YOUR SURVIVAL GUIDE: Welcome to the USA

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Welcome to the USA!

*Cultural Awareness International, Inc. (CAI)* takes great pleasure in welcoming you and your family to the USA and looks forward to coordinating a stress-free and enjoyable relocation.

*CAI* is a multinational corporation with over twenty-five years of experience in intercultural training, expatriate services, and consulting. I, Priscila A. C. Montana, M.Ed., L.P.C., founder and president of the company, am originally from Argentina and am a third-generation expatriate who grew up living and working abroad.

With a multinational team of consultants and professionals who have experienced first-hand the intricacies of assimilating into a new culture, working internationally, and learning a second language, *CAI* strives for excellence in all our programs. *CAI* seeks to provide flexibility, simplicity and value to all of our clients.

You will find that everyone associated with *CAI* is dedicated to meeting this challenge with passion and enthusiasm.

All of us at *Cultural Awareness International, Inc. (CAI)* are delighted that we will be working together. We enjoy receiving feedback about our programs and we encourage you to contact us with any comments or suggestions.

Sincerely,

Priscila Montana  
President and CEO  
pmontana@culturalawareness.com
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The following information and community resources are listed for your convenience and to assist you with your relocation. Please keep in mind that the information provided and names of establishments herein listed do not constitute a recommendation or an endorsement of any kind by **Cultural Awareness International, Inc.** or its representatives and agents.

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EARLY HISTORY

In 1776, the British-American colonies gained independence from Britain and were recognized as the United States of America (USA) following the Treaty of Paris in 1783. The original thirteen colonies included: Delaware, Pennsylvania, New Jersey, Georgia, Connecticut, Massachusetts, Maryland, South Carolina, New Hampshire, Virginia, New York, North Carolina, and Rhode Island. During the 19th and 20th centuries, thirty-seven new states were added to the original thirteen as the nation expanded across the North American continent. One of the most traumatic events in the nation's early history was the Civil War (1861-65). It is said that the Civil War was fought over slavery. However, there is no single reason. Competing ideologies, political turmoil, the definition of freedom, the preservation of the Union, and the fate of slavery could all be listed as significant contributing factors in America's bloodiest conflict.

Buoyed by victories in World Wars I and II and the end of the Cold War in 1991, the United States is one of the world's most powerful nation-states.

FLAG

The United States flag was first created in 1777 after it was approved by the Continental Congress. Since then, the flag has changed more than twenty-six times. Each star represents one of the fifty states, and each stripe represents one of the original thirteen colonies.
FACTS

Capital: Washington, D.C.
Motto: In God We Trust!
National Anthem: "The Star-Spangled Banner" – poem by Francis Scott Key
National Bird: Bald Eagle
Highest Point: Mt. McKinley, Alaska - 20,320 feet above sea level
Lowest Point: Inside Death Valley, California - 282 feet below sea level
Largest Island: Island of Hawaii - 4,038 square miles
Longest River: Mississippi River - 2,348 miles
Largest Lake: Lake Michigan - 22,300 square feet
Currency: Dollar ($USD)
President: Barack Obama
Population: Approximately 318,892,103 (July 2014 estimate)
Ethnic groups: White 77.7%, Black or African American 13.2%, Asian 5.3%, Amerindian and Alaska native 1.2%, native Hawaiian and other Pacific islander 0.2%, two or more races 2.4% (2013 estimate) The United State Census Bureau includes a separate category: Hispanic or Latino 17.1% and White (not Hispanic or Latino) 62.6% (2013 estimate)
Religions: Protestant 51.3%, Roman Catholic 23.9%, Mormon 1.7%, other Christian 1.6%, Jewish 1.7%, Buddhist 0.7%, Muslim 0.6%, other or unspecified 2.5%, unaffiliated 12.1%, none 4% (2007 est.)
Languages: Primary, English; Secondary, Spanish (spoken by a sizable minority); other languages are spoken in various regions of the country. The USA has no official national language, but English has acquired official status in 28 of the 50 states; Hawaiian is an official language in the state of Hawaii
Geography: World's third-largest country by size (after Russia and Canada) and by population (after China and India)
Climate: Mostly temperate, but tropical in Hawaii and Florida, arctic in Alaska, semi-arid in the great plains west of the Mississippi River, and arid in the Great Basin of the southwest; low winter temperatures in the northwest are affected occasionally in January and February by warm chinook winds from the eastern slopes of the Rocky Mountains.

Source: www.cia.gov and http://quickfacts.census.gov/qfd/states/00000.html
Adapted by Cultural Awareness International, Inc.
PRE-DEPARTURE
TOP PRIORITY

- Please make sure all required immunizations are completed for adults and children prior to departure from your home country. Check with your family doctor as soon as you know that you are relocating to discuss your family medical requirements and refill prescriptions if needed. It is especially important to ask a medical professional for advice about immunizations for you and your children.

- The Center for Disease Control website www.cdc.gov offers a complete, up-to-date list of the required immunizations.

- To avoid additional immunizations, major expenses, and delays to school admission, it is imperative that you bring a copy of each family member’s immunization record with English translations.

- Bring the original copy and English translations of marriage license, all birth certificates and other records including school reports and medical and eyeglass prescriptions. We suggest you keep original documents with you at all times and place the copies in a different area or with a travel partner. Depending on computer security and comfort level, some people will scan the most important documents to have available online or email to oneself or a family member.

- It is advisable to refill prescriptions prior to departure – bring 2-3 months’ supply of medication if possible.

- USA Homeland Security website: www.tsa.gov Click on the “Traveler Information” tab to learn the most up-to-date information about how to pack your carry-on bags to ensure entry into the USA, travel security, and USA guidelines.

- Check with your airline to confirm information regarding THEIR travel restrictions. Some airlines provide options for families traveling with children or have specific requirements for children; it is recommended that you inquire before your departure (Ex. Booster seat/travel seat for the duration of the flight).

- Families traveling with small children: Child car seats are required by law for any vehicle including taxis and rental cars, so arrangements must be made prior to arrival.

- It is extremely important to have cash/money, in the form of credit cards and/or local currency, readily accessible for immediate needs as well as emergencies, taxi, rental car, daily living, rent and/or housing needs.

- It is important to double check, prior to leaving the USA immigration area of the airport, that your personal information is recorded correctly by the officer providing the admissions stamp. Incorrect information or data entry will create a significant delay in obtaining your I-94/immigration status online and the receipt of your Social Security card which is needed by your company’s payroll department.

- Your CAI Consultant will stay in contact with you prior to your arrival and will make arrangements to meet with you once you have arrived in your new destination.
FORM I-94

Form I-94 provides non-USA citizens evidence that they have been lawfully admitted to the USA. The interim final rule, effective as of April 26, 2013, streamlines the admissions process: non-immigrants traveling to the USA by air or sea carrier (airlines or cruise ships) will no longer need to fill out a paper Form I-94.

Visitors traveling to the USA will be provided an annotated stamp in their foreign passport. On some occasions a paper form will be provided - in those instances the admitting United States Customs and Border Protection Officer (CBP) will attach the I-94 to the visitor's passport and stamp the departure date on the form. In both circumstances (electronic or paper I-94) the visitor must exit the USA on or before the date stamped on the form or in the foreign passport.

Frequently Asked Questions (FAQs) about the Automated I-94 Process

1. Since the I-94 is issued electronically, will CBP provide travelers with any documentation or evidence showing status and duration allowed in the USA?
   Yes, CBP will stamp each traveler's foreign passport with the date of admission, class of admission, and admitted until date.

2. How long will the admission record (electronic I-94) be available online?
   A traveler will have access to their most recent I-94 admission record online until his or her departure from the USA. An admission record will no longer be available online to the traveler once he or she departs the USA. Please note that the availability of the record online does not convey legal authority to remain in the USA outside of the terms and conditions of admission.

3. How does the traveler verify the legal status for employment or obtain a driver's license or Social Security number?
   The visitors may need to prove their legal-visitor status within the first 30-90 days of their stay in the USA to employers, Motor Vehicle Registration/Driver’s Licensing Agencies, United States Social Security Administration (SSA), United States Citizenship and Immigration Services (USCIS), or universities and schools, etc. A copy of the I-94 can be printed at: [https://i94.cbp.dhs.gov/I94/request.html](https://i94.cbp.dhs.gov/I94/request.html). In addition to the electronic copy of the I-94 form, the visitors should have their unexpired foreign passport to verify their legal entry into the USA.

4. What should a traveler do if he or she was admitted incorrectly to the USA?
   If a traveler was issued an incorrect I-94 form by the USCIS, the traveler should refer to the Form I-102, which can be found at www.uscis.gov/forms.

5. Is it required to show the copy of the I-94 during departure from the USA?
   If a visitor departs by a commercial air or sea carrier (airlines or cruise ships), their departure from the USA can be independently verified and it is not necessary to take any further action. However, carrying the return ticket or confirmation would facilitate the return process to the USA.

Adapted by Cultural Awareness International, Inc.
How to retrieve a copy of I-94 Form online & what information is needed to retrieve I-94 number online

Visit https://i94.cbp.dhs.gov/I94/request.html and enter the information as it appears on the travel document you used to enter the USA:

a. Family Name and First Name as they appear in the Family Name/Surname field and First Name/Given Name fields in the travel document used to enter the USA.

b. Birth Date in the MM/DD/YYYY format (example: month/day/year, March 4, 1960 is 03/04/1960).

c. Passport Number as it appears on the passport biographic page. If the passport number contains numbers and/or letters - enter exactly as it appears in the passport.

d. Country of issuance (drop down menu) should be the country of citizenship as it appears in the passport.

e. Most Recent Date of Entry refers to the date the visitor entered the USA. This date can be found on the admission stamp located in the passport.

f. Class of Admission (drop down menu) can also be found on the admission stamp in the passport. Class of Admission is typically two to three characters and may contain numbers and/or letters.
CUSTOMS AND BORDER PROTECTION (CBP)
DECLARATION FORM 6058B

Each individual arriving into the USA must complete the CBP Declaration Form 6058B. If you are traveling with other immediate family members, complete one form per family unit.

How to fill out the Declaration Form
1. Print your last (family) name, first (given) name, and the first letter of your middle name.
2. Print your date of birth: day/month/year.
3. Print the number of family members traveling with you (do not include yourself).
4. Print your current street address in the USA. If you are staying at a hotel, include the hotel's name street address, the city and the state.
5. Print the name of the country that issued your passport.
6. Print your passport number.
7. Print the name of the country you currently live in.
8. Print the name of the country(ies) that you visited on your trip prior to arriving to the USA.
9. If traveling by airline, print the airline's name and flight number. If traveling by vessel (ship), print the vessel's name.
10. Mark an X in the Yes or No box: Are you traveling on a business (work-related) trip?
11. Mark an X in the Yes or No box: Are you bringing with you:
    a. Fruits, plants, food, or insects?
    b. Meats, animals, or animal/wildlife products?
    c. Disease agents, cell cultures, or snails?
    d. Soil or have you visited a farm/ranch/pasture outside the United States?
12. Mark an X in the Yes or No box: Have you or any family members traveling with you been in close proximity of (such as touching or handling) livestock outside the USA?
13. Mark an X in the Yes or No box: Are you or any family members traveling with you bringing $10,000 or more in United States dollars or foreign equivalent in any form into the USA? Read definitions of monetary instruments on the reverse side of the form.
14. Mark an X in the Yes or No box: Are you or any family members traveling with you bringing commercial merchandise into the USA?
15. If you are a USA resident, print the total value of all goods (including commercial merchandise) you or any family members traveling with you have purchased or acquired abroad (including gifts for someone else, but do not include items mailed to the USA) and are bringing into the USA.

