

# CETUSA J-1 Training and Internship Program



**CETUSA**

Council for Educational Travel, USA

## PARTICIPANT HANDBOOK

"Reaching out to encourage a lifelong journey  
of global peace and understanding." - Mission Statement

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## **WELCOME**

Council for Educational Travel, USA (CETUSA) is a not-for-profit international student exchange organization coordinating exchange experiences for high school students, university students and young professionals for more than 20 years. CETUSA is a U.S. Department of State Exchange Visitor (J-1 visa) sponsor organization.

Thank you for choosing the CETUSA J-1 Trainee/Internship Program. We want your visit to the United States to be as satisfying and beneficial as possible. This handbook provides you important and useful information about how to prepare for your stay and enjoy daily life in the U.S. Please read through this guide carefully before your departure and we encourage you to reference this during your stay in the U.S.

After you have finished reading this, please sign and date the last page and submit it along with other required application documents.

We look forward to supporting you in your J-1 Trainee/Internship Program. We hope you will learn much about the United States and advance your professional skills through this opportunity.

Best regards,

Your CETUSA Staff

## **EXCHANGE VISITOR PROGRAM PURPOSE**

### *Program Purpose*

- J The primary purpose of this program is to enhance your academic knowledge, professional skills and expertise in your occupational field through your participation in a structured on-the-job training or an internship with a qualified U.S. Host Company.
- J Your program participation is also intended to increase your understanding of American culture, traditions and daily life, and to enhance your American counterparts' knowledge of your culture and skills through an open interchange of ideas in and outside your training environment.
- J A key goal of the Fulbright-Hays Act, which authorizes the J-1 programs, is that you will return to your home country upon completion of your program and share your experiences with your countrymen.

This program is designed on-the-job training and supervised learning. It is important not to confuse your purpose on program as ordinary employment or work. There is a difference between training and working. Training is structured and guided learning where you will learn new skills and gain new insights. Work is employment to fulfill a core function at a business with minimal supervision. Fulfilling your role as a Trainee/ Intern to the best of your ability is important and necessary. Your visa is a cultural exchange visa, not a work visa.

### *Program Entities*

**J-1 Trainee/Intern** - A non-U.S. resident applicant who meets the J-1 Trainee/Intern eligibility criteria. This is you. The length of time for which you will be allowed to stay in the U.S. on a J-1 Trainee or Intern visa category depends on the type of program which you are sponsored under:

- J Intern Category: If your program is currently less than 12 months (the maximum duration allowed by the Department of State) and your Host Company supports your request for additional training.
- J Trainee Category: If your program is currently less than 18 months (the maximum duration allowed by the Department of State) and your Host Company supports your request for additional training.
  - o The maximum duration for Hospitality/Tourism training programs is 12 months.

Host Company - A U.S. business entity willing to cooperate under J-1 Trainee/Intern Program rules and regulations. This is where you will receive your training/internship.

Sponsor Organization - CETUSA is a designated J-1 visa Trainee/Intern Program sponsor. As your sponsor, we are responsible for monitoring your program compliance, safety, health and overall well-being while you are on program.

CETUSA Overseas Agent - Representatives of CETUSA who assist with the operation of the J-1 Trainee/Internship Program by recruiting and screening applicants (such as yourself).

### *Trainee/Intern's Primary Responsibilities*

- J **Maintain contact with CETUSA** - Report issues and concerns to CETUSA.
- J **Be enthusiastic and have a positive attitude** - Host Companies are looking for flexible and motivated Trainees/Interns who are perceptive to the ever-evolving business environment.
- J **Be on time** - It is important that you arrive at your Host Company on time to avoid complications with your supervisor and/or program.
- J **Dress appropriately** - It is important that you have a professional appearance. Ask about your Host Company's dress code before starting your program.
- J **Be prepared to comply with company policies** - Although you are not a permanent staff member under the J-1 program regulations, you may be subject to the same pre-employment clearance procedures and conduct policies as regular employees. Disregarding or failing to comply with the Host Company's policies and/or procedures may lead to training/internship dismissal and a premature return home.
- J **Be a team player** - Being involved in a team can open new learning opportunities for you. We encourage you to listen to and observe colleagues when tackling a project, as well as to offer your own advice or thoughts about how to approach the assignment. Teamwork can inspire collaboration, cooperation, and creativity. These are important skills to foster during your J-1 program.
- J **Share your international perspective** - Remember that your Host Company colleagues want to learn about your culture and about the industry practices in your home country. Share your observations and reflections on your previous work or academic experience from your home country with your new colleagues and supervisor.
- J **Follow J-1 program rules and regulations** - Listed at the end of this handbook.
- J **Submit midpoint/final evaluations and monthly check-ins** to CETUSA in a timely manner.
- J **Safety first** - Prioritize your safety over financial considerations and convenience. If you are leaving your Host Company at a late hour, call a taxi or Uber. If you find an apartment that is cheap, but in a dangerous area, pay extra to live in an area that may be more expensive, but safer.

### *CETUSA's Primary Responsibilities*

- J **Ensure your training/internship program is administered and monitored** according to U.S. State Department's guidelines and regulations
- J **Assign a Program Administrator** who will help answer your questions, provide continuous support throughout your program and help you resolve issues as they arise.
- J **Issue all necessary J-1 visa sponsorship documents** such as Form DS-2019 Certificate of Eligibility for Exchange Visitor (J-1) Status (which is required for your J-1 visa interview), maintain SEVIS compliance, request and obtain midpoint and/or final evaluation forms.
- J **Provide knowledge about American culture** and encourage cultural activities.
- J **Oversee your return to your home country** at the completion of your program.
- J **Monitor your health, safety, and well-being** while on program.

### *Your Host Company's Primary Responsibilities*

- J **Follow the DS-7002 Training Plan and notify CETUSA of any concerns or changes to your Training Plan** during your program.

- ) **Have sufficient resources, plant, equipment and trained personnel available** to monitor your training/internship.
- ) **Ensure that you obtain new skills, knowledge, and techniques** through structured and guided activities as detailed in your Training Plan.
- ) **Abide by all federal, state, and local occupational health and safety laws.**
- ) **Abide by all program rules and regulations set forth by CETUSA and the U.S. State Department,** including completion of midpoint and final program evaluations in a timely manner.

## **APPLICATION FOR J-1 VISA SPONSORSHIP**

### *Program and Sponsor Fees*

**Program Sponsorship Fee** - CETUSA provides you with the Certificate of Eligibility Form DS-2019 which you need to apply at the U.S. Consulate for the J-1 Training and Internship Program Exchange Visitor visa.

**SEVIS Fee** - The United States Department of Homeland Security maintains a database of non-immigrant visa holders during their time in the U.S. All program participants will be registered in this database.

**Accident and Sickness Insurance** - All program participants must have accident and sickness insurance in accordance with regulations provided by the U.S. Department of State.

If additional services are requested, other fees may include:

- ) Lost/Stolen Form DS-2019 Re-Issuance
- ) Program Transfer
- ) Program Extension
- ) Expedited Application Processing
- ) Site Visit

### *How to Apply for J-1 Sponsorship with CETUSA*

Prior to applying for J-1 visa, first you will need to apply and be approved for sponsorship by a U.S. State Department designated J-1 visa sponsor organization such as CETUSA. Our program applicants are required to demonstrate their program eligibility to participate in the selected J-1 visa Training or Internship program through the CETUSA online application process.

Spouses and/or unmarried children under the age of 21 who wish to accompany you during your J-1 visa program must apply for J-2 sponsorship and visas. Please review the Appendix at the end of the handbook for more information about J-2 dependents.

**Sponsorship is not guaranteed until all application documents have been received, reviewed and approved and all fees paid.**

**Step 1:** Initiate the online application with CETUSA and submit your program fee payment

- ) Create application profile, complete application to-do list and upload supporting application documents.
- ) An invoice with payment instructions will be emailed to you or to the CETUSA partner agency in your country. We recommend submitting payment at your earliest convenience to avoid any delays in finalizing your application review and issuing your sponsorship documents.

