J-1 visa. If you do not have this stamped on your visa, you may not re-enter the U.S. on J-1 status.

If you intend to visit a country outside the U.S., you must mail your DS-2019 form to CHI for our signature. A CHI Responsible Officer must sign the original of the DS-2019 form which states that you are in "good standing" in the program. If you don't, you may encounter problems when you attempt to re-enter the U.S. on your J-1 visa. Please mail your DS-2019 form a minimum of 3 weeks prior to leaving for your trip. Upon your return to the U.S., you present your passport with your valid J-1 visa and your signed DS-2019 form to the U.S. Immigration Officer. The officer will examine your DS-2019 and return it to you, then issue a new I-94 form indicating your J-1 visa status.

Should your travels take you to either Canada or Mexico, keep in mind that not only does the information above apply, but you may also need to apply for a tourist visa to enter either of these countries. Please contact the Canadian or Mexican Embassy/Consulate directly regarding tourist visa requirements.



CAN I EXTEND MY STAY?

While you may wish the excitement and pleasure of living and working in the U.S. to go on forever, extending your stay beyond the designated program dates on your DS-2019 form is not possible. CHI is only authorized to sponsor you during the specified program period indicated on your DS-2019 form. You were accepted into the program and granted the J-1 visa on the condition that you would depart the U.S. upon the termination of your program. CHI has no authority to issue DS-2019 forms for student sponsorship outside the set program dates.

QUICK REFERENCE

POSTAGE:

U.S. domestic mail weighing less than 1 oz. requires a 49 cent stamp. International mail weighing less than .5 oz. requires a \$1.10 cent stamp. For general questions regarding postal service in the U.S. (express mail, zip codes), call 1-800-ASK USPS (1-800-275-8777) for recorded information.

METRIC EQUIVALENTS:

1 mile = 1.6 kilometers, 1 pound = 0.45 kilograms, 1 yard (3 feet) = 91.4 centimeters, 1 ounce = 28.35 grams, 1 foot (12 inches) = 30.48 centimeters, 1 gallon = 3.79 liters, 1 inch = 2.54 centimeters, 1 quart = 0.95 liters

TEMPERATURE:

32 degrees Fahrenheit = 0 degrees Celsius, 68 degrees Fahrenheit = 20 degrees Celsius, 95 degrees Fahrenheit = 35 degrees Celsius

ELECTRICITY:

Don't forget to bring an adapter or converter to use any electrical appliances. U.S. electrical appliances run on 110 volts.

TIME ZONES:

The U. S. is divided into four time zones: Eastern, Central, Mountain, and Pacific. For example:

1. Eastern: 12 noon.

2. Central: 11 a.m.

4. Pacific: 9 a.m.

3. Mountain: 10 a.m.

HEALTH INSURANCE

UNITEDHEALTHCARE STUDENT RESOURCES



My Account

Insurance information and self-service features at your fingertips!

In today's digital world, you want quick, easy, and secure access to your health insurance information. With your My Account on www.uhcsr.com, you have just that, 24 hours a day, seven days a week.

Once you've created your My Account, just log in with your user name and password at www.uhcsr.com/MyAccount and begin to access your account online, at your own convenience.

Create your account today and:

- View coverage details
- . View or print your ID card
- Review Message Center electronic notifications
- Check claim status and Explanations of Benefits (EOB)
- · Review claims letters
- Update personal information
- · Search for a preferred provider
- Provide other insurance information, accident details, or Personal Representative Appointment
- Provide tax information for IRS Form 1095-B

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Creating your My Account is as Easy as 1-2-3!

Visit www.uhcsr.com/CreateAccount or download the UHCSR Mobile App from your preferred App Provider. Just search for UHCSR.

Pollow the enscreen prompts—you'll need the email address we have on file for you, your school ID number, or your 7-digit SR ID, located on your medical insurance ID card.

Select a user name and password. Your user name must contain 6–30 alphanumeric characters. Your password must have 8–12 characters and include at least three of the following: an uppercase character, a lowercase character, a numeric character (0–9), and a special character (e.g., *, -, \$, etc.).





NurseLine: Help when you need it

Reliable and confidential health information is just a phone call away— 24 hours a day, 7 days a week.