Declare all articles on this form. For gifts, please indicate the retail value. Use the reverse side of this form if additional space is needed to list the items you will declare.

The CBP officer will determine duty. Duty will be assessed at the current rate on the first $1,000 above the exemption.

 Read the notice on the reverse side of the form.
 Sign the form and print the date.
 Keep the complete form with you and hand it to the CBP Officer when you approach the CBP area.

Controlled substances, obscene articles, and toxic substances are generally prohibited entry.
United States Customs and Border Declaration Form 6058B (continued)

Front

United States Customs and Border Declaration Form 6058B (continued)

Back

U.S. Customs and Border Protection Welcomes You to the United States

U.S. Customs and Border Protection is responsible for protecting the United States against the illegal importation of prohibited items. CBP officers have the authority to question you and to examine you and your personal property. If you are one of the travelers selected for an examination, you will be treated in a courteous, professional, and dignified manner. CBP Supervisors and Passenger Service Representatives are available to answer your questions. Comment cards are available to compliment or provide feedback.

Important Information

U.S. Residents — declare all articles that you have acquired abroad and are bringing into the United States.

Visitors (Non-Residents) — declare the value of all articles that will remain in the United States.

Declare all articles on this declaration form and show the value in U.S. dollars. For gifts, please indicate the retail value.

Duty — CBP officers will determine duty. U.S. residents are normally entitled to a duty-free exemption of $800 on items accompanying them. Visitors (non-residents) are normally entitled to an exemption of $100. Duty will be assessed at the current rate on the first $1,000 above the exemption.

Controlled substances, obscene articles, and toxic substances are generally prohibited entry. Agriculture products are restricted entry.

Thank you and welcome to the United States.

The transportation of currency or monetary instruments, regardless of the amount, is legal. However, if you bring in or take out of the United States more than $10,000 (U.S. or foreign equivalent, or a combination of both), you are required by law to file a report on FinCEN 105 (formerly Customs Form 4790) with U.S. Customs and Border Protection. Monetary instruments include coin, currency, traveler’s checks and bearer instruments such as personal or cashier’s checks and stocks and bonds. If you have someone else carry the currency or monetary instrument for you, you must also file a report on FinCEN 105. Failure to file the required report or failure to report the total amount that you are carrying may lead to the seizure of all the currency or monetary instruments, and may subject you to civil penalties and/or criminal prosecution. SIGN ON THE OPPOSITE SIDE OF THIS FORM AFTER YOU HAVE READ THE IMPORTANT INFORMATION ABOVE AND MADE A TRUTHFUL DECLARATION.

Description of Articles

(List may continue on another CBP Form 6058B)

<table>
<thead>
<tr>
<th>Description of Articles</th>
<th>Value</th>
<th>CBP Use Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>(List may continue on another CBP Form 6058B)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Total

PAPERWORK REDUCTION ACT NOTICE: The Paperwork Reduction Act says we must tell you why we are collecting this information, how we will use it, and whether you have to give it to us. The information collected on this form is needed to carry out the Customs, Agriculture, and currency laws of the United States. CBP requires the information on this form to ensure that travelers are complying with these laws and to allow us to quickly and clearly collect the right amount of duty and tax. Your response is mandatory. An agency may not conduct or sponsor, and you are not required to respond to, a collection of information unless it displays a currently valid OMB control number. The collection of information is voluntary and is used by our agency to collect data for national statistics or individual circumstances. Comments concerning the accuracy of these burden estimates and suggestions for reducing this burden should be directed to U.S. Customs and Border Protection, Reports Coordinating Office, Information Services Branch, Washington, DC 20536, and to the Office of Management and Budget, Paperwork Reduction Project (1409-0041), Washington, DC 20503. THIS FORM MAY NOT BE REPRODUCED WITHOUT APPROVAL FROM THE CBP FORMS MANAGER.

Signature

Date (day/month/year)

For Official Use Only

CBP Form 6058B (01/04)

Source: www.cbp.gov
Adapted by Cultural Awareness International, Inc.
PRE-DEPARTURE CHECKLIST

This pre-departure checklist will help you prepare for your move.

TRAVEL ARRANGEMENTS
__ Flight reservations
__ Hotel reservations, if necessary
__ Map routes, if driving
__ USA currency for tipping, transportation, daily living, rent/deposits, emergencies

MEDICAL
__ Physical exams scheduled
__ Inoculations/immunizations scheduled
__ Copy of medical and inoculation/immunization records with English translation
__ Copy of prescriptions
__ Extra refills of prescriptions
__ Dental records
__ Copy of eye prescription
__ Extra eyeglasses/contact lenses
__ Record blood type

SCHOOL
__ School records with English translation
__ Samples of schoolwork (if appropriate)
__ Correct inoculations/immunizations per host country, state and school regulations
__ Check on cut-off dates for school entrance (age restrictions)
__ Funds available for any private school application fees and/or deposits
__ Application made to new school (if applicable)

PETS
__ Inoculations scheduled
__ Host country import regulations
__ Copy of medical/inoculation records
__ Travel reservations
__ Registration of pets upon arrival in new location - city tags, etc.

DRIVER’S LICENSE
__ Bring current license / English translation if possible
__ Get international license/permit prior to departure
__ Insurance letter (copy of driving record for three years)

HOUSEHOLD
__ Complete household inventory
__ Sort through belongings that may need to be donated to charity, discarded, or sold
__ Take video/photos of valuable items/items shipped
__ Cancel/re-route newspaper, magazine subscriptions (if applicable)
__ Telephone/internet/cable services disconnected
__ Water/electricity/gas services disconnected
__ List of items shipped to new home – Keep the inventory list separate from shipment!
LEGAL/FINANCIAL/INSURANCE

- Review insurance coverage for household shipment and storage items
- Banking / credit cards - review information to open an account prior to departure
- Lawyer, Accountant, and Stockbroker have all needed documents
- Review applicability of legal documents in host country with attorney licensed in host country (Especially wills, powers of attorney, guardianship letters, etc.)
- Medical insurance
- Life insurance
- Household storage/shipment insurance/data
- Transfer/close checking and saving accounts
- Blank checks and forms for funds transfer
- Funds available for housing deposits, rent, etc.
- Birth Certificate(s), originals and copies for all family members with English translations
- Marriage License, original and copy with English translation
- Passport(s)/extra photos
- Will(s)
- Visa(s), as necessary
- Work Permit(s), as necessary

NOTIFY CHANGE OF ADDRESS

- Clubs, Organizations
- Credit cards/Charge Accounts
- Bank/Financial Institutions
- Insurance
- Friends/Relatives
- Church/Synagogue/Temple
- Home Post Office
- New Post Office

** Remember to hand-carry valuables such as jewelry along with all documents and important papers such as school records, immunization records, legal documents (wills, birth certificates, marriage certificate, divorce decree, etc.), insurance papers, passports, and inventory of items shipped.
CHANGE OF ADDRESS

Please be aware of the importance of filing a **change of address** for holding Visa status in the United States. Lack of action could cause serious consequences. The law requires all non-U.S. citizens to report a change of address within 10 days of moving by completing a Form AR-11. Non-U.S. citizens who have pending applications and/or petitions, which have been filed with the United States Citizenship and Immigration Services (USCIS) and are still pending, must notify USCIS of any change of address within 10 days. A copy of an AR-11 form can be obtained on the www.uscis.gov website.

The change of address can now also be filed online. You must read the instructions carefully before you apply for change of address online. The link is provided below:


### AR-11, Alien’s Change of Address Card

<table>
<thead>
<tr>
<th>*Name (Last in CAPS)</th>
<th>*(First Name)</th>
<th>(Middle Name)</th>
<th>I am in the United States as:</th>
<th>[] Visitor [] Permanent Resident (Specify)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Country of Citizenship</td>
<td>Date of Birth (mm/dd/yyyy)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Present Address (Street or Rural Route)</td>
<td>(City or Post Office)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Last Address (Street or Rural Route)</td>
<td>(City or Post Office)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>I work for or attend school at: (Employee’s Name or Name of School)</td>
<td>(Street Address or Rural Route)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Port of Entry Into U.S.</td>
<td>Date of Entry Into U.S. (mm/dd/yyyy)</td>
</tr>
<tr>
<td></td>
<td><em>Signature</em></td>
<td></td>
<td></td>
<td>Date (mm/dd/yyyy)</td>
</tr>
</tbody>
</table>

* Indicates mandatory fields that must be completed.

**Paperwork Reduction Act**

An agency may not conduct or sponsor an information collection and a person is not required to respond to a collection of information unless it displays a currently valid OMB control number. The public reporting burden for this collection of information is estimated at 5 minutes per response, including the time for reviewing instructions and completing and submitting the form. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to: U.S. Citizenship and Immigration Services, Regulatory Products Division, Office of the Executive Secretary, 20 Massachusetts Avenue NW, Washington, DC 20529-2020. OMB No. 1615-0007. Do not mail your application to this address.

**Mail Your Form AR-11 to the Address Below:**

U.S. Department of Homeland Security
Citizenship and Immigration Services
Attn: Change of Address
1344 Pleasants Drive
Harrisonburg, VA 22801

Source: www.uscis.gov Adapted by Cultural Awareness International, Inc.
RECORD KEEPING

Some records to take with you and maintain while on foreign assignment.

___ Copies of your federal and state income tax returns for the last three years.
___ Dates of all assignment-related travel before, during, and after your assignment, with a breakdown by years (current year and prior years) and purpose (business and vacation).
___ Records of cost or other basis in securities and other investment property you own.
___ Complete records of your outside income and related expenses up to and during your assignment.
___ Receipts of all expenses related to your foreign housing expenses, including rent, utilities, parking fees, minor repairs, and maintenance.
___ Records of all relocation expenses, including those not reimbursed to you by your employer (e.g., expenses related to the transportation of household pets).
___ Receipts or other evidence of foreign income taxes, social security taxes, and property taxes paid.
___ Closing statements and other records concerning your home in the United States.
___ Records of all outstanding loans used to purchase securities or other investments should include the principal balance and the date acquired.
___ If you have children in school, it is a good idea to make copies of records, reports, and samples of work.

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TRAVEL TIPS

- When traveling internationally, confirm your flight(s) 36 to 72 hours ahead.
- Be sure to take passports for all family members and check visa requirements for each country.
- Take or arrange for children’s car seats that meet legal requirements.
- Photocopy the photo page of your passport, laminate it, and carry it separately.
- Take extra passport pictures.
- Obtain an International Driver's Permit in your home country, prior to your relocation.
- Have small bills and change for departure taxes, tips, and taxis.
- Keep all vital currency, documents, jewelry, prescriptions, and glasses in hand luggage/carry-on with you.