**Step 2:** Application review with your assigned Program Administrator

- ) Your Program Administrator will review your application documents. You may be asked to provide more information or documents as deemed necessary.
- ) Interviews and a Host Company site visit (if applicable)

- J) CETUSA must conduct site visits to all new Host Companies that have not previously participated successfully in the CETUSA's training and internship programs and have fewer than 25 employees **or** less than three million dollars in annual revenue.
  - o Your Program Administrator will conduct a Skype interview with you. The purpose of this is to evaluate your English listening comprehension and speaking ability, confirm your understanding of your DS-7002 Training/Internship Placement Plan content, provide a brief program orientation, explain next steps and answer your questions.
  - o Your Program Administrator will conduct a Host Company phone interview with your supervisor. The purpose of this is to confirm information from the DS-7002 Training/Internship Placement Plan, review program regulations, explain the next steps in your visa application process and answer their questions.
- J) After your Program Administrator confirms everything has been received and verified through the interviews and a site visit (if applicable), your application will be sent to the Program Director for a final approval.
- J) Once the Program Director approves your application for sponsorship and your program payment receipt is confirmed, your Program Administrator will create your Form DS-2019 Certificate of Eligibility for Exchange Visitor (J-1) Status which will enable you to schedule your visa appointment.

**It takes one business day to process Form DS-2019. Application review process takes on average 7-10 business days. Please inquire about rush processing service if needed.**

**Step 3:** Acceptance email with package mailing notification

- J) You will receive an email from your Program Administrator confirming your sponsorship approval and it will have information about your SEVIS ID and Program Number, your package tracking number for your sponsorship documents, how to schedule your visa interview, and how to pay the SEVIS fee.
- J) Your sponsorship documents are mailed via express mail courier.

Even though you may be approved for J-1 sponsorship, this does not guarantee that you will be granted a visa. You must complete the J-1 visa application procedures **and** be approved for a J-1 visa to come to the U.S.

*How to Apply for a J-1 Visa*

After receiving sponsorship documents, you will need to schedule and attend your J-1 (nonimmigrant) visa interview appointment at a U.S. Embassy/Consulate.

Section 212(e) of the U.S. Immigration and Nationality Act is also known as the Two-Year Home-Country Physical Presence Requirement. In some cases, rules ensure that J exchange visitors will return to their home countries after completion of their U.S. program for a period of two years so that the home country will benefit from the knowledge gained prior to becoming eligible for H-1B, L-1 and Legal Permanent Residency statuses only. CETUSA does not make determination on whether the 212(e) is applicable to your program. To see how and if the 212(e) rule may apply to you, review the Appendix at the end of this handbook.

**Step 1:** Locate a U.S. Consulate/Embassy near you. Please visit [www.usembassy.gov](http://www.usembassy.gov).

- J) How to apply and schedule your J-1 visa appointment will be determined based on your embassy or consulate, as well as your personal situation, so it's important to make sure you've read about what you need to do prior to and during your interview.

We encourage you to apply for the J-1 visa in your country of citizenship or permanent residence. This is because visa officers are required to determine that you have sufficient ties to your home country to ensure you return to your home country at the end of your J-1 program. However, it is possible to apply at a U.S. Consulate/Embassy in another country if necessary.

If you travel outside of the U.S. during your current exchange visitor program and after your J-1 visa has expired, you must apply for a new J-1 visa in your home country in order to re-enter the U.S. to continue your program.

**Step 2:** Pay \$160 (or equivalent in local currency) — a non-refundable, non-transferable Nonimmigrant Visa Application Processing Fee.

- ) In most cases, each visa applicant, including children, is required to pay the visa appointment fee. The fee payment receipt processing is required prior to gaining access to your nonimmigrant visa appointment schedule.

**Step 3:** Complete the Online Nonimmigrant Visa Application Form DS-160.

- ) You can locate the form at: <https://ceac.state.gov/genniv/>.
- ) You must complete and submit the Form DS-160 online. Clicking the "submit" button represents your electronic signature and you will no longer have access to modify your application file. It is critical to ask CETUSA questions about the form and to ensure your information is correct before application submission.

After submitting Form DS-160, you will receive a confirmation page with a barcode. You must print this confirmation page and bring it to your visa interview appointment. The U.S. State Department stores all information that you submit in its database. A U.S. Consular official will access and review the form during the interview.

**Do not present false information or documents. Fraud or misrepresentation can result in permanent visa ineligibility.**

**Step 4:** Schedule your visa appointment. To schedule an appointment for a nonimmigrant visa (NIV) interview, please consult the Embassy's online NIV Appointment System by clicking the below link:

<https://evisaforms.state.gov/Instructions/SchedulingSystem.asp>

Please have your DS-160 Online Nonimmigrant Visa Application Form Confirmation Number accessible. It is located on your DS-160 confirmation page, in bold print.

Depending on where you are, wait times to secure an appointment can vary. It is important to schedule your appointment early to ensure that you have enough time to obtain your J-1 visa before your program begins. You may be able to request an urgent appointment if the first available interview date is less than 2 weeks prior to your program start date, but it may or may not be granted. Consider adjusting your program begin date prior to finalizing your sponsorship application to allow enough time for you to apply for the visa.

**Step 5:** Go to the U.S. Embassy/Consulate on the date and time of your visa interview appointment. Dress professionally, bring the required documents with you, and be on time!

Canadian citizens applying for J-1 or J-2 visa status are not required to complete Form DS-160, pay visa appointment fee or obtain a visa sticker at a U.S. Embassy/Consulate to enter the United States. When crossing the border to begin your program in the U.S., you will need to provide the Officer at the port of entry the following documents:

1. A Canadian passport;
2. Form DS-2019;
3. Proof that the SEVIS fee has been paid;
4. Proof of ability to pay living expenses in the United States; and
5. Proof of ties to Canada.

Presenting these documents will allow you to enter the U.S. up to 30 days prior to your program start date indicated on Form DS-2019, if your U.S. admission is granted. If you are Canadian, contact your local U.S. Embassy/Consulate to further verify their policies.



## *Documents to Bring to Your Visa Appointment*

When applying for a J-1 visa, you must bring the following documents to the U.S. Embassy/Consulate:

- ) **Form DS-2019** Certificate of Eligibility for Exchange Visitor Status
- ) **Form DS-7002** Training/Internship Placement Plan
- ) **Form DS-160** Online Nonimmigrant Visa Application confirmation page
- ) **Visa Appointment confirmation page** (showing the date and time of your appointment)
- ) **Nonimmigrant Visa Application Processing Fee payment confirmation** (CETUSA does not pay this fee. The fee varies from country to country)
- ) **SEVIS Fee Payment Receipt (Form I-901)** CETUSA does not pay this fee. It is \$180.
- ) **A valid passport.** Citizens of certain countries may be required to have a passport that is valid for 6 months beyond your program end date.
- ) **One 2 inch x 2 inch photograph** (passport sized)
- ) **Bank statement** (showing that you have at least the minimum amount of personal funds listed on your Form DS-2019)
- ) **Sickness and Accident Insurance Confirmation Letter**
- ) **Evidence of home country ties** - supporting evidence of strong financial, social, and family ties to your home country that will compel you to return to your country after your program in the U.S. is completed. This could be evidence of property ownership; business investments, spouse or children who will not leaving home country, an enrollment letter from your current university, a letter from your employer confirming your continued employment upon return, or other commitments that would require you to return home.

If you are applying with a J-2 Dependent you must also bring:

- ) **Evidence of your relationship to your spouse and/or child** (e.g., marriage and birth certificates)
- ) **Form DS 2019** for each J-2 participant. This form is used to obtain the visa required for the spouse/child to enter the U.S. with you as the principal holder of an exchange visitor visa, or to join you in the U.S. at a later date.