For informational purposes only. This service should not be used for emergency or urgant care situations, to an emergency, call 911 or go to the nearest emergency room. The Nurses cannot diagnose problems or recommend specific treatment and are not a substitute for your doctor's care. The services are not an insurance program and may be discontinued at any time.

Insurance coverage provided by or through United-leathcare trearance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc., or their affiliates. NurseLine is your convenient and holistic resource for all the health care questions and needs of you and your loved ones. Coping with health concerns can be time-consuming and complex. With so many choices, it can be hard to know where to look for trusted information and support. This service is designed specifically to help make your health decisions simple and convenient by providing:

- Immediate answers to your health questions anytime, anywhere—24 hours a day, 7 days a week
- Access to registered nurses, whose average tenure as a NurseLine nurse is over 4 years
- Trusted, physician-approved information to guide your health care decisions

The registered nurse who answers your call can help you understand a wide range of symptoms as well as help you decide whether you need to go to the ER or urgent care facility, make an appointment to see your doctor, or if self-care is appropriate. Afterwards, the nurses with NurseLine can also help you understand your treatment options and suggest ways to save money on needed prescriptions.

A call to NurseLine can also help you stay healthy, with things like nutrition tips, exercise recommendations to help you maintain a healthy weight, or information on health screenings and immunizations. Best of all, NurseLine is available at no additional cost to you.

Who can use NurseLine?

Students covered by UnitedHealthcare StudentResources' Injury and Sickness Insurance Plan may have access to NurseLine as part of their plan.

How do I reach NurseLine?

The phone number to call for NurseLine is located on the front of your insurance ID card.



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As an international student, you have enough to worry about while you're away from home. Access to quality health care shouldn't be one of them. Thankfully, UnitedHealthcare StudentResources offers a great solution.

With a national network of providers, you can be assured of access to quality medical care while you're in the US. Our Student Injury and Sickness Insurance Plan is available to international students studying at Cultural Homestay International.

The plan includes UnitedHealthcare Global, which offers global assistance services like medical evacuation and repatriation, as well as medical assistance when you're outside of your home country.

Our online tools and mobile app give you 24/7 easy access to your plan information and assistance. On www.uhonc.com, we have excellent resources that are especially beneficial to foreign nationals, like "Health Insurance 101" which helps explain American health insurance and includes a glossary of terms available in Arabic, Chinese, French, Korean, and Spanish. Our customer service phone lines offer translation service for over 160 different languages.



Some other highlights include:

- The plan includes access to a discount program with savings of 5–50% on a wide range of health and wellness products and services.
- With NurseLine and Student Assistance Program, you have 24/7 access to registered nurses and counselors ready to provide confidential help.

Call 888-251-6253 for more information about this plan.

This pile is underweithin by Shadwril Recounts (SPC) Ltd., a Unknowleath Group Company, and is based on policy 2019-203088-31 and 2015-203088-33 issued to Informational Health Connections SP as the Policyholder For a file discription of converge, including costs, benefits, exclusion, any reductions or limitations, and the terrar under which the coverage may be continued in force, log on to were underscorn to review the brochuse, successing

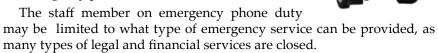


EMERGENCIES

As your Exchange Visitor Program sponsor, we are responsible for your well-being while you are in the U.S. We are here to assist you should you have a sudden emergency, such as serious illness. At the same time, you are also welcome to contact us regarding non-emergency issues.

AN EMERGENCY IS:

- ❖ A life or death crisis such as critical injury or illness requiring hospitalization.
- ❖ If you are a victim of a violent crime.
- If you have been arrested.
- Please contact CHI at the 24-hour toll-free emergency phone number: 1-800-432-4643



NON-EMERGENCY:

During regular business hours, please contact CHI regarding nonemergency issues such as:

- ❖ Loss of DS-2019 form and / or I-94 card
- Loss of passport
- Theft or a non-violent crime (lost valuables, luggage)
- Employee / employer concerns
- General social security and tax resource information
- ❖ The CHI Main Office is open Monday through Friday from 9 a.m. to 5:30 p.m. Pacific Standard Time

Toll Free number: 1-800-432-4643 ext.: 2

NOTES