** Carry all documentation separately in case of theft or loss.**

WHEN TRAVELING WITH A PET

Air travel for a dog or cat is fast, comfortable, and humane – but complicated. Federal regulations permit transport of pets that are over 8 weeks old and fully weaned. Check with the airline and embassy of your destination country well in advance for any special requirements and follow these tips:

- Before you go, visit a licensed veterinarian to see if your pet is fit to fly. Airlines also require a health certificate issued by a vet, in some cases no more than 7 days before departure.
- Use an approved kennel. Pets may travel with you on passenger flights as "baggage" in a sky kennel or unaccompanied on a cargo flight.
- Book a direct, non-stop flight. Avoid weekends, holidays, and periods of extreme temperature.
- Check with your veterinarian as to what to feed your pet before flight time.
- It is not a good idea to use sedatives unless approved by a vet; high altitudes can make the effect of drugs unpredictable.
- There are very strong regulations when bringing pets into the USA. Check the federal, state, county, and local authorities for restrictions.
- Certain pets must be legally registered/licensed including dogs and cats.
- Other sources to locate information on relocating pets:
GENERAL INFORMATION
SOCIAL SECURITY INFORMATION

Effective October 27, 2003, the Social Security Administration (SSA) will NO longer assign a Social Security number (SSN) when the sole reason is to comply with a state statute that requires a SSN for issuance of a driver’s license. Some SSN will be issued to non-USA citizens for specific non-work purposes.

SOCIAL SECURITY CARD REMINDERS

• You must have a Social Security card in the USA to work, obtain a driver’s license, and to register a vehicle.
• A person who has had a SSN in the past may get a replacement card (with the same number) by showing proof of citizenship, legal entry work visa, or green card and filling out the Social Security application.
• Social Security taxes are used for retirement benefits and are contributed by the employee and employer. The SSA also allows reviewing your Social Security statement online, since it is no longer mailed annually. You may review your statement once you register online at http://www.ssa.gov/mystatement.
• Your actual entry into the USA (with a valid work visa) triggers your ability to apply for a Social Security card. Since the Customs and Border Protection (CBP) office has switched to an electronic I-94 system, you are able to apply for your social security upon your arrival into the USA. It is no longer necessary to wait 10-12 business days; however it varies by location. Check with your consultant for more information.
• Please remember to bring the printout of the electronic I-94 form as well as your valid foreign passport when you apply for the Social Security card.
• Once you have visited the SSA and have applied for the card, you will be given a receipt of application. Your receipt of application includes a reference number, an estimated wait time, and a phone number to call in the event that you do not receive your card within the estimated time listed or if you have general questions or concerns. Please note that the reference number is not your SSN. If there are any delays with the issue of your SSN, you will be advised the day you apply. If your entry has been verified, then your Social Security card will be mailed to you at the address that you have provided. Please make a note that your name is notated inside your mailbox. If you are requesting it to be mailed to your work, make sure your mailroom is aware of the pending arrival. If there is any question about you living or working at the address you provided, your Social Security card may be returned to the issuing office. This will cause you undue delays and inconvenience. Please refer to your CAI consultant for further information.
• Only persons with a work visa are eligible to apply for a SSN. Spouses with L2 or E2 visas can apply for work authorization in the USA based upon the other spouse’s visa as L1 or E1. Once the spouse has received their work authorization, they can then apply for a SSN. Please review the SSA website for more information about eligibility and requirements for spouses and dependents.
• Important: All documents must be either originals or copies certified by the issuing agency. SSA will not accept photocopies or notarized copies of documents.

For more information, go to the Social Security Administration website: www.ssa.gov or call 1-800-772-1213.
MONEY MATTERS

- Non-USA citizens residing in the USA are required to go to the bank in person in order to open a bank account.
- Before you go to the bank, it’s a good idea to have a general idea of what documents you need in order to avoid delays. While many banks have similar requirements, they may occasionally vary from state to state.
- Generally, you will need at least two forms of photo identification. Often, a passport, driver’s license, visa, or other documents are acceptable. Most banks do not require a Social Security card to open an account, however, they may ask for the Offer Letter (or letter of employment). It is best to contact the bank to find out what they require before your visit, since you may need to bring proof of your current address and/or a bill in your name. Calling ahead can ensure that you have all required documents that the particular bank requires.
- In addition, be ready to deposit the minimum amount of funds required to open the account. This amount varies among banks and account types.
- Banks require that you fill out forms with your original signature.
- Many banks are able to open your account that day. However, some may take up to two to five business days.
- It is also important to ask what the cost of the account is. Many financial institutions offer “free” accounts, however, often times there are hidden fees, or fees related to a specific account.
- In addition to checking accounts, there are also savings accounts available in the USA. If you are going to stay in the USA for a long period, it is usually a good idea to inquire about a savings account.
- Ask about online services and access to your accounts. These services are usually optional and often are free of charge; however, check before accepting these or any other additional services.
- Once you decide which account you want to open and complete all required paperwork, you must sign a document called “signature card” which is used to legally open an account and confirm your signature. You will also sign a form called “W-8BEN.” This form is only required if you are depositing an amount which is not earned in the USA, and therefore cannot be subjected to USA taxes. The bank employees can provide details regarding this form should you have any questions.
BANKING SERVICES

DEBIT CARD
Once you open an account, your bank will offer a debit card. Debit cards often can be used as a credit (or charge) card. When you open your account, you will be asked to choose a four-digit pin code. You must use this code every time you use the card. There is no preset limit; it is based on the amount in your bank account, and the amount is deducted immediately from your checking account balance. You can use your debit card at Automatic Teller Machines (ATMs) which allow you to get cash, check your balance, and some ATMs allow you to make deposits. You may pay a service charge to your bank and/or a fee to the owner of the ATM if you use an ATM that is not owned by your bank. Note: You may want to order a separate ATM card if the debit card does not allow you to withdraw money.

AUTOMATIC PAYMENTS
You may authorize direct payment from your account(s) to pay for various bills such as insurance, rent, mortgage, loans, utilities, telephones, etc., if you setup online banking with your bank.

ONLINE BANKING
Several banks offer online banking, which allows all your bank transactions to be made electronically. Before you setup online banking, it is important that you check with your bank if there are fees or charges for online banking services. Online banking services may include:
- Check current balances on personal checking, savings, money market, loan, mortgage, line of credit, Certificates of Deposit (CD), non-brokerage Individual Retirement Accounts (IRA) and most business checking accounts.
- Transfer funds between your checking, savings, and credit card accounts.
- View account activity for your accounts.
- Receive your bills electronically (e-Bills) from participating companies.
- Pay bills using the bank’s website or your own personal software.

TRAVELER’S CHECKS
Traveler’s Checks are available for purchase at banks. You should call ahead to make sure that the branch you are using has them available.

INTERNATIONAL WIRE TRANSFER
When making a wire transfer, make sure you provide all necessary bank information including account number and swift code (routing number). It is also a good idea to inquire about all costs involved with incoming and outgoing wire transfers.

FOREIGN CURRENCY EXCHANGE
Call your bank ahead of time to make sure that the branch you are using is equipped to issue foreign currency or to make sure you will obtain the funds in a timely manner. Usually if a particular branch is not equipped to issue foreign currency, they will direct you to the appropriate location.

SAFE DEPOSIT BOX
Safe Deposit Boxes can be rented for the storage of your valuables.
CASHIER’S/CERTIFIED CHECK
Cashier’s checks are checks issued by banks. Cashier’s checks are most often used if a payee requires a cashier’s check (or a money order – see below) as the only form of payment and the payee does not accept personal checks. The moment you purchase a cashier’s check from your bank, your account is debited. It is always best to check with your bank to see what fee they charge for purchasing a cashier’s check. Most banks waive the fee if you have an account there. It is also important to fill out the payee information and not leave it blank, because if the cashier’s check is lost it will be very hard and sometimes impossible to recover it. Cashier’s checks are treated as cash in the United States.

MONEY ORDER
Money Orders can be used at various places, are similar to cashier’s checks and debit the account immediately. Normally there is a small fee which you need to pay when you purchase a money order. It is important that you do not leave the money order blank because if it is lost it is very hard to recover the money. A blank money order is equivalent to cash. Money orders can be purchased at banks, most supermarkets, and the United State Postal Service (USPS). This link provides information about the money order service and the fees the USPS charges:
https://www.usps.com/shop/money-orders.htm

CREDIT CARD
You can obtain credit card applications from banks and some stores. The forms usually ask for personal information which includes your Social Security number and monthly income. All questions must be answered truthfully or you can face criminal charges.

- Credit cards are accepted almost everywhere and can be used to secure reservations or deposits. The most common types of cards are Visa, MasterCard, and American Express.
- Most businesses will request a driver’s license and/or credit card as one of the forms of proper identification when you write a personal check.
- Payments on credit cards may differ from company to company. You may be asked to pay either a minimum amount or the full amount each month once you receive your bill.
- Each credit card company has a different interest rate which is added to your monthly statement. Some credit card companies will charge an annual fee in addition to the interest rate. It is best that you compare credit card rates and fees before you apply for a credit card since the services and fees vary.
- Some banks offer a credit card with an annual fee and a lower interest rate or no annual fee and a higher interest rate. Check with your local bank for more information.
- Credit cards can be extremely useful, but it is important to remember to charge only what you can afford to pay. If you do not pay your monthly bill, the credit card company will claim the account as delinquent, and it can no longer be used. This may be reported on your credit report negatively.
- Many credit card companies award various types of benefits and points each time the card is used. The rewards can be redeemed to purchase airline tickets, restaurant certificates, and general retail items. The reward activity and the balance are usually listed on the monthly statement. This may be a separate service that you must register for (sometimes associated with a fee). Please contact your credit card company for more information. Most credit cards have a customer service phone number listed on the back of the card.
1. When you open a checking account, you will be able to order personalized checks with your name and address. If you are opening a joint account, you may add the second name to the checks as well.

2. The checks are printed in numerical order for tracking and record-keeping purposes.

3. The date is always written in the MM/DD/YYYY format; for example, 03/01/03 or as March 1, 2003. This should be the date when the check is written.

4. Fill in the name of the payee of the check: whom the payment is intended for.

5. Write the amount in numbers; for example, $100.00.

6. Write the amount in words; for example, “One hundred dollars and 00/100---.”

7. This section shows the name of your bank with its address pre-printed on each check.

8. This “memo” line is an optional field. However, it is recommended that you fill out this line for tracking purposes. For example, if you are writing the check for rent payment, you can write “July 2012 rent, apt. #4D.” Since this field is optional, it is up to you how much detail you would like to write.

9. You must sign the check. The check is not valid unless signed.

10. This section is pre-printed and includes the bank’s routing number (Ex. 256694865) and your account number (Ex. 07660286), followed by the check number.