*It is important to check with your local U.S. Embassy/Consulate to confirm which documents are needed when applying for a J-1 visa as additional documents may be required and country-specific.*

During your visa interview appointment you may be asked about your J-1 Training/Internship Program details, your living arrangements, your plans after the program is completed, how you plan to cover your program expenses, or other questions. Be prepared to explain how you will benefit from a professional training/internship program in the U.S. and how you will apply your newly acquired skills when you return to your home country. Be well prepared to justify your eligibility for J-1 visa program to the U.S. consular officer.

## ***Tips for How to Prepare for Your Visa Interview Appointment***

- ) Review your training plan, be prepared to describe the training phases, goals, objectives and skills you will learn.
- ) Remember, your J-1 Trainee/Intern visa category is **not** a work visa. Therefore, do not refer to your upcoming program activities as “work.” Instead use the terms “training” and “on-the-job learning.”
- ) It is important to explain how your training/internship in the U.S. will provide you with professional experiences that you would not be able to have in your home country. You may need to go into detail about how the specific skills and techniques from your Training Plan will benefit you in your future career goals after you return to your home country.
- ) Show your interest in learning about American culture and be prepared to mention some cultural activities that you look forward to during your program.
- ) Demonstrate professionalism and interest in your training opportunity in the U.S.
- ) Be calm, polite and answer the consular officer’s questions clearly.

At the end of your visa interview at the U.S. Embassy/Consulate, the consular officer will inform you whether your visa application is approved or denied.

**Visa approval** – You will be informed how and when your passport/visa will be returned to you.

**Visa denial** - You will be informed why you are ineligible to receive a visa. For additional information about visa denials, please go to the following website <https://travel.state.gov/content/visas/en/general/denials.html>.

You will need to notify CETUSA immediately if your visa is denied. You may be eligible to apply again. In order to re-apply for a J-1 visa you will need to provide thorough new evidence that addresses the previous grounds for your visa denial. Your Program Administrator can write you a letter of support for your second appointment. Be prepared to pay the \$160 Online Nonimmigrant Visa Application again. You may also incur additional costs associated with your second visa appointment.

Some visa applications are denied because they require further administrative processing, which takes additional time after your interview by a consular officer. Applicants are advised of this requirement when they apply. Most administrative processing is resolved within 60 days of the visa interview. When administrative processing is required, the timing will vary based on individual circumstances of each case. For more information about administrative processing go to the following website:

<https://travel.state.gov/content/visas/en/general/administrative-processing-information.html>.

**CETUSA strongly recommends that you do not purchase your flight to the U.S. until after your visa has been approved AND you have received your passport back with your J-1 visa AND you checked the information on the J-1 visa and Form DS-2019 for accuracy.** If you choose to purchase your flight before your visa is approved and your passport returned in your possession, CETUSA bears no responsibility for costs incurred due to ticket change, cancellation, or reissue.

### *Understanding Your Visa*

Your J-1 visa is a sticker that is attached to your passport by a U.S. Embassy/Consulate where you had your visa interview. Upon your arrival to the U.S., you will need to present your J-1 visa and Form DS-2019 to the U.S. Customs and Border Protection officer.

You cannot obtain a J-1 visa stamp within the U.S. It must be obtained in your home country (preferably) or a country outside of the U.S.

After receiving your passport back with the J-1 visa sticker in it, examine it closely to ensure that all information is correct and matches the information in your passport and Form DS-2019:

- J **Passport number** - Check that this number matches your passport number.
- J **Given Name** - Check that your first name is spelled according to your passport spelling.
- J **Surname** - Check that your last name is spelled according to your passport spelling.
- J **Visa issuance** - Check that the place of your visa issuance matches where you had your visa interview.
- J **Date of Birth** - Check that your birth date matches what is in your passport.
- J **Visa Type /Class** - “R” means “regular” passport. “Class” is the type of visa based on your purpose of coming to the U.S. Your visa type will be J.
- J **Entries** - “S” means that you can enter the U.S. once. “M” means that you can enter the U.S. multiple times during your J-1 program. If there is a number listed, that means you may apply for entry that many times.
  - o You must have your original DS-2019 travel authorization signed in order to re-enter the U.S., along with a valid J-1 visa. Please see page 30 for more details about how to obtain a travel authorization from CETUSA.
- J **Annotations** - This section may include information about your visa, such as if you are or are not subject to the 212(e) rule.

- J) **Expiration Date** - This is the last day that you can use your visa to enter the U.S. ***It has nothing to do with how long you may stay in the U.S.*** It may or may not be the same as your program dates on Form DS-2019.
- o In rare cases a J visa may be valid for 5 years but that does not mean you'll be able to use it to enter the U.S. past your end date as indicated on Form DS-2019.
  - o If your visa has expired and you do not plan to travel outside of the U.S. during your J-1 program, you do not need to renew your visa.
  - o If you travel outside of the U.S during your J-1 program and ***after*** your visa has expired, you must apply for a new J-1 visa ***in your home country*** in order to re-enter the United States to continue your program. Please know that CETUSA cannot guarantee that you will obtain a second J-1 visa.

If during your J-1 program you have reapplied for a passport in your home country, you may be able to use your expired passport with your original J-1 visa to re-enter the U.S. For more information about this, please visit the following website: <https://travel.state.gov/content/visas/en/general/frequently-asked-questions/about-visas-the-basics.html>.

### *Visa Duration, Maximum Program Duration, and Your Grace Periods*

Your visa expiration date is ***not*** the date when you have to leave the U.S. This is the last date in which you can enter the U.S. For example, if you travel internationally during your internship/training program, plan to continue your program and you have a multiple entry visa, the visa expiration date is the last date when you can re-enter the U.S.

The dates on your Form DS-2019 are strictly for your J-1 trainee/intern program start and end dates. You are allowed to do training/internship activities ***only*** within those dates. You are not authorized to pursue your J-1 training/internship activities before or after your program dates.

You can arrive in the U.S. up to 30 days before your program start date as indicated on your Form DS-2019. This is commonly known as a "grace period." The purpose of this grace period is for you to acclimate to your new surroundings and/or secure living accommodations. Similarly, after your program is completed, you may remain in the U.S. for an additional 30 days. Your grace period is unrelated to your J visa expiration date.

You may not be admitted back into the U.S. during your grace period at the end of your program if your visa has expired. While you may travel within the U.S. during each grace period, CETUSA does not recommend that you travel outside of the U.S. during your grace period if you plan to seek admission into the U.S. on the J status. If your program is terminated for a serious program violation, a grace period does not apply and you will be required to depart the U.S. immediately.

## **PREPARING FOR YOUR DEPARTURE**

Please notify your CETUSA Program Administrator as soon as your travel arrangements are confirmed and send a copy of your flight information that includes the following information:

- J) Departure date/time
- J) Airline
- J) Flight numbers
- J) Arrival date/time

Each airline has different luggage restrictions. Check to see if it costs more to check additional or overweight luggage. Also look into what the carry-on limitations are.

## *What to Bring With You*

Research the city or town you will be training in (see page 24) and ask for information from your CETUSA Program Administrator or Host Company in order to make sure that you are packing appropriately. When packing, think about the following:

- J Host Company dress code
  - o Will it be business casual or professional?
  - o What kind of shoes/pants/shirts are acceptable?
  - o Will there be a uniform provided?
- J City/town climate throughout the seasons
- J Medication and medicine
  - o Are over-the-counter medicines you commonly use sold in the U.S.?
  - o Can your pharmacy fill your prescription in advance?
- J Phone
  - o Will your current phone work internationally? If so, at what cost?
  - o Will you be signing a contract with a U.S. service provider?
- J Finances
  - o Consider initial costs, monthly expenses, and emergency cash.

## *Important Documents*

It is essential to have a folder containing documents that are important to your J-1 visa and arrival in the United States. Keep these documents in a safe place because you may need them during your stay on program.

- J Form DS-2019
- J Form DS-7002 (Training Plan)
- J Valid Passport with your J-1 Visa
- J Social Security support letter from CETUSA (or your social security card if you already have an SSN)
- J I-901 SEVIS payment receipt
- J Your CETUSA Participant Handbook
- J International driving permit and home country driving license (if you want to drive)
- J Copy of hotel reservation confirmation (if you are staying in a hotel at the time of arrival)
- J Copy of lease agreement with your U.S. address and signatures

You may also want to make copies of your bank statements to use as proof of sufficient funds if you apply for a credit card or housing.