   - Do NOT print your Social Security number on your checks.
   - You must have a photo identification to pay with a check in person.
   - Always verify the “Pay to the order of” information and do not sign checks without completing this section.
   - Confirm that the numeric dollar amount and the written dollar amount are the same.
FEDERAL AND STATE TAXES

FEDERAL INCOME TAX
• Any individual employed in the USA is subject to a federal income tax. The federal tax-filing year runs from January 1st to December 31st of each year. Federal taxes in the USA are due by April 15th of the following year. Although you can file for an extension, penalties and interest payments may apply.
• At the end of the year, you calculate how much you paid in taxes (through deductions from your paycheck) and how much you over- or under- paid in taxes. The difference in these two amounts determines whether you must pay more in taxes or whether you will be due a tax refund from the USA government.
• Federal tax forms are available from your local post office, your local library or on line at www.irs.gov.
• When you start working in the USA, you are required to fill out a W-4 form, which is available from your Human Resources Department. This form tells your payroll department how many deductions you will be claiming.
• There are two types of deductions from your paycheck: voluntary and mandatory deductions. The voluntary deductions include items that you choose through your company, such as medical, dental, life insurance, 401K, and other charitable deductions. Mandatory deductions are Social Security and Medicare payments. These make up FICA (Federal Insurance Contribution Act). FICA is deducted even if you do not plan to retire in the USA. Note: In rare cases, the USA has agreements with some countries regarding FICA, and you may not pay this tax. Verify this with your employer.)
• By January 31st, your employer must send you your W-2 form, stating your wages earned in the preceding year. Contact your Human Resources Department and request a duplicate copy if you do not receive it.
• It is recommended that you seek professional tax preparation services. It will help you make important decisions such as how many deductions you wish to claim, whether you will want additional taxes withheld from your paycheck, and whether you should take standard deductions or itemizing deductions. These are only some examples of the help a professional can provide.
• If you decide to use an accountant, you can find more information under the “Accountants” section in the yellow pages of your phone book or online. It is recommended that you look for an accountant who is a Certified Public Accountant (CPA).

STATE AND LOCAL SALES TAX
• State Income Tax: in addition to the federal income tax, most states have a personal income tax varying from 0-12% of your earnings based on your annual income. Several states do not have state income tax: Alaska, Florida, Nevada, South Dakota, Texas, Washington, and Wyoming. It is also a good idea to ask your employer if you must pay personal income taxes.
• Most states have an additional local sales tax. The base rate varies by county and state. In addition to this base rate, cities, counties, and special taxing districts may impose additional sales taxes to raise funds.
• When you purchase items, look at your receipt and you will see the sales tax added to the cost of your goods.
HEALTH INSURANCE

The following information is intended for informational and educational purposes only. It is best that you consult with your Human Resources Department for information regarding your health insurance and the specifics of the plan your employer offers. Health insurance in the USA is usually divided into two plans:
- Group plans are offered through an organization or company and are preferable because they cost less.
- Individual plans are for those who are not eligible for a group plan. The cost is higher and is based on gender, age, health and type of coverage.

TYPES OF HEALTH PLANS

Indemnity Plan
- This plan allows you to choose the doctor you want (most are private whereas others belong to a Health Management Organization), and you can see a specialist when you think it is necessary.
- This is normally more expensive, and most companies do not offer it.

HMO (Health Management Organization)
- A HMO plan is offered to your company by an organized group of hospitals and physicians. Your group coverage will only cover treatment provided at one of their organization’s facilities.
- Generally, the fees for specific services are agreed upon in advance with the medical providers. Therefore, there should be few surprises in terms of cost when you visit a medical facility.
- You may not always get to see the same doctor or dentist and if you need to see a specialist you must first be referred to one by your Primary Care Physicians (PCP). All referrals must be to providers in the network.

  • Possible advantages:
    - Lower cost both to you and to the organization.
    - Financial misunderstanding is minimized since the fees are agreed upon prior to service delivery.
  • Possible disadvantages:
    - You may not always see the same doctor.
    - To see a specialist you have to be referred by your PCP.

PPO (Preferred Provider Option)
- A Preferred Provider Plan has two levels of coverage depending on which physician or treatment center you choose. Typically, it is 70% or 80% if the services are in the preferred provider network; and only 50%-60% if out of the network.
- Generally, if you select an in-network provider there are co-pays (set amounts) for office visits and some standard treatments.

  • Possible advantages:
    - Lower cost than indemnity plan.
    - You will have more freedom to select a doctor you like, than with an HMO.
    - You may change doctors if you wish whereas with an HMO you might be limited.
  • Possible disadvantages:
    - Some services ordered by a PPO doctor may not be in network- this may affect the cost.
    - Not all providers are willing to accept new patients.
    - It is a little complicated to project what your out-of-pocket expenses might be.
International Health Care Insurance
For employees who have overseas insurance, the normal procedure often entitles you to see a
doctor of your choice, pay for the services, and then send the claim to the insurance company for
reimbursement.

GENERAL INFORMATION

- Check with your Human Resources Department for a list of physicians on your healthcare
  plan.
- Make sure you ask your Human Resources Department about specific limitations of your plan.
  ASK questions if you don’t understand!
- It is a good idea to find a doctor once you arrive because you never know when you might need to
  see him/her. It is also recommended that you choose a primary care physician.
- Ask if your doctor works late hours and/or how you can contact him/her in case of an emergency.
- If you have children, choose a pediatrician in addition to your PCP.
- Be sure to be a pro-active patient. It is okay to ask your doctor any questions.

PHARMACIES/DRUGSTORES

- Pharmacies or drugstores require prescriptions for many types of medications, including those that
  may be issued overseas without a prescription.
- Normally, generic drugs are less expensive. There are a few medications sold over-the-counter. Consult
  with your pharmacist for details.
- Refills of a prescription are necessary since prescriptions are issued for a limited time.
- Pharmacies will take prescriptions via telephone if issued by a certified medical doctor.
- Some pharmacies offer automatic refill options. Check with your local pharmacy first.
- Most prescribed medications are covered by insurance, but the cost may vary. Check with your
  Human Resources Department for specific co-payment amount information.

Note: Walgreens, CVS, and several of the larger discount stores or supermarkets such as Walmart and Tom
Thumb have pharmacies. Check your local phonebook or the internet for pharmacies near you.

URGENT CARE/WALK-IN CLINICS

Due to schedule or financial concerns, persons may choose to visit an Urgent Care or Walk-In
Clinic. You may still visit with an on-site nurse or physician at these facilities as with normal
hospitals, but Urgent Care/Walk-In Clinics are, generally, open longer hours than a general
medical office, allow persons to walk-in without an appointment, and may be less expensive.
These facilities are best for routine visits and minor ailments such as abrasions, vaccinations,
physicals, x-rays, etc. These can be located within a pharmacy, grocery, or may be in a free-
standing building on their own. Please visit the Urgent Care Association of America website:
http://www.ucaoa.org/ to locate an urgent care facility near you. NOTE: THESE ARE NOT
SUBSTITUTES FOR GOING TO THE EMERGENCY ROOM. For life-threatening
emergencies, ALWAYS call 911 and/or go to your local hospital!!!
TELEPHONE INFORMATION

Most major cities have multiple area codes which must be dialed before the seven digit number. Local numbers are listed with appropriate codes. When calling long distance within the USA, you must dial a "1" before the area code.

TELEPHONE COMPANIES

The telephone industry is very competitive, as are the services they provide. The companies provide similar services; however, fees, service plans and options vary. Compare each company’s local, long distance, internet and TV cable charges and ask for detailed information as well as the best plan that suits you and your family’s needs.

Many carriers offer “calling cards” which are charge cards for long distance calls. The calls are charged directly to your phone bill. Also, there are “phone cards,” which you can purchase at local grocery stores, convenience stores, and large retail centers. Great international rates are also available at www.dialaroundtheworld.com.

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<th>IMPORTANT TELEPHONE NUMBERS</th>
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<td>EMERGENCY (Police, Fire or Ambulance)</td>
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<td>Local information/Directory assistance</td>
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<td>Non-Emergency Assistance</td>
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<td>Long distance information, dial the area code if known</td>
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<td>Directory assistance for toll free numbers</td>
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<td>Toll free/no charge area code number examples</td>
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<td>Area code requiring a charge per call and long distance rates may apply. Many of these numbers are expensive, e.g., $5.00 for the first minute and $2.99 per minute thereafter. Always check the rates before you call.</td>
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DIRECTORY ASSISTANCE

- Directory assistance and online directories are frequently used to search for a business or person.
- Alternatively, you can find company listings with contact information by searching on popular search engines such as Google, Bing, and Yahoo and review websites such as Yelp.com and Angie’s List.
- Directory assistance is a service offered by telephone companies where the operator searches for a phone number using the electronic database. You may dial “411” on any phone. Fees vary from company to company.
TIME ZONES

Continental USA has four time zones:

- Pacific Standard Time (PST),
- Mountain Standard Time (MST),
- Central Standard Time (CST), and
- Eastern Standard Time (EST).

The East Coast of the USA is 3 hours ahead of the West Coast of the USA:

If:

- It is 2 pm in Los Angeles, California. (PST), then…
- It is 3 pm in Denver, Colorado. (MST), then…
- It is 4 pm in Dallas, Texas. (CST), then…
- It is 5 pm in Miami, Florida. (EST)

- Refer to http://www.timeanddate.com/ to view World Clock, Time Zones, Weather, Holidays and Events, etc.
- Time designation: AM - Ante-meridian (before and including noon) PM - Post-meridian (after noon).
- Don’t forget to change time for daylight savings: +1 Hour 2nd Sunday in March; ends 1st Sunday in November. Note: Many electronic devices are programmed to change time automatically. However, there are states and countries that do not observe daylight savings. Therefore, it is best that you check before you travel.
- 50 States in the United States cover 6 Time Zones

Adapted by Cultural Awareness International, Inc.
**TEMPERATURE CONVERSION**

- In the USA temperature is measured in Fahrenheit.
- To convert Celsius degrees into Fahrenheit:
  Multiply the number by 9 → Divide the total by 5 → Add 32 to the total

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<td>9.4</td>
<td>10</td>
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</tr>
<tr>
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<td>30.5</td>
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<td>8.9</td>
<td>9</td>
<td>-12.8</td>
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<td>29.4</td>
<td>46</td>
<td>7.8</td>
<td>7</td>
<td>-13.9</td>
</tr>
</tbody>
</table>

Adapted by Cultural Awareness International, Inc.
POSTAL SERVICES

- The United States Postal Service (USPS), a federal agency, is located throughout communities nationwide. The average delivery time anywhere in the USA is within five business days. The Local delivery, within a city is from one to three days. Visit www.usps.com to find more details for hours and locations near you.

- A Post Office Box (PO Box) is a unique lock box located on the premises of a post office station. The main difference between a PO Box and the regular mailing address is that the mail is delivered to a public location instead of a private location such as (the recipient’s home.) The rental rates vary by location and size.

- United Parcel Service (UPS) is one of the private companies offering a similar service for renting a mailbox in a public location. (Others include OfficeMax and Office Depot.)

- In addition, UPS, Federal Express, DHL, and Airborne Express are some of the private carriers available for express deliveries.

HOW TO ADDRESS AN ENVELOPE

<table>
<thead>
<tr>
<th>Upper left corner</th>
<th>Upper right corner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your name</td>
<td>POSTAGE</td>
</tr>
<tr>
<td>Your street number and address</td>
<td></td>
</tr>
<tr>
<td>Your City, State and Zip Code</td>
<td></td>
</tr>
</tbody>
</table>

Middle of the envelope

Recipient Name
Recipient Street number and address
Recipient City, State, Zip Code
HOLIDAYS

NEW YEAR’S DAY: January 1st celebrates the New Year. Many Americans have parties on New Year's Eve. It’s customary to drink a toast to the New Year at midnight.

MARTIN LUTHER KING’S BIRTHDAY: Third Monday in January. This honors the civil rights leader.

MEMORIAL DAY: Last Monday in May since 1971; from 1868 to 1970 it was celebrated on May 30, and was called Decoration Day. This day honors soldiers that were killed in war.

INDEPENDENCE DAY: July 4th, celebrates USA independence from England, the anniversary of the signing of the Declaration of Independence. Cities and towns have parades and fireworks at night.

LABOR DAY: First Monday in September and honors workers.

COLUMBUS DAY: Second Monday in October (federal holiday since 1971) and celebrates the discovery of America.

VETERAN’S DAY: November 11th honors USA soldiers and the end of World War I.

THANKSGIVING DAY: Fourth Thursday in November. A Day for celebrating the joining of the Pilgrims and the Indians and to give thanks for all we have.

CHRISTMAS DAY: December 25th. During this holiday season (Thanksgiving to New Year) many Americans give gifts and cards.

OTHER CELEBRATIONS

VALENTINES DAY: February 14th. A day when people exchange cards and gifts to express their love.

PRESIDENT’S DAY: Observed on the 3rd Monday in February, honoring America’s first President, George Washington, and its 16th president, Abraham Lincoln, both of whom have birthdays in February.

APRIL FOOL’S DAY: April 1. A playful day, people make practical jokes.

MOTHER’S DAY: Second Sunday in May. On this day mothers are celebrated and honored with flowers, gifts, and dinner.

FLAG DAY: June 14th. A day on which the USA flag is honored and displayed.

FATHER’S DAY: Celebrated on the 3rd Sunday in June to honor fathers with gifts and a dinner.

HALLOWEEN: October 31st. A day when children dress in costume and go door-to-door with special containers to collect treats. The children ring the doorbell and say “Trick or Treat” and the homeowner gives them candy and other treats. Families and young adults may dress in costumes and attend parties. It is also a common tradition to carve a pumpkin with a scary face.
EMERGENCIES: In case of an emergency ALWAYS dial 911.
When you dial 911, the proper authorities will automatically be alerted. It is always a good idea to have each member of the household memorize this number.

In case of an emergency, please follow these steps:

1. Dial 9-1-1 on your telephone.
2. Describe your emergency to the 911 operator.
3. The operator may ask for your name, address, and phone number (sometimes, this information may be displayed on the operator's computer screen; however, this is not always the case.)
4. If the emergency is taking place at a location other than where you are calling from, you will need to provide the address and phone number of that location as well.
5. Always ask the operator if he/she needs any additional information before hanging up the phone.

*Note: 911 is only for an emergency. For all non-emergency problems please consult your local directory for contact information.

EMERGENCY CONTACT SHEET

Because you never know when an emergency is going to happen, it is a good idea to be prepared. Please fill out this sheet and put a copy by each phone or on your refrigerator. It is also a good idea to make sure that everyone in the house knows where one copy is at all times. If you have a babysitter, be sure to tell her/him where it is located.

<table>
<thead>
<tr>
<th>In English</th>
<th>In your language</th>
<th>Telephone Number</th>
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<tbody>
<tr>
<td>Fire Department</td>
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<tr>
<td>Police Department</td>
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<tr>
<td>Medical Emergency</td>
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<tr>
<td>Poison Control</td>
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</tbody>
</table>

If you have to contact one of the departments above, be sure to provide your accurate information. Please fill in your address and telephone number below. This is important information for the operator. The operator will always need to know your address and phone number.

Address: ________________________________________________________________

Telephone Number: ______________________________________________________
EMERGENCY NOTIFICATION CARD

Provide emergency contact information by completing the card below for each family member.
• Keep your emergency card in your wallet or purse with your driver’s license.
• Attach children’s card to their backpacks.
• Provide a translation into the language of your new country and print it on the back of your card.

---

**Emergency Notification Card**

My name is ________________________________
My blood type: ____________________________
I have allergies to: _________________________

Presently, I am taking the following medications: __________________________

People to contact in a case of emergency: ________________________________

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<thead>
<tr>
<th>Name</th>
<th>Relation</th>
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* Adapted by Cultural Awareness International, Inc.*
HOW TO LIVE SAFELY IN THE USA

*The following are general guidelines and helpful suggestions.

IDENTIFICATION
Always carry some form of identification with you. Include the name and telephone number of an emergency contact person. It is also recommended that you carry a mobile phone.

SHOPPING CENTERS/MALLS
- Park near the main entrance, if possible.
- Always park in a well-lit area; it may be dark when you leave.
- Ask for a security guard to escort you to your car if you feel unsure for your safety.
- Always keep the car doors locked.
- Keep all your packages and belongings out of sight; use the trunk of the car.
- Have your keys ready before you leave the store.
- After grocery shopping, put your purse (or any personal belongings) in the car before loading groceries into the car.

CARJACKING: BE AWARE AND ALERT!
- Lock your doors while driving.
- If someone bumps into you, DO NOT get out of the vehicle, have them follow you into a populated area.
- Stay out of unfamiliar areas of the city and carry a map of your area and major city/highways in your vehicle.
  - If you are being followed, do not drive home. Drive to the closest fire or police station or a very public area.
  - Have a pen and paper in the car to write down a license plate number or name, if needed.
  - If you have a mobile phone, call 911.

IF STOPPED BY THE POLICE
- Stay in the car and keep your hands on the steering wheel.
- Wait for instructions from the officer.
- Do not reach for your identification until he/she tells you to do so.
- If you are asked to get out of the car, it is within your rights to request that the officer follow you to a public area or the next police station, for your own protection.
- What you must have in your car (especially in case of an accident):
  - Proof of insurance and ownership (registration).
  - Driver’s license.
  - Pen and paper to write down information.

Note: Police are very careful when they approach stopped vehicles; sometimes their guns are drawn. Please do not be alarmed by these actions and follow the police officer’s instructions.
USING ATM MACHINES
- Use ATM machines in stores that are open late or 24 hours, such as grocery stores.
- If possible, reserve your visits to during day light hours.
- If you have to go in the late evening, try not to go alone.
- Make every effort to prevent others from seeing you enter your personal code.
- Do NOT forget to claim your receipt. Some banks print your account number on them.

HOSPITALS
Locate the closest hospital. It is important to visit the emergency room to become familiar with its location. Treatment is provided 24 hours/day, every day in case of an emergency or if your doctor is not available. Carry your health insurance card. The medical system in the USA requires you to have cash, credit card, or your health plan ID with you in order to be treated. This is necessary for a hospital, emergency clinic or private physician. Most doctors' office hours are from 9 AM-5 PM, Monday-Friday and some are open 9 AM-12 PM on Saturday. However, most have an after hours emergency answering service.

EMERGENCIES
- 911 is the EMERGENCY NUMBER FOR POLICE, FIRE or AMBULANCE. This number will connect you to all three services.
- Dial (1-800-764-7661) to reach your Regional Poison Control Center.

HOME SAFETY
- If you live in an apartment, you should know where the building fire exits are located. If you are in a house have an emergency plan to exit.
- LOCK your doors (even when home) and ALWAYS close the garage door(s).
- DO NOT open your door to strangers. Always look through the peep hole to verify who is at the door.
- If a stranger asks to use your phone for help, tell them NO, but you will make the call for them; do not open your door or let them inside.
- Be alert when taking out your garbage or using laundry facilities.
- It is better not to give your name when answering the telephone; this gives too much information to the possible stranger on the other end of the line.
- When recording an answering machine or voice mail message, do not use your name. Give only the phone number they have reached.

HOTEL SAFETY
- Always verify who is at the door before opening.
- If returning to your room late, be sure to use the main hotel entrance.
- DO NOT display your room key where it could easily be stolen.
- DO NOT leave large amounts of cash or jewelry. Always put these items in the hotel safe.
- If you see any suspicious activity, inform the management.
HITCHIKING
It is **ILLEGAL** in most of the USA. Therefore do not stop to pick up hitchhikers when you notice them.

MOBILE DEVICES
In some states, it is illegal to text or talk on mobile phones while driving.

NATIONAL ALERT SYSTEMS

*Severe Weather*
The USA is vast in size and weather can vary drastically from one part of the country to another. The National Weather Service (NWS) is a component of the National Oceanic and Atmospheric Administration (NOAA). It provides “weather, water, and climate data, forecasts and warnings for the protection of life and property and enhancement of the national economy” [www.weather.gov](http://www.weather.gov).

The NWS operates an alert system that issues weather warnings to the public via television, radio, or mobile devices. Alerts may be regarding thunderstorm, flood, tornado, air quality, lightning, hurricane, heat, rip currents, winter weather advisories, etc. Please visit the National Weather Service website for information on the alert system in your area.

*Tornado Procedures* - if you are in a car, get out immediately, move away from the tornado at a right angle. Take cover in a building; if none is available, take cover in the lowest possible place, for example, a drainage ditch. Contrary to popular belief, you should never take cover under an overpass or a concrete bridge as these can turn into wind tunnels during a direct hit with a tornado. If you are in the open countryside, lie flat on the ground. Never take cover under a tree. In your home, find a room that has inside walls, preferably a bathroom or closet. Stay away from windows.

*Tornado Watch* - Conditions are right for a tornado, but a tornado has not yet been sighted.

*Tornado Warning* - A tornado has been sighted nearby and you should take the proper precautions as stated above.

*Earthquake procedures:*
- When you feel an earthquake, you should duck, cover and hold.
- If you feel an earthquake starting, move to a corner or get under your desk, away from windows, large mirrors and shelves. Then duck, cover and hold until the shaking stops.
- If you are outside and feel an earthquake, get out in the open, away from buildings, trees, power lines, and overpasses, then duck, cover and hold.
- Be aware of potential aftershocks. Unplug gas lines if at home.

*Hurricane procedures:*
- Know a safe escape route if you are ever asked to evacuate the area.
- It is best to be at least 1-2 hours drive away from where the hurricane hits shore.
- Have a disaster supplies kit available that includes: first aid, bottled water, food, flash light, medication, money, and a full-tank of gas in your car.
- Discuss with family emergency plans just in case a hurricane occurs.
- If close to hurricane, all windows should be protected with plywood panels.
- Listen attentively to TV or radio for instructions before, during, and after the hurricane.
- When back home, check for gas leaks, electrical system damages, sewage and water line damages around the house.
*Amber Alerts*

It is common in many countries to leave children at home, in the car, or outside in a carriage while napping without adult supervision. However, this is not culturally acceptable in the USA and, at times, can be very dangerous. The AMBER Alert system is a partnership between the U.S. Department of Justice, Office of Justice Programs, and the National Center for Missing and Exploited Children (NCMEC). Much like the weather alerts, these alerts are issued via television, radio, mobile devices, and on some highway billboards. They signify that a child under the age of 18 has been abducted in your local area. Please visit the AMBER alert website for more information: [http://www.amberalert.gov/](http://www.amberalert.gov/).