## *Arrival Funds*

CETUSA requires every program participant to have a minimum of \$2,000 available at the time of arrival for initial costs. This money could be used to pay for a housing deposit, cover the costs of the temporary lodging and acquire transportation, food and supplies.

If you are receiving a stipend during your training/internship, please know it usually takes 1-2 weeks after you begin your program before you receive your first paycheck. Sometimes it can take longer. If you are not receiving a stipend during your program, CETUSA requires you to have \$2,000 plus \$1,500 for each month that you will be on program in the U.S.

It takes 1-2 weeks after you begin your training before you will receive your first paycheck. Sometimes it can take longer depending on when you receive your SSN.

## ARRIVAL IN THE U.S.

### *What to Expect at the Port of Entry to the U.S.*

Most of you will be traveling to the U.S. by plane. On your plane bound to the U.S. you will be given a U.S. Customs Declaration Form (CF-6059). You can also pick up this form in the immigration terminal as well. Be aware of items that must be declared or are restricted to bring into the U.S. For example, all prescriptions you bring must be clearly marked as such. You will be fined if you bring food with you into the U.S. If you are carrying \$10,000 with you into the U.S., you must declare that money. To see an example of the Customs Declaration form and learn about what items need to be declared or those that are restricted, please visit the following links before your arrival:

<https://www.cbp.gov/travel/us-citizens/sample-declaration-form>

<https://www.cbp.gov/travel/international-visitors/know-before-you-go>

You will need to present the following documents to immigration officials at the U.S. port of entry:

- ) Original Form DS-2019
- ) Passport that contains your J-1 visa
- ) U.S. Customs Declaration Form

CETUSA also recommends you have your fully executed DS-7002 Training Plan with you in hand, just in case.

In the unlikely event that you are not allowed entry into the U.S. at the border, please call CETUSA if you are travelling during business hours, 8:00 AM to 5:00 PM (PST/PDT) Monday-Friday. If in the evening or on weekends, please use the emergency hotline at 1-877-261-6576. Please leave a detailed message and the phone number where you may be reached. A CETUSA representative will respond as soon as they are able.

You will be asked questions by the immigration officer when you present your documents. Be prepared to talk about the reason for your coming to the U.S., how long you plan to be in the U.S., the specific address where you will stay the first night of your arrival, and where your permanent residence is abroad. Answer any questions truthfully, simply, and be sure that what you say matches what is written on your documents.

When you arrive in the U.S. a Customs and Border Protection (CBP) officer determines the duration you are allowed to stay in the U.S. The CBP officer will place an admission stamp in your passport. The stamp will include your J-1 visa status and expiration date. The J-1 visa expiration is noted with "D/S", which stands for 'Duration of Status'. The duration of status refers to your program dates listed on your Form DS-2019. Please note that whether you complete your entire program or end your program early in good standing, you will still have 30 days of travel/personal time immediately after the program end date (your grace period). This is typically noted in your admission stamp. This image is an example of what an admission stamp looks like.



Department of Homeland Security - U.S. Customs and Border Protection, J-1 Visa Admissions Stamp  
(<https://internationaloffice.berkeley.edu/i-94>)

**Be sure you collect all documents before proceeding into the main terminal of the airport to pick up your luggage. Check your passport stamp. If your stamp does not show the J-1 status or a specific date instead of D/S, immediately return to the CBP officer and request your stamp be corrected.**

After your U.S. admission is complete an electronic record of your admission (known as Form I-94 Arrival/Departure Record) is created. You can obtain your I-94 record within 24 hours of your U.S. arrival by going to the following website <https://i94.cbp.dhs.gov/i94/#/home>.

If your I-94 has a specific date on it, you are authorized to be in the U.S. until that date. "D/S" should also be indicated on your I-94 which means that you can legally stay in the U.S. as long as you maintain your nonimmigrant status in accordance with your sponsored program.

You will need to print at least two copies of Form I-94 for your records. You will need to give one copy to your Host Company and present the other copy to the Social Security Administration Office when you apply for your SSN. If you are having difficulties finding your I-94 record, there may be an error that is preventing you from accessing this record. You will need to go to the nearest CBP port of entry or call the nearest CBP deferred inspection office to bring this to their attention. For locations and hours of operation, visit <https://www.cbp.gov/>.

You cannot begin your J-1 program without having your original Form DS-2019 and your correctly issued Form I-94.

### *Contact CETUSA to Confirm Your Arrival*

Within 72 hours of your arrival, email or call CETUSA to confirm you arrived safely. When contacting CETUSA you need to provide **your U.S. living address**, even if it is temporary, and **a local phone number**. It is necessary for CETUSA to register your arrival and contact information in SEVIS before you apply for your social security card. *Applying for your social security card before notifying CETUSA of your arrival may result in processing delays.*

You will also be asked to complete new hire paperwork requested from your Host Company. The information below gives you more insight about the SSN application process and provides guidance in how to complete new hire paperwork from your Host Company. You may be required to pass a drug test or a background check prior to beginning training/internship. This process may take a few days to complete.

### *Social Security Number (SSN)*

If you receive a stipend from your Host Company and do not have an SSN already, it will be necessary for you to obtain an SSN. Applying for an SSN can only be done in person at your local Social Security Administration office. You may find the Social Security Administration office nearest to you by going online ([www.ssa.gov](http://www.ssa.gov)) or calling 1-800-772-1223. Here are the steps of how to apply for your SSN:

#### **Step 1 – Collect**

Collect the documents you will need to bring with you to the Social Security Administration office:

1. Original signed Form DS-2019
2. Passport that contains your J-1 visa
3. Social Security Application Support Letter from your sponsorship packet
4. Form I-94 Arrival/Departure record
5. Complete Application for a Social Security Card (Download it here: <https://www.ssa.gov/forms/ss-5.pdf>)

If you have any questions or concerns about the above documents, please contact CETUSA immediately.

#### **Step 2 – Apply**

Please allow two business days for CETUSA to activate your program. You will receive an email from your Program Administrator confirming your program activation. The Social Security Administration recommends you wait 7-10 days after your U.S. arrival before applying for your SSN. Bring all documents from Step 1 with

you when you go to the Social Security Administration Office. Do not apply for your SSN prior to your program start date as indicated on Form DS-2019.

### **Step 3 – Obtain Receipt**

Upon application submission, you will receive a letter from the Social Security Administrative Office confirming your application receipt and an estimated timeline of when you'll receive your social security card in the mail. Typically, it will take 2-4 weeks for your application to be processed and to receive your card in the mail. Please keep this letter in the event that you need to contact the Social Security Administration Office. You may be able to obtain your SSN prior to receiving it in the mail by visiting the social security office in person and asking for it. We suggest you wait at least three business days after you have submitted your application.

*If you experience unusual delays (beyond the estimated processing time) in receiving your SSN, please contact CETUSA for further guidance.*

### **Step 4 – Report**

Report to your Host Company after receiving this letter so they know your social security card will be arriving soon. When you receive your social security card provide your social security number to your Host Company right away.

If you have obtained a SSN from a previous U.S. visit, you do not need to reapply. You can use your old card. If you have lost or forgotten your SSN card, you can visit the Social Security Administration office and apply for a replacement card.

You must report your SSN to your Host Company as soon as possible. If for some reason you withdraw from your J-1 Program at your Host Company after receiving wages, but before receiving your SSN, by law you are still required to report your SSN to your Host Company for tax purposes.

### *I-9 Employment Eligibility Verification Form*

Your Host Company will require you to complete an I-9 Employment Eligibility Verification Form to prove you can receive a stipend. It must be completed before you begin your J-1 training/internship. It will look like the image on the next page.