NOTE: These alerts can be very alarming. It is very important to remain calm and follow any instructions provided within the alerts and notifications.
FINDING A HOME
QUESTIONS TO CONSIDER WHEN LOOKING FOR A HOME

1. How far or how long are you willing to commute everyday?
2. Consider the transportation options in your new city.
   a. Is public transportation an option?
   b. How much does it cost?
   c. What is the schedule?
3. If you drive to work, consider traffic and map out the quickest routes.
4. If you have children, what are the school systems like in this neighborhood?
   a. How are the public schools rated?
   b. Is the neighborhood zoned for a particular school?
5. Is the neighborhood safe?
   a. What is the crime rate?
   b. Is there any type of security patrol or ‘neighborhood watch’ program?
6. Is it a friendly neighborhood? Will it be easy to meet your neighbors?
7. Is it convenient to the local markets, shops and activities that interest you?

NEW HOME GUIDELINES

READ THIS CAREFULLY: In the USA, real estate is handled very differently from other countries and is strictly regulated by the government. There is a MULTIPLE LISTING SERVICE (MLS). This is a computerized database of all properties listed for lease and/or purchase, to which all registered Real Estate Agents have access. However, this list is not available in all cities.

Once a licensed agent is selected, the agent will then show the potential client, in this case you and your family, all the available properties that fit your criteria and budget. The agent who shows the property does not have control over it. Until a rental or purchasing commitment has been agreed on, the property will remain open to the public. Therefore, all properties remain on the MLS until a rental or purchase contract has been executed in writing.

Due to the strict USA regulations enforced in real estate, if you find and are interested in a property that has not been shown by your agent, you should contact your agent or CAI consultant immediately to set up an appointment to view the property. It is good to remember that your agent represents his/her interests as well as his/her company’s interests. The owner of the property has an agent who represents him/her as well.

Changing or working with several real estate agents simultaneously will create SERIOUS ethical conflicts and could result in the LOSS of the property desired. Do not hire another agent on your own. If you are not satisfied with the agent assigned to you, you should contact the CAI consultant immediately.
COMMON TYPES OF HOUSING

DETACHED HOME: Single home that stands alone.

SEMI – DETACHED HOME/ DUPLEX: Two houses joined by one wall. No common areas.

TOWNHOUSE: This home is usually attached to other homes and may be several levels. In a
townhouse, you may have to pay a monthly maintenance fee for taking care of common sections such
as grassy areas, swimming pools, hot tubs, etc.

CONDOMINIUM (Condo): You purchase the unit and along with the other owners in the building
complex, own the common areas and pay a monthly maintenance fee to take care of the common
areas. Depending on the complex, some units may be available to rent.

CO-OP: You pay the mortgage, but by law, each owner has a share in a corporation for the building.
The corporation owns all apartments, as well as the common parts. Monthly fees are higher because
they include real estate taxes.

APARTMENTS/ FLATS: Apartment leases from short to long-term periods. In general, if you rent,
you do not pay condominium fees for taking care of common grounds, and you can use any facilities
such as a party room or pool at no additional charge. Although, some companies may charge a small
fee for the party room and/or parking.

REAL ESTATE ABC’s

LEASE AGREEMENT: A legally-binding contract that states that you agree to rent the apartment
or home for a specified period of time. It includes the length of lease (with start and end dates),
agreed rental rate, and any terms and conditions.
- Deposit: Money you pay (usually in the form of a check) with your offer to buy or rent.
- Security Deposit: Money you pay when you rent to pay for any damage you may cause. This
money is typically refunded within 30 days after you vacate, provided there is no damage.
- Rental Insurance: Essential to cover Rental Home / Personal Property. Compare major insurance
carrier rates in your area and/or contact an experienced insurance broker to avoid excess charges.

PURCHASE AND SALE AGREEMENT: Written agreement to buy a home, usually signed before
the home has been inspected.
- Offer Contract: Written contract with your offer for purchase, your proposed timing for the move,
and changes or improvements you would like.
- Counter Offer: In response to your proposed offer, the seller may suggest a compromise price.
- Homeowner’s Insurance: Essential to cover Rental Home / Personal Property. Compare major
insurance carrier rates in your area and/or contact an experienced insurance broker to avoid excess
charges.

AGENT'S FEE: When purchasing, the agent’s fee is usually 5-7% of the selling price and is usually
paid by the seller. A lease varies according to the type of property, but fees range from 10 to 100% of
the first month’s rent or a percentage of the annual rent and are paid by the lessor. It is important to
note that apartment rentals are rarely negotiable. There may be some flexibility in the price of a home
you are buying.
STEPS FOR PURCHASING A HOME

1. When purchasing, determine how you plan to purchase the home. If financing is required, you will need to get pre-qualified for your loan.

2. Before you begin your search for a home, it is a good idea to find an experienced real estate agent/realtor and sign a Buyer’s Agent Agreement. This agreement guarantees that you are represented fairly throughout the buying process and that your needs are professionally met.

3. When you are searching for a home, be sure to look at several homes so you can compare price, neighborhoods, etc. Once you have selected a home you wish to purchase, your realtor will write a contract and begin negotiations. It is a good idea to present a competitive offer immediately.

4. Once the terms of the contract are agreed upon, you will be required to provide escrow money. This is customarily 1% of the contract sale price; this money will immediately be deposited with a title company and put into the escrow account. You will also be required to pay for an option period if you want the right to have the property inspected - foundation, electrical, plumbing, appliances, etc. This is usually done in a 10 –14 day period. During this time, you have the right to withdraw your contract for any reason. You will forfeit your option money, which is typically .01% of the contract price or $200 on a $200,000 contract.

5. Notify the person who is handling your mortgage and provide them with a copy of your contract. This is required in order to start the final approval process, which must be received within 14-21 days.

6. Once the loan approval is complete, the mortgage company will schedule the appraisal on the house and the title company will do the survey.

7. The closing takes place on or before the date specified in your contract. An appointment will be scheduled with the title company to schedule the closing.

RECOMMENDED MAINTENANCE

- Soil conditions and climate characteristics in certain areas of the country require homeowners to take routine precautions to protect concrete and masonry work, especially foundations.

- Proper drainage must be maintained around the entire perimeter of the house foundation. Planting and/or depressions for planting around the foundation can be problem areas. It is important that water does not stand around the foundation. Positive drainage should be provided around the house in such a manner that water runs away from the foundation. A gutter and downspout system for controlling roof run-off water will contribute to good drainage and help prevent soil erosion.

- It is recommended that the soil around the foundation be watered regularly during dry weather. Water hoses are of particular help. This practice helps prevent total contraction of the soil away from the foundation. Water should never be placed directly into any open cracks, which develop in dry soil adjacent to the face of the foundation. The water pressure should be turned down so as not to flood the foundation with water.

- Planting and maintaining shrubbery around the perimeter of the foundation also helps hold the soil together, which stabilizes the moisture content in the soil and reduces possible foundation movements. It is suggested that shrubbery plantings be placed at least two feet out from the foundation so that they can be watered without flooding the foundation, and that planting beds be built up high enough and with a positive slope away from the foundation so as to provide positive drainage away from the foundation.

Note: It is common to have homes chemically sprayed for pests, ants, and roaches. The services do have non-toxic sprays they can use if you have small children or pets. If you have pets, you may need to treat them for fleas.
TRANSPORTATION
DRIVING IN THE USA

People drive on the right side of the road in the USA. On-coming traffic will be on the left side of the road. Street names and abbreviations will be listed as road (Rd.), street (St.), avenue (Ave.), parkway (Pkwy.), boulevard (Blvd.), lane (Ln.), highway (Hwy.), or Interstate. Traffic signals and stop-signs are used to manage the flow of traffic. Refer to “Common Traffic Signals” listed later in this kit for other notable street signs and notifications to be aware of. You may also dial “511” via your mobile device to request information on current traffic flow or public transportation (http://www.fhwa.dot.gov/trafficinfo/511.htm). This is sponsored by the Federal Highway Administration (FHWA).

ROADSIDE ASSISTANCE

For those of you who will be driving a lot or traveling long distances in your automobile, it may be a good idea for you to purchase a membership from a non-profit road assistance organization, such as the American Automobile Association (AAA) (referred to as “Triple A”). AAA is a non-profit organization that has a 24-hour toll-free emergency line for calls from anywhere in the United States.

If you have a flat tire or your car breaks down, AAA will send a repair or tow truck to you within one hour. AAA services are free of charge for all AAA members. In addition to roadside assistance, AAA provides its members with maps and attraction descriptions in any state.

Some automobile insurance companies also provide roadside assistance as part of their purchase agreement and package.

DRINKING AND DRIVING

DO NOT DRINK AND DRIVE! It is against the law. It is illegal to consume alcoholic beverages while operating a motor vehicle. It is very common for a police officer to pull a driver over if the driver appears to be drinking and/or under the influence of alcohol. The driver will be asked to take a test to determine the amount of alcohol that he/she has consumed. If the driver has an alcohol concentration of 0.08% or more (varies by state), the individual is considered intoxicated by law and subject to a driver’s license suspension. If an individual has multiple convictions for drinking and driving, the punishment becomes much more severe with a possible prison sentence. It is also illegal to have an open alcohol bottle (e.g., a half empty bottle of wine) in a motor vehicle.

DO NOT USE A CELL PHONE WHILE DRIVING unless you have hands free mobile device and both hands on the wheel. It is against the law in many states to use a cell phone which is not hands free while driving.
CHILD SAFETY TIPS

- NEVER leave your child alone in a vehicle. It is strictly prohibited.
- Most states require children under the age of 7 to be in the back seat, in a proper child-restraint system according to their age and/or size, and buckled or harnessed in.
- Be sure that the safety belt is holding the car seat in tightly.
- Also, double check that the harness straps are properly secured.
- Check the National Highway Traffic Safety Administration website for your specific state requirements, at www.nhtsa.dot.gov.

### Car Seat by Child's Age and Size

There are many car seat choices on the market. Use the information below to help you choose a car seat that best meets your child's needs.

<table>
<thead>
<tr>
<th>Age (Years)</th>
<th>Birth</th>
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<th>2</th>
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<th>7</th>
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<th>13+</th>
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<tbody>
<tr>
<td><strong>Rear-Facing Car Seat</strong></td>
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<tr>
<td><strong>Forward-Facing Car Seat</strong></td>
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<td><strong>Booster Seat</strong></td>
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<td><strong>Seat Belt</strong></td>
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* http://www.safecar.gov/parents/Right-Car-Seat-Age-Size.htm

- All 50 states, the District of Columbia, Guam, the Northern Mariana Islands, and the Virgin Islands require child safety seats for infants and children fitting specific criteria.
- **48 states and the District of Columbia and Puerto Rico** require booster seats or other appropriate devices for children who have outgrown their child safety seats but are still too small to use an adult seat belt safely. The only states lacking booster seat laws are Florida and South Dakota. (http://www.ghsa.org/html/stateinfo/laws/childsafety_laws.html)
STOPPING FOR A SCHOOL BUS

- If you are driving behind a school bus that has a stop sign extending from the side of the bus, you are required to stop and wait, as this means that children may be boarding or exiting the bus. This includes if you are driving on the opposite side of the road, facing the school bus. You may resume driving cautiously when the sign is retracted.

MASS TRANSIT

Most major cities have mass transit. The modes of transit vary from state to state. Please contact your local Department of Transportation for more details.