- ) Complete Section 1 with your information. Check the box '**An alien authorized to work until**' and enter the program end date as indicated on your Form DS-2019.
- ) You will need to provide the following documents to the Host Company supervisor who will witness you sign the I-9 Form :
  - o Passport
  - o Form DS-2019
  - o Form I-94 Arrival/Departure Card
  - o Social Security Card

I-9 Employment Eligibility Verification Form (see page 16)

Diagram 1; Form I-9 <https://www.uscis.gov/i-9>

▶ **START HERE:** Read instructions carefully before completing this form. The instructions must be available, either in paper or electronically, during completion of this form. Employers are liable for errors in the completion of this form.

**ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work-authorized individuals. Employers **CANNOT** specify which document(s) an employee may present to establish employment authorization and identity. The refusal to hire or continue to employ an individual because the documentation presented has a future expiration date may also constitute illegal discrimination.

**Section 1. Employee Information and Attestation** (Employees must complete and sign Section 1 of Form I-9 no later than the first day of employment, but not before accepting a job offer.)

Last Name (Family Name)		First Name (Given Name)		Middle Initial	Other Last Names Used (if any)		
Address (Street Number and Name)			Apt. Number	City or Town		State	ZIP Code
Date of Birth (mm/dd/yyyy)	U.S. Social Security Number		Employee's E-mail Address			Employee's Telephone Number	

I am aware that federal law provides for imprisonment and/or fines for false statements or use of false documents in connection with the completion of this form.

I attest, under penalty of perjury, that I am (check one of the following boxes):

<input type="checkbox"/> 1. A citizen of the United States	
<input type="checkbox"/> 2. A noncitizen national of the United States (See instructions)	
<input type="checkbox"/> 3. A lawful permanent resident (Alien Registration Number/USCIS Number): _____	
<input checked="" type="checkbox"/> 4. An alien authorized to work _____ units (expiration date, if applicable, mm/dd/yyyy): <b>DS-2019 End Date</b> Some aliens may write "N/A" in the expiration date field. (See instructions)	
Aliens authorized to work must provide only one of the following document numbers to complete Form I-9: An Alien Registration Number/USCIS Number OR Form I-94 Admission Number OR Foreign Passport Number.	
1. Alien Registration Number/USCIS Number: _____ <b>OR</b>	
2. Form I-94 Admission Number: _____ <b>OR</b>	
3. Foreign Passport Number: _____ Country of Issuance: _____	
QR Code - Section 1 Do Not Write In This Space	
Signature of Employee _____	Today's Date (mm/dd/yyyy) _____

### Form W-4

Your Host Company will also ask you to complete the Form W-4 (Employee's Withholding Allowance Certificate) to ensure you are taxed appropriately. Since you are classified as a "non-resident alien" and the normal instructions shown on the Form W-4 will not apply to you. Please review the image on page 17 and follow these special instructions when completing the Form W-4.

- ] Do not complete the Personal Allowances Worksheet because this does not apply to non-resident aliens.
- ] Box 2: You are required to provide your SSN if you already have it.
  - o If you do not have an SSN yet, contact Human Resources at your Host Company tell them you have applied for your SSN and provide the letter you received from the SSN office confirming your successful application submission.
- ] Home address: Write your permanent U.S. mailing address.
- ] Box 3: Check the 'Single' status regardless of your actual marital status.
- ] Box 4: Leave blank.
- ] Box 5: Claim only **one** withholding allowance.
  - o If you are a resident of Canada, Mexico, South Korea or a U.S. national \* refer to Publication 519 [https://www.irs.gov/publications/p519/ch05.html#en\\_US\\_2016\\_publink1000222448](https://www.irs.gov/publications/p519/ch05.html#en_US_2016_publink1000222448)
- ] Box 6: Write 'Non-Resident Alien' or 'NRA' on the dotted line.
- ] Box 7: Leave blank.
- ] Sign and date the form.
- ] Box 8-10: Leave blank.



Separate here and give Form W-4 to your employer. Keep the top part for your records.

<b>Form W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Allowance Certificate</b> Whether you are entitled to claim a certain number of allowances or exemption from withholding is subject to review by the IRS. Your employer may be required to send a copy of this form to the IRS.	OMB No. 1545-0074 <b>2014</b>
1 Your first name and middle initial _____ Last name _____		2 Your social security number <b>SSN Here: ---/---/----</b>
Home address (number and street or rural route) _____		3 <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. <i>Note. If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.</i>
City or town, state, and ZIP code _____		
5 Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)		5 <b>1</b>
6 Additional amount, if any, you want withheld from each paycheck <b>Non-Resident Alien</b>		6 \$ _____
7 I claim exemption from withholding for 2014, and I certify that I meet both of the following conditions for exemption. • Last year I had a right to a refund of all federal income tax withheld because I had no tax liability, and • This year I expect a refund of all federal income tax withheld because I expect to have no tax liability. If you meet both conditions, write "Exempt" here _____		7 _____
Under penalties of perjury, I declare that I have examined this certificate and, to the best of my knowledge and belief, it is true, correct, and complete.		
Employee's signature (This form is not valid unless you sign it.) _____		Date _____
8 Employer's name and address (Employer: Complete lines 8 and 10 only if sending to the IRS.) _____		9 Office code (optional) _____
		10 Employer identification number (EIN) _____

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 10220Q **Form W-4** (2014)

## Form W-4

Diagram 2; Form W-4 (<http://www.irs.gov/pub/irs-pdf/fw4.pdf>)

\*If you are a resident of Canada, Mexico, South Korea\*\* you can also claim a personal exemption for your spouse if your spouse had no gross income for U.S. tax purposes and cannot be claimed as the dependent on another U.S. taxpayer's return. In addition, you can claim exemptions for your dependents who meet certain tests. Residents of Mexico or Canada must use the same rules as U.S. citizens to determine who is a dependent and for which dependents exemptions can be claimed. See Pub. 501 (<https://www.irs.gov/pub/irs-pdf/p501.pdf>) for these rules.

\*\*Nonresident aliens who are residents of South Korea may be able to claim exemptions for a spouse and children. The income tax treaty with South Korea imposes two additional requirements on South Korean residents.

- ⌋ The spouse and all children claimed must live with the alien in the United States at some time during the tax year, and;
- ⌋ The additional deduction for the exemptions must be prorated based on the ratio of the alien's U.S. source gross income effectively connected with a U.S. trade or business for the tax year to the alien's entire income from all sources during the tax year.

For more information about these two additional requirements, please reference the below link:  
[https://www.irs.gov/publications/p519/ch05.html#en\\_US\\_2016\\_publink1000222448](https://www.irs.gov/publications/p519/ch05.html#en_US_2016_publink1000222448)

## Tax Withholdings/Filing Taxes

In understanding taxes, there are two important concepts you must understand. *Exempt* means that you do not have to pay these taxes. *Non-exempt* means you are obligated to pay these taxes.

**EXEMPT: Social Security, Medicare, and federal unemployment tax** — You must have a social security card and number, but you are exempt from paying Social Security and Medicare taxes. Sometimes Host Companies make the mistake and withhold these taxes from your paychecks. If you see any deductions associated with federal Social Security and Medicare taxes or the words "FICA" or "FUTA" your Host Company has made a mistake. Please kindly inform them or call CETUSA to help resolve this issue.

**NON-EXEMPT: Federal income tax** — All income-earning individuals pay an income tax to the U.S. federal government. Approximately 10 to 15 percent of your stipend will be withheld for the federal income tax, a

portion of which you may be able to claim back as a refund at the end of the year. The income tax is determined by applying a tax rate, based on your stipend amount.

*State and city income taxes* — In the U.S, it is possible that not only the federal government, but also the state or city government may impose an income tax. The Internal Revenue Service (IRS) collects personal income taxes, usually on a "pay-as-you-go" basis. If there is a state and/or city income tax where you reside, your Host Company will generally withhold these taxes from your paycheck. At the end of the year, you may be able to claim back a portion of what has been taken from your paycheck. If your Host Company does not withhold these taxes you must file taxes at the end of the year and you may have to pay these taxes.