IF YOU ARE STOPPED BY THE POLICE

- Stop as soon as it is safe. If you feel safer in a well lit area, you have the right to pull over where you feel safe. You also have the option of driving to the nearest police station.
- Stay seated in your car. Once the police officer has come to your vehicle, roll down your window.
- It is a good idea to keep your hands in full view, specifically, on the steering wheel at all times.
- The police officer will immediately ask to see your license, insurance, and registration. Have this information ready.
- The officer will tell you why he pulled you over. Always cooperate and be polite.
- An officer can look at anything that is visible in plain view.
- An officer can only search your vehicle if he/she sees something that looks like a weapon or has reason to believe you are hiding something illegal. They also have the right to search your vehicle with your consent. (Please check your local and state government websites for the most up-to-date information.)

DRIVING TIPS

- Traffic lights usually have a few seconds before changing from yellow to red. This usually means, “clear the intersection.” If you are in the intersection, complete the action, but if you have not yet entered the intersection, you must come to a complete stop where marked.
- Emergency vehicles always have the right of way. When you see an emergency vehicle with the lights and sirens on, you must pull over to the side of the road, at the nearest safe place to stop.
- Be cautious of “turn-only” lanes, heavy construction areas, poor weather conditions, and school zones.
- Sometimes a right-hand turn can be made at a red light after you come to a complete stop first. Check for signs which may prohibit this action.
- Most highway speed limits are 55-65 miles per hour. The maximum speed on some interstates is 75 miles per hour. Always be attentive to and adhere to the maximum speed limits on all roads.
- The Department of Public Safety highly recommends that passengers of all ages wear their seatbelts while riding in a motor vehicle. In fact, many states now require by law that all passengers wear seatbelts. The Police may stop you and issue a ticket (involving a monetary penalty) if you are not wearing a seatbelt. Furthermore, some states issues points per offense, for which your license may be suspended.
DRIVER’S LICENSE

You must have a driver's license or permit to drive a vehicle in the USA. For further information please contact your local Department of Motor Vehicles (DMV) or Department of Public Safety (DPS).

Requirements (may vary from state to state):

- A foreign national who has never held a driver's license from the USA will be required to show his/her passport, birth certificate, green card or I-94 print out in addition to their social security card, provided they are eligible for a social security card. Foreign nationals who are not eligible for a social security card (such as an accompanying spouse) may have to sign an affidavit stating they are not eligible or provide a letter of ineligibility issued by their Social Security Office. In addition, proof of Liability Insurance and proof of residency must be presented when applying for or renewing a Driver's License.

- Vision, written, and driving tests must be passed in order to receive a driver’s license; unless there is a specific reciprocity between the USA state of residency and the country which issued the current valid driver’s license; the requirements for these exams vary by state.

- While the application process may be different in each USA state, the basic steps when applying for a driver’s license are very similar. Each applicant has to meet the waiting period that varies by state (30-90 days), have a Social Security card, and submit proper documentation needed for the application process.

- The legal driving age in most states is 18; however, students with approved driver education courses may obtain a license as early as 15 years old.

- An International Driving Permit is not a driver’s license. The permit only verifies that you hold a valid driver license in your home country. Contact the authorities in your home country to get an International Driving Permit. Only USA residents can apply for an International Driving Permit in the USA.

Note: Please always check with the local DMV for availability of driving manuals, and tests in foreign languages, as well as state requirements and reciprocity.

Your Destination Services Consultant will provide you with the detailed information about the driver’s license process for your state of residency. The following are some examples of states that have unique requirements.

- **Maryland:** In Maryland, a Certificate of Completion of a 3-hour Alcohol and Drug Online course may be required of some nationalities.

- **District of Columbia:** There is no reciprocity in the District of Columbia. In addition, the vision, written, and driving tests can be completed in one visit.

- **New York:** If you have a driver’s license from any nation except Canada, you must pass a written test, complete a 5-hour pre-licensing course and pass a road test to qualify for a NY state driver’s license.
VEHICLE REGISTRATION

After you purchase or lease your vehicle, you are generally allowed 30 days to obtain a valid vehicle registration card and license plate. Vehicle Registration requirements vary from state to state, thus it is best that you check with your local Motor Vehicle Registration Office (name varies by state).

- Have your car inspected annually at any location displaying the "Official State Inspection" sign.
- Register your car with the County Tax Office for License Plate Tags.
- Bring the following to the Motor Vehicle Registration Office:
  - Vehicle Title
  - Sales or Tax-Use Affidavit
  - Proof of Valid Insurance
  - Vehicle Identification Certification (V1-30-a)
  - Current Odometer Reading
- Registration fees generally must be paid in cash or check.
- Generally, if your vehicle is purchased at a state registered car dealership, the tax, title, and license are included in the purchase price and handled by the dealership on your behalf.

For more information, contact your local Motor Vehicle Registration Office.
COMMON TRAFFIC SIGNALS

This sign indicates that you must come to a complete stop before continuing to drive.

This sign indicates that you must stop for traffic that has the right of way.

This signal has three lights – red indicates stop, yellow indicates caution, and green indicates go.

This sign tells the maximum speed, in mph (miles per hour), that you are allowed to drive.

This sign signals that there will be a reduction in the number of lanes ahead.

This sign signals that there is a pedestrian crossing. You should slow down and watch for people crossing the street by foot.

This sign indicates that you are driving near a school and children may be walking to and from school. When the light above the sign is flashing, you must drive at the posted speed. The fine for violating this sign is very high. It is illegal to talk on your cell phone in a school zone.
MILE CONVERSION

- The international mile is defined by international agreement.
- One kilometer is 0.621371192 miles.
- The USA uses miles.

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<th>Miles</th>
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</table>
AUTOMOBILE INSURANCE

You must have auto insurance to drive an automobile in the USA. Each state has different insurance requirements. To better understand details about insurance, ask your colleagues what companies they use and prefer. State Farm, Allstate, Progressive and GEICO are just a few names of insurance companies. Be sure to shop around.

There are different types of vehicle insurance (varies by insurance carrier):

<table>
<thead>
<tr>
<th>Type of Insurance</th>
<th>Pays For</th>
<th>Covers</th>
<th>Required?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Liability</td>
<td>Other people's medical expenses and auto repairs, attorney fees, and $250 bail</td>
<td>You, your family and others driving with your permission</td>
<td>By state law</td>
</tr>
<tr>
<td>Uninsured/Underinsured Motorist</td>
<td>Medical and funeral expenses, car repairs, car rental and replacement of damaged contents</td>
<td>You, your family and your passengers</td>
<td>No</td>
</tr>
<tr>
<td>Medical payments</td>
<td>Medical and funeral expenses</td>
<td>You, your family and your passengers</td>
<td>No</td>
</tr>
<tr>
<td>Personal Injury Protection (PIP)</td>
<td>Medical and funeral expenses, lost wages, homemaker/caregiver services</td>
<td>You, your family and your passengers</td>
<td>No</td>
</tr>
<tr>
<td>Collision</td>
<td>Car repair or replacement after an accident</td>
<td>Your car - regardless of driver</td>
<td>By car lenders</td>
</tr>
<tr>
<td>Comprehensive (Physical Damage other than Collision)</td>
<td>Car repair or replacement after fire, hailstorm, theft or other non-collision event; rental car after theft</td>
<td>Your car</td>
<td>By car lenders</td>
</tr>
<tr>
<td>Towing &amp; Labor</td>
<td>Towing and labor charges when your car is disabled</td>
<td>Your car</td>
<td>No</td>
</tr>
</tbody>
</table>

Bring a translated copy of your driving record for the past three years to present to the insurance company. It may help lower your monthly premium if you have a good driving record. Also, ask about additional discounts if you have more than one policy with them. For example, adding your household insurance may reduce your rates.

Rates are based on your driving record, age, gender, and type of car (new or used). Some Insurance Companies offer reductions in premiums if you have auto alarms, air bags, and two or more cars on the same policy, and whether or not the car is parked in a garage. You can also receive a reduction in insurance rates by taking a defensive driving course. Some companies offer them in-house.

If you purchase an older car, you may not want Collision Insurance.

Shop around. Insurance rates vary from company to company. Many insurance companies use credit rankings to determine rates. Compare major insurance carrier rates in your area and/or an experienced insurance broker to avoid excess charges.

One such broker is HUB International: [http://www.hubinternational.com/](http://www.hubinternational.com/)
EDUCATION
SCHOOL FACTS

SCHOOL YEAR
Most public as well as private schools follow a similar school calendar. Generally, the school year begins in early- to mid-August and continues until mid-December. A two-week vacation is given for Christmas and New Year’s holidays. School resumes in early January and continues until the end of May. Winter break and/or Spring break are another week long vacation that varies from state to state and also from public to private school.

A growing number of public schools are adopting the year-round school calendar. Instead of a 2 ½ month break during the summer, the break times are divided throughout the year. Several week long breaks are given during the spring and fall, as well as a month long break for Christmas and summer.

SCHOOL DAY
The school day generally lasts 7 ½ to 8 hours. The day generally begins between 7:30-8:30am and ends between 2:30-4:00pm. Many schools within a school district have different day schedules; it is best to check with your child’s school to verify the times.

AGE DIVISIONS
The school system is divided into three schools: elementary, junior or middle, and high school. Elementary school includes kindergarten through fifth grade, middle school includes grades six through eight, and high school includes grades nine through twelve. Your child must be five years old by September 1st in that year in order to begin kindergarten. The typical ages for a child to be in elementary school is five through eleven, twelve through fourteen for middle school and fifteen through eighteen for high school.

PUBLIC VS PRIVATE SCHOOL
The main difference between the two is that public schools are funded through taxes, and private schools are funded through tuition, donations, and other fees. Although there might be a few differences, a quality education can be obtained from a private or public school, depending on your location.

COST
A student does not have to pay tuition to attend public schools. Public schools receive money from local school taxes that all residents of a school district must pay. Private schools receive no local or state funds, so tuition is paid by the family. All higher education is paid by the student. Public colleges and universities receive state funding, and so their tuition is generally lower than private colleges and universities.

HIGHER EDUCATION
After completing high school, many students choose to continue their education by attending college. Some choose to attend a four-year university, which culminates into a bachelor’s degree, while others choose to attend a two-year college and receive an associate’s degree. Once a student has graduated from a four-year university, the option of graduate school is available. After completion of a master’s degree, a student may continue in graduate school to receive a doctorate - the highest degree in the United States.

Vocational and trade schools offer specialized training for students to develop skills to perform a certain job. Popular fields of study that vocational schools offer licensure and certificates include health care support, cosmetology, interior design, culinary arts, automotive services, and computer programming.

Many adults who have had experience in the workforce or are interested in personal enrichment may take continuing education courses. Forms of continuing education include languages courses, career enhancement courses for professionals, or leisure courses (cooking, painting, martial arts, etc.).

SCHOOL REQUIREMENTS

The following are typical enrollment requirements for children entering both public and private schools. Because requirements can vary from one school district to another, please ask your district for specific enrollment information.

- A birth certificate or a certified copy of the birth certificate
- Proof of immunizations

And in some cases…
- Past scholastic records
- Proof of residency
- Parent Social Security card

USA PUBLIC SCHOOL SYSTEM

<table>
<thead>
<tr>
<th>Post-Graduate</th>
<th>Graduate School</th>
<th>Law School</th>
<th>Medical School</th>
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<tbody>
<tr>
<td>PhD/EdD</td>
<td>Master’s</td>
<td>JD</td>
<td>MD</td>
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</table>

| College/University | Undergraduate/Bachelor’s Degree (4 Years) |

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<th>Trade School</th>
<th>Community College</th>
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<td>Diploma</td>
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<table>
<thead>
<tr>
<th>High School</th>
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</thead>
<tbody>
<tr>
<td>9th - 12th Grade – High School Diploma</td>
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<table>
<thead>
<tr>
<th>Middle School or Junior High</th>
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</thead>
<tbody>
<tr>
<td>5th, 6th, or 7th Grade - 8th Grade</td>
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</table>

<table>
<thead>
<tr>
<th>Elementary or Grade School</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kindergarten - 4th, 5th, or 6th Grade</td>
</tr>
</tbody>
</table>

Adapted by Cultural Awareness International, Inc.
IMMUNIZATION SCHEDULE

The following immunizations are suggested by the Departments of Health in each state; however, it is always a good idea to check with your home country physician for additional immunizations before departing.

2-3 months
1 dose polio
1 dose DTP/Dtap
1 dose Hib

15 months-4 years*
3 doses polio
4 doses DTP/DTap
1 dose Hib
1 dose MMR
1 dose varicella

4-5 months
2 doses polio
2 doses DTP/Dtap
2 doses Hib

5-6 years
3 doses Polio
4 doses DTP/DTap
1 dose MMR
1 dose varicella
3 doses hepatitis B
2 doses hepatitis A

6-11 months
2 doses polio
3 doses DTP/Dtap
2 doses Hib

7-11 years
3 doses Polio
3 doses DTP/Dtap/Td
1 dose MMR
3 doses hepatitis B
2 doses hepatitis A

12-14 months
3 doses polio
3 doses DTP/Dtap
2 doses Hib
1 dose MMR
1 dose varicella

12 years & up
2 doses measles
3 doses hepatitis B
1 dose varicella

* Effective August 1, 2003, certain counties will require hepatitis A vaccine for ages 2-4 years.

Check with your local Department of Health and the Center for Disease Control at www.cdc.gov for current status, as it might change due to current conditions in your area.

A delay in school enrollment may be necessary if the student has not started or has not continued to receive vaccine doses as they become due. All immunization records must be validated by a physician’s signature or health clinic stamp. The month, day, and year must be indicated on the record for each new immunization received.

TESTS/EXAMINATIONS

Throughout the USA, aptitude tests are given to students throughout their education. These aptitude tests vary accordingly to each state. (Please check your local school district for more information.) In addition to aptitude tests, the SAT (Scholastic Aptitude Test) and/or ACT are taken in 11th and/or 12th grades. These tests are needed for advancement to a college or university.

Adapted by Cultural Awareness International, Inc.

SHOPPING
SHOPPING IN THE USA

- Store clerks will usually greet customers when entering the store and most of the time asks if the customer needs any assistance. Note: Service differs depending on the establishment. Generally, the pricier the clothing, the better the service.
- **Bargaining is not an acceptable practice in the USA.**
- Clothing labels will provide information on clothing size as well as material and cleaning instructions.
- If many people are waiting to be served, they form a line in which each person knows his/her place. You must keep track of who is ahead of you and who is behind you so that you will know when it is your turn.
- Hours vary widely depending on the establishment. Usually, the hours are posted on their incoming doors or you can call ahead and ask them. Most department stores are open from 10 AM and close at 9 PM weekdays, but may close earlier on weekends. On Sundays, typically the hours are shorter. During the Holiday Season many stores have extended hours. Many supermarkets are open 24 hours a day.
- Some drugstores (pharmacies) close at 9 PM, others at midnight, and some are open 24 hours a day. **Many medications require a doctor’s prescription.** For emergency purposes, find a 24-hour pharmacy near you and record their telephone number for easy access. Smaller specialty stores may be closed on Sundays, especially if they are located in business districts.
- Merchandise may be purchased with cash, credit cards, bank checks, or traveler’s checks. A driver’s license or government issued ID is needed when paying with personal checks and credit cards. Many stores may only take local checks, so it is best to confirm with store clerks to verify acceptable methods of payment.

**EXAMPLES OF COMMON RETAIL STORES**

- **National Department Stores** which carry all types of products with the exception of food – Dillard’s, JCPenney, Sears, Macy’s, Neiman Marcus, Nordstrom, Bloomingdale’s, Saks Fifth Avenue, etc.
- **Brand-name Discount Department Stores** that sell discounted price brand-name clothing that normally can be found in department and designer name stores – Marshall, T.J. Maxx, Ross, etc.
- **Discount Department Stores** carry toys, office supplies, clothing, shoes, gifts, kitchen and household items. Some stores also offer groceries – Target, Walmart, Knart, etc.
- **Electronic Stores carry** electronic appliances, including car stereos, cell phones, televisions and kitchen appliances – Best Buy, Radio Shack, Fry's, etc.
- **Specialty Chain Stores** carry specialty items – Office Depot, Toys “R” Us, PetsMart, Barnes & Noble, Lowes, Home Depot. Even though these stores are nationally recognized, they may vary from state to state. These are some examples of merchandise these stores carry: Office Depot and OfficeMax carry office supplies, Toys “R” Us carry toys, PetSmart and Petco carry pets and pet supplies, Barnes & Noble and Half Price Books carry books, and Lowe’s and Home Depot carry home improvement supplies and hardware.
- **Super Markets** generally carry groceries and some stores offer prescription and over the counter medication, household items, and alcohol – Kroger, Albertsons, Piggly Wiggly, Carnival, Fiesta, Tom Thumb, Trader Joe’s, Whole Foods Market (organic store), HEB, Central Market, Safeway, Aldi, etc.
• **Membership Stores** typically carry food, clothing and household items in bulk quantities and at a discounted price. However, these store require a paid-yearly membership – Costco, Sam’s Club, etc.

• **Convenience Stores** carry a limited number of food items and often are adjacent to gas stations – 7-Eleven, Kwik Stop, QuikTrip, etc.

• **Drug Stores** carry prescription medication, beauty and hygiene supplies and often offer printing services – Walgreens, CVS, DUANEreade, etc.

• **Thrift Stores** sell used merchandise at a discounted price (in acceptable quality), they also accept donations of used merchandise – Goodwill, Salvation Army, etc.

*Note: A sales tax is added to the price of most goods sold and is collected by state and/or local governments.*

**RETURNING AN ITEM**

• If you change your mind and wish to return your purchase you must have your original receipt and the original tags. Generally there is also a time limit allowing you to return the purchase. The refunds are provided in the form of original payment and the merchandise should not be used. However, each store has different return policy, which is normally printed on the back of the receipt. It is recommended that you carefully read the policy, also contact the store or Customer Service before you make a trip to the store to return the items.

• If you do not have the receipt or the merchandise have been used, some stores will only provide a store credit and will not refund your money. You may use the store credit in the future toward other purchases. Again, this policy varies from store to store; therefore it is best that you ask the store and/or read the policy before you return used merchandise.
MEASURES, WEIGHTS, AND DISTANCES

Measurements - Dry

1 pint = 0.551 liter
1 quart = 1.101 liters
1 liter = 0.908 dry quarts

Measurements - Liquid

1 fluid ounce = 29.57 milliliters
1 pint = 0.47 liters
1 quart = 0.946 liters
1 gallon = 3.785 liters

1 liter = 1.057 liquid quarts

Weights

1 ounce = 28.35 grams
1 pound = 0.45 kilograms
1 gram = 0.035 ounces
1 kilogram = 2.20 pounds

Distance

1 inch = 2.54 centimeters
1 foot = 0.3048 meters
1 yard = 0.9144 meters
1 mile = 1.609 kilometers

1 centimeter = 0.3937 inches
1 meter = 1.094 yards
1 kilometer = 0.621 miles

*Note: In the USA, decimals are used to separate dollars from cents, whole numbers from fractions. A comma is used where a period is usually placed in some countries. (Ex $1,000 = one thousand dollars).

Adapted by Cultural Awareness International, Inc.
WEBSITES AND RESOURCES

ABOUT THE USA


FEDERAL AGENCIES

- AMBER Alert: http://www.amberalert.gov/
- Center for Disease Control (CDC): http://www.cdc.gov/
- EducationUSA: http://educationusa.state.gov/
- Federal Highway Administration: http://www.fhwa.dot.gov/
- I-94: https://i94.cbp.dhs.gov/I94/request.html
- Social Security Administration (SSA): http://www.ssa.gov/
- Transportation Security Administration (TSA): http://www.tsa.gov/
- U.S. Census Bureau: http://www.census.gov/
- U.S. Customs and Border Protection (CBP): http://www.cbp.gov/
- U.S. Department of State: http://state.gov
- U.S. Department of Transportation (DOT): http://www.dot.gov/
- U.S. Postal Service (USPS): http://about.usps.com/welcome.htm

OTHER

- Timeanddate.com: http://www.timeanddate.com/
MOBILE APPLICATIONS

- **Foursquare**: Most people might use this app as a “Check-In” service, but it’s more than that. It has lots of tips from locals who have lived in your new community for a long time.
- **Free Wi-Fi Finder**: This app shows where you can find free wireless connections. You can search with a directory or simply enable the Wi-Fi scanner to locate the nearest hot spots.
- **Google Maps**: This app should be on everyone’s phone. No matter where you are in the globe, Google Maps is the best free transit direction app.
- **Google Translate**: If your relocation assignment is to a different country where you are not fluent in the local language, this app will help you. This app can rapidly translate simple phrases to whole paragraphs. All you need to do is say a phrase and Google Translate will repeat your words in the foreign language of your choice.
- **Pixter Scanner**: If you’re traveling in a foreign country where the main language is not your first language, reading things such as traffic and transit signs can become difficult. This app can snap a photo of any text you’d like and then translate it for you to any given language.
- **Scout**: This app pinpoints the neighborhood hot spots (including museums, hotels, restaurants, and more) in your vicinity, but its true value comes in finding nearby events. You’ll discover concerts, plays, and more right around the corner.
- **The Weather Channel**: Don’t try to guess what the weather is going to be. With this app you can get weather in multiple locations and other great information like temperature, humidity, visibility, wind speed, average temperatures, and more.
- **TripIt**: This app organizes travel plans into an itinerary that has all of your trip details in one place.
- **Waze**: This app allows users to navigate between locations, notifying other users of current traffic patterns and road hazards.
- **XE Currency Converter**: Another app for international relocation assignments. This app lets you convert currencies quickly and accurately.

Additions from:
https://www.linkedin.com/pulse/article/20140725142713-40742521-best-apps-to-have-when-relocating-on-assignment?midToken=AQHezeMk9PZPCA&trk=eml-ced-b-art-M-o-7060519536813243244&fromEmail=fromEmail&ut=2ABc31dapKG6o1
We hope this information will be useful as you prepare to arrive in the United States as well as during your transition to your new location. Please remember this information is an overview.
To request more information or if you have any questions, please contact us at:
cai@culturalawareness.com or 214-691-4113.

Please visit our website www.culturalawareness.com to see how Cultural Awareness International, Inc. can provide services for the United States as well as throughout the world!

All the best and Welcome to the USA!

Sincerely,
Your Friends at Cultural Awareness International, Inc.