Please consult with Human Resources at your Host Company about the tax withholdings. We recommend that you closely review your first and subsequent paychecks to ensure accuracy of the taxes applied.

### *Form W-2 and Form 1099*

FORM W-2 — By the end of January you will receive a Form W-2 from your Host Company outlining your total wages and amount of each tax withheld in the previous year. You should only receive a Form W-2 if you were set up by the Host Company as a standard employee and withholdings were taken out. Applicable taxes are typically taken out of each paycheck when you receive a salary or wages. The federal income taxes that you may be required to pay at the end of the year may be less (or you may receive some money back).

FORM 1099 — Federal income taxes are typically not deducted from pay when you receive a stipend or other miscellaneous income. Form 1099s are used to report different types of taxable income. The letters behind the 1099 indicate which type of form you are dealing with. For reference please visit the IRS website (<https://www.irs.gov/uac/about-form-1099misc>) to see what it applies to and how to file it if you receive one. In this case, you may owe taxes at tax time because there have been no withholdings during your program. You must pay all applicable taxes when filing your taxes.

### *Form 1040NR and Tax Refunds*

Everyone who has earnings in the U.S. is required to file taxes. When you receive a W-2 or 1099 Form by the end of January from your Host Company, this will be for your prior year's earnings. For example, if you receive a Form W-2 in January of 2017, that will be in reference to your earnings in the year of 2016.

You must file your taxes soon after receiving your W-2 Form, and no later than April 15 to avoid paying penalties. In most cases, but not all, you can expect to receive a refund worth a portion of the taxes that were withheld from your earnings. There are separate forms for federal, state and city taxes.

Give your Host Company's accounting department a self-addressed stamped envelope if you will be out of the U.S. when you plan on receiving your Form W-2 or Form 1099. This way they can mail it to you. You must submit a copy of the form with your tax return.

All tax forms are available at banks and post offices in the United States. The federal tax form you must complete is a 1040NR or a 1040NR-EZ (NR = Nonresident Alien). That is in addition to state tax forms required for each state where you resided/trained during the course of the program.

There are tax accounting agencies that can help you to file your taxes including but not limited to H&R Block, local accounting agencies, or a Certified Public Accountant in your area. We encourage you to review an article from the IRS called Ten Tips to Help You Choose a Tax Preparer before making a choice about a tax agency that could cost you money. You can find this page by going to the below link:

<https://www.irs.gov/newsroom/tips-for-choosing-a-tax-return-preparer>

**Taxback** is an agency that specializes in assisting J-1 visa holders with filing their taxes. If you are on a paid training/internship and your Host Company withheld taxes from your paychecks, it is possible that you will receive a portion of that money back, but not a guarantee. Taxback's website provides free tools to discover if you would be eligible for a refund and if so, how much you might expect to receive back. It is also free to ask them questions, but to use their services (like having them complete all the paperwork for your tax return) costs money. The fees vary. Once you receive your Form W-2 from your Host Company and you are interested in this service, we suggest calling or chatting online with a representative online to see how much you would have to pay. Their website is [www.taxback.com](http://www.taxback.com).

It is not required that you use an agency to file your taxes. You may complete and file your taxes yourself. For more information about filing taxes yourself without assistance from a tax service please visit the IRS website at [www.irs.gov](http://www.irs.gov). The tax form that is most likely applicable to your situation, although again this can vary, is probably the 1040NR-EZ.

If you owe taxes and do not file a tax return, the IRS can assess penalties, interest, and seize U.S. bank assets for repayment. Fines and penalties can often amount to more than the original tax debt. There can also be immigration consequences for failing to file taxes. For example, applicants for permanent residency "green cards" are frequently asked to show proof of tax filing for previous years in the U.S.

## **HOUSING**

It is your responsibility to find and secure housing that is suitable for your comfort, safety, budget, and preferences during your program. Some Host Companies may assist with or provide housing, but they are not required to and it is not a common practice. CETUSA staff can offer assistance in your search, however we can only make suggestions. It is your responsibility to contact local landlords, schedule viewing appointments for rooms or apartments, and discuss rental term agreements. We strongly encourage you to have an arrival plan that includes temporary housing reservations and transportation from the airport to your accommodation before your departure from your home country.

You should expect to pay on average between \$600-\$900 for shared living accommodations and possibly the same amount as a security deposit. In some areas of large cities the cost of living will be higher than \$1,000 per month. The first month's rent and the security deposit will be due on the move-in date. Please ask your CETUSA Program Administrator to provide a rent estimate for the area in advance of your arrival.

### *Types of Housing*

#### Apartments/Condominiums

Apartments and condominiums (or condos) are part of buildings or complexes that have multiple floors and units. Each unit will include a bedroom/living area, kitchen, and a bathroom. Property managers typically rent and manage apartments. There will be similar amenities in each unit, such as a refrigerator, oven/stove, and heating. Most apartments are rented unfurnished, while a private condo may be rented furnished. Apartments and condos may have laundry facilities on site (within the building) or inside each apartment. More expensive complexes may also have security features like locked outside entrances, gates and cameras or facilities like a pool, sauna and fitness center.

#### Houses

Houses can be leased from property managers or real estate agencies, or from private homeowners directly. Houses may or may not include appliances and furnishings. Houses may include a yard, garage or pool. There may be additional utilities that the tenant is required to pay, such as water, garbage, and landscaping or pool maintenance. The cost of utilities tends to be higher for houses than apartments.

#### Renting/Subletting a Room

Renting a room can be more cost effective and convenient if you are on a budget. Many people find themselves in situations where they need to find a roommate and will rent out a room in their house or apartment. Most of the time you will be signing an already established lease, or subleasing from the main lease

holder. In these cases it is smart to see when the current lease ends before signing it. The cost of utilities is divided up among the tenants and amenities like Internet and TV subscriptions may have already been established. A room may come furnished or unfurnished.

### Dormitory

Depending on the kind of program you are doing, you may be able to stay in a dormitory, which are student apartment buildings that are often called dorms. Some options of dorms include men or women only, international students, or academic-focused housing. Rooms are usually shared by at least one other person. The restrooms are typically larger and include showers. Furniture is usually provided, such as a desk, chair, and bed.

### *Know Your Tenant Rights*

Every state has its own unique housing laws which guide relationships between tenants (people who rent) and landlords (apartment owners/managers). For references to each state and tenant landlord laws please visit [www.rentlaw.com](http://www.rentlaw.com).

Here are some useful tips on how to avoid and handle landlord/rental disputes:

- ) **Research.** Spend an hour or two researching the housing laws of the state you will be living in.
- ) **Document everything.** Records of all paperwork signed, rent receipts, and bills are important to keep.
- ) **Communication.** If a problem or issue occurs with a landlord or rental agency, try to keep open communication and work together to resolve the issue. Misunderstandings do happen and being clear about whatever the issue is can help to resolve it.
- ) **Seek outside help.** If you can't work out a solution with your landlord or rental agency, seek mediation.

### *Advice for Your Housing Search*

- ) **Be prepared to provide official documents about your identification and finances**, such as:
  - o Your passport (with your J-1 visa in it)
  - o Proof of employment (your Form DS-2019 can attest to your training/internship program)
  - o A recent bank statement
  - o SSN (if you don't have one, explain to the landlord that you will apply for one once your program begins)
- ) **Complete a rental application.** Some rental agencies require a general application to be completed. If you have no U.S. rental history, please include rental history from your home country or a different country where you have lived. Be prepared to pay a non-refundable application fee (typically \$20-\$40).
- ) **Be prepared to pay first month rent upfront and a security deposit.**
- ) **Have at least 3-4 options when looking into housing.** Rooms and apartments are very competitive, especially in larger cities.

### *Suggested Search Timeline*

#### Four weeks before U.S. Arrival — Start considering housing options

If your Host Company does not offer housing or assistance in finding housing, it is a good idea to start researching different housing options to see what is better for your budget and living preferences. This includes types of housing, location, proximity to your Host Company, accessibility of housing by public transit and whether you want a roommate(s) or not.

#### Two weeks before U.S. Arrival — Start checking available rentals and contacting landlords

Once you have an idea of the location and type of housing you prefer, it is a good idea to start looking at available rentals and contacting the landlords. Make sure to ask them questions about the lease term: if it is furnished, how safe is the neighborhood, and if any utilities are included in the rent.

### One week before U.S. Arrival — Start scheduling appointments

Once you have spoken with a few landlords and found some places you are interested in, it is a good idea to schedule appointments to view the rentals in person. If you already know your arrival date, you can start booking appointments for a day or two after your arrival. Signing a lease before seeing an apartment can legally bind you into a possibly undesirable environment. We do not suggest sending money or signing a lease before seeing the rental in person first.

### **Finding Housing – Tips and Advice**

- ) How close do I want to be to my Host Company?
- ) What kind of transportation will I use: bus, car, bike, or walk?
- ) How much do I want to pay for: Rent? Utilities? Amenities?
- ) Do I want to live by myself or with others?
- ) Is the apartment furnished or unfurnished?
- ) Is there assigned or street parking?
- ) Is laundry on-site or in my unit? Is it coin-operated?
- ) Depending on the climate, are there heating and/or cooling systems included?
- ) Is this a safe neighborhood?

### *Housing Websites*

<http://www.common.com/interns>   [www.craigslist.org](http://www.craigslist.org)   [www.forrent.com](http://www.forrent.com)   [www.zillow.com](http://www.zillow.com)

[www.hotpads.com](http://www.hotpads.com)   [www.apartmentguide.com](http://www.apartmentguide.com)   [www.apartments.com](http://www.apartments.com)   [www.airbnb.com/](http://www.airbnb.com/)

**\*\*CETUSA does not endorse any of the above websites or the apartments listed\*\***

Be careful when looking at listings on websites. For example, a suspiciously low rental ad is likely a scam. If someone asks you for a credit card number or to do an online credit check from the very start, it is most likely a scam too. Some landlords and property managers may request a credit or background check, an SSN, or request a co-signer, but that is once you apply for an apartment.

When you find an available house or room from a website and you contact the landlord or property manager, you should let them know that you are coming from a different country and probably do not have some of that information yet, such as an SSN. Hopefully they will understand and work with you to come to a mutual agreement. If not, you should look for another rental option. For that reason, it is a good idea to contact people at multiple housing locations so that you can have more options to choose from if one place does not work out as planned.

### *Contacting Landlords and Viewing Rentals*

You should expect to send out a lot of rental inquiries and get only a few responses back. The rental market is fast-paced. Attractive rentals come and go quickly. This is why having several options to choose from is a safe approach to finding and securing housing. See an example of a generic email inquiry which you can modify based on your personal information and needs below.

### Example Housing Email Template

My name is **Derek Moore** and I am a **young professional** from **Germany**. I am **24** years old and I have been offered a J-1 **internship** with **The Four Seasons Hotel**. I am planning to arrive in the U.S. on **Feb. 21, 2018** and I will start my **internship** shortly after. I will be in the U.S. for **12 months**. I am looking for a **furnished room** and **I am flexible with the rental term (or specify the rental term as needed)**.  
**(Write a few sentences describing yourself and living habits).**

Your room for rent has many qualities I am looking for and I am interested in seeing your room in person. **(Ask questions about the rental offer if needed)**. Looking for a place to live from overseas is a challenge, and I

would like to offer to speak on Skype if you have time so we can bridge the distance gap. You can also add me on Facebook at **Derrick Moore**. My supervisor at **The Four Seasons Hotel** can verify my arrival as well.

My goal is to find a place to rent as quickly as possible upon my arrival so I can focus on my **internship** and spend fewer days in a hotel. I hope you will respond to my email so that we can arrange a meeting and speak about leasing terms.

Thank you for your consideration,

**Derrick Moore**

### *Leases, Security Deposits and Other Fees*

Leases or rental agreements are legally binding contracts that explain the terms of your tenancy. They describe what you, the tenant, are responsible for, and what the landlord/property manager is responsible for. They define the duration of your rental agreement and the rental price you will pay each month in exchange for your living accommodations. A lease can be lengthy and full of legal terms, but you should always read the entire lease. Be aware of what can cause a lease to be terminated (or broken) as there are penalties for breaking leases, such as not paying your rent or moving out before the lease ends. Only written information on a rental agreement signed by both tenant and landlord makes an official legal contract.

Most leases require a security deposit. A security deposit is a sum of money given to and held by the landlord at the signing of the lease. The security deposit is often due along with the first rental payment. Security deposits are refunded to you after you move out, at the end of your lease. However, the amount you receive back, if any, depends on the condition of your apartment/room. In order to be eligible for your security deposit refund at the time you move out, you will need to leave the apartment/room in the same condition when you moved in. It needs to be extremely clean. If anything is damaged, like appliances or flooring, that could affect how much money you receive back. Sometimes your lease will have required move-out fees. These fees usually come from your security deposit. For example, many landlords charge a non-refundable \$150 fee for carpet cleaning.

Leases explain what utilities are or are not included. Water/Sewage/Garbage (W/S/G) are usually included in rent. Electricity and gas heat are typically paid by the tenant. Most leases do not include Internet or TV services (such as cable or satellite). Whichever lease/rental option you choose, always sign a rental agreement before providing money and request a copy of the receipt for your records. Avoid any verbal rental agreement because if a rental dispute arises, an absence of signed written terms may cause complications.

A 6 or 12 month lease means that you have agreed to pay rent for that specified duration. You should inquire about the lease term options and choose a contract term that is best for you. If you want to move out before the lease is over, the penalty is typically loss of your security deposit and a possible lease-breaking fee. You may also be liable for continued rent until it is leased to new tenants. Please inquire with your landlord or property management company about the consequences of breaking your lease before you sign a new lease.

A month-to-month rental agreement is more flexible than a 6 or 12 month lease. With month-to-month it is easier to relocate elsewhere, because you are only responsible for paying rent one month at a time. You will typically be required to provide a 30-day notice to your landlord before your move out date so the landlord has time to find a new tenant. Both you and the landlord have the right to terminate your rental agreement, which has its advantages and disadvantages.

### ***Moving In - Tips and Advice***

Have a list of questions ready to ask and consider when signing a lease, such as:

- ) When can I move in and what is the process? (Condition checklist, receive keys, etc.)
  - o The conditions checklist involves walking through each room and making notes if anything is broken or damaged (light switches, appliances, outlets, smoke detectors, faucets, etc.). Take

note of health hazards, such as mold, insects, water damage, etc. **WARNING: Do not tolerate unhealthy conditions. Unlivable conditions can be legal grounds for you to break a lease.**

- Complete this checklist carefully because a rental owner will review this checklist when you move out to note any new damages that may have been made during your stay. If you do not record something (such as holes in the wall due to nails or a stain on the carpet) at the time you complete your checklist, you may be held accountable for it when your move out and that could affect how much you receive back from your security deposit.

- )] Is the building/house secure? Are there locks on the doors and/or windows?
- )] Who do I call in case of regular or urgent repairs after hours?
- )] How much is the security deposit?
- )] When is the rent due? (eg: The 1st of the month or no later than the 5th of each month?)
- )] What are the late rental fee penalties?
- )] What is the best way to pay rent? Check, card, cash? If you pay cash, get a receipt.
- )] Where do I put my trash and recycling?
- )] Do you recommend I purchase Renter's Insurance to cover my belongings?
- )] How much notice do I need to provide if I decide to move out?

### ***Tips for Sharing Spaces with Roommates***

**Define private and common areas.** Create boundaries for your privacy, like knocking before entering a bedroom, not entering a bedroom if no one is there, and asking for permission before entering.

**Regular cleaning and maintenance.** It's important to clean your apartment regularly, at least once a week. Put things away and organize your belongings. Divide the workload to maintain cleanliness of your shared spaces. Tasks such as vacuuming, taking out the trash, and cleaning the bathroom can be scheduled per week or by person. Contact your landlord if things are broken that you are not able to fix on your own.

**Sharing food and belongings.** It is wise to discuss whether borrowing or using each other's property (such as clothing, toiletries, food, etc.) is appropriate. Setting boundaries from the start will help to prevent issues surrounding personal items.

**Living with pets.** If a roommate has a pet, make sure to ask them how they would like you to treat their pet. People can be specific about behavior towards their pets and may not wish that you to feed or walk them. If you are allergic to certain animals, ask about pets before moving in.

**Agree on rules of conduct.** Creating some rules can be helpful to prevent problems from happening in the future. Sometimes talking about concerns or issues can clear the air and make interactions more comfortable for all involved. Possible rules to discuss can be about listening to loud music, having parties, and inviting friends over. For you to feel respected by your roommate(s), it is good to respect and be aware of your roommate's comfort level as well.

**You don't have to be best friends with your roommate.** However, it's a good idea to get to know your fellow roommate. A roommate can introduce you to an unfamiliar area and help you feel independent in a new environment, so take advantage of their knowledge and interests.

**Paying bills.** Paying rent and utilities bills in full and on time is a must. It is very important to understand how much and when each bill is due and how to make the payment. Discuss together as a group when to collect the money, and who should be the main person to make the payment. Put all the due dates on a calendar as a reminder and so that everybody is aware. Perhaps consider making a roommate agreement outlining rent and other payment responsibilities.

## **RESEARCH YOUR NEW COMMUNITY**

CETUSA highly suggests that you take a couple hours to research the city in which you will be living before you arrive in the U.S. Knowing more about the place where you are going will help to lighten culture shock, identify neighborhoods/areas where you may want to live in or avoid, and discover neat places to visit during your free time with new friends or colleagues. Below are some links that may be useful in your Internet exploration:

**Sperling's Best Places** is an informative site that offers much information on just about any place in the U.S. It provides information from population to cost of living to crime and more. <http://www.bestplaces.net/>

**City-Data** is another useful site that provides information about popular tourist attractions, crime rates, weather patterns, and population demographics for whatever city you will be living in during your J-1 program. <http://www.bestplaces.net/>

**Foursquare** and **Yelp** are both apps and websites that have a wealth of information provided by locals for locals such as neighborhood, restaurant and attraction reviews. <https://foursquare.com/> ; <https://www.yelp.com/>

**Citysearch** is an online city guide that provides information about popular dining, entertainment, retail, travel, and more of a cities in the U.S. <http://www.citysearch.com/guide/>

**HomeTownNews** is a great resource to find the local newspapers that are published or distributed in your state/city. Newspapers have more of an online presence in the U.S. and can be helpful in knowing the current events that are happening in your city/state, as well as community events that happen throughout the year. <http://www.hometownnews.com/>

## **SAFETY FIRST**

Being a Trainee/Intern in the U.S. requires changes in your lifestyle preferences and habits; you may be going from a small town to a big city where life may feel more fast-paced and you don't see the same people every day. Mature behavior and exercising sound judgement will enhance your personal security while in the U.S. It is crucial to be aware of your new environment, adopt a safe lifestyle, and exercise thoughtful caution to reduce your exposure to risky situations. CETUSA is here to help, support and provide insight to minimize safety risks, but risks cannot be eliminated completely. Many of the same challenges you face at home exist in the state/city where you will be living. Some possible risks you may encounter, especially in a larger city, include (but are not limited to):

- ) Pickpockets, scam artists, overly-friendly strangers, panhandlers, loiterers (unwanted attention)
- ) Harassment
- ) Natural Disasters
- ) Political Unrest
- ) Crime
- ) Homelessness
- ) Transportation accidents
- ) Sexual assault
- ) Cultural behaviors you may find offensive, uncomfortable, or even threatening

CETUSA's Safety First policy means that you will prioritize your safety over financial or convenience. For example, by choosing to live in a safer neighborhood where rent is more expensive you are reducing your chances of finding yourself in an unwanted situation. Instead of riding a bus where you may feel unsafe, consider buying a car.

Here are some tips that can help you to increase safety and minimize security risks in the U.S.:



1. **Familiarize yourself with your neighborhood and Host Company environment.** Establish a support network among your colleagues, community members, and CETUSA.
2. **Guard your goods.** When possible, keep all of your valuables inside your front pockets, keep your bags zipped up and difficult to access. You can do this by tucking your bag safely under your arm and keep your hands over the clasps.
3. **Do not carry large amounts of cash.** Do not expose cash in crowded places and divide it among several places.
4. **Travel with a friend as often as possible.** Walk down main streets and emit confidence in where you are going.
5. **Do not use an ATM machine in the dark.** Don't write your ATM/Debit card pin code down or share it with anyone.
6. **Take copies of important IDs with you.** Keep the originals in a safe place.
7. **Say no to strangers.** Do not feel obligated to let someone borrow your phone or give someone directions. If you feel your safety is in danger, it is okay to leave that situation.
8. **Vary your travel routes and times.** Once you are used to your new community, it is easy to fall into a routine and not pay attention to what is going on around you because you have become used to your surroundings. Theft can be common in certain areas many cities, so make sure you vary how you get to/from your Host Company and keep your belongings close (with valuable items out of sight), especially at night.
9. **Follow your instincts.** If a situation is uncomfortable, remove yourself from that situation.
10. **Always lock your doors and windows (home or vehicle).**
11. **Remove all your valuables from an unattended vehicle.**
12. **Sit or stand near the front of the bus or train** (as close to the driver as possible) when using public transportation. Sitting in an aisle seat makes it easier to change seats if someone makes you uncomfortable.
13. **Be alert.** Make sure you can still hear what is going on around you if listening to music while walking or travelling.
14. **Don't drink and drive.** Limit your alcohol consumption.
15. **Don't text while driving and always wear a seat belt.**

Please remember your own conduct is the single most important factor in promoting your own safety and well-being. We hope that CETUSA's safety first policy will help you maintain your personal safety during your program.

### *Emergency Situations*

An emergency is any situation that requires immediate assistance from the police, fire department, or ambulance. Examples include, but are not limited to:

- ) A fire
- ) A crime
- ) A car crash
- ) A medical emergency

If you are unsure whether the situation is a true emergency, officials recommend calling 911 and letting the call-taker determine whether you need emergency help.

If you are in an emergency situation and need immediate help call 911. If you call 911, be prepared to answer the call-taker's questions, which may include:

- ) The location of the emergency, including the street address
- ) The phone number you are calling from
- ) The nature of the emergency

- ) Details about the emergency, such as a physical description of a person who may have committed a crime, a description of any fire that may be burning, or a description of injuries or symptoms being experienced by a person having a medical emergency

Be prepared to follow any instructions the call-taker gives you. Many 911 centers can tell you exactly what to do until help arrives, such as providing step-by-step instructions to help someone who is choking or needs first aid or CPR. Do not hang up until the call-taker tells you to.

If you dial 911 by mistake, do not hang up. That could make the 911 officials think that an emergency exists, and possibly send responders to your location. Instead, simply explain to the call-taker what happened.

You must notify your Program Administrator of any emergency situation. We have a 24-hour emergency answering service for calls requiring assistance: 1-877-261-6576.

If any time you feel unsafe during your program, please contact your Program Administrator.

### *Non-Emergency Situations*

You may encounter a non-emergency situation during your stay in the U.S. A non-emergency situation could include:

- ) Disturbances including loud music or party
- ) Drinking in public
- ) Property or business disputes involving a landlord, property or business
- ) Trespassing / loitering

For a directory of non-emergency police numbers, please click the below link:

<https://www.policeone.com/resources/247166006-Non-emergency-police-phone-numbers/>

The best way to find the non-emergency number for whatever city/state you are in is to Google 'Non-emergency number *city state*'. We advise you to put this number in your cell phone so you can call it right away if needed. If you are having trouble finding the non-emergency number for your city, please ask your Host Company for assistance.

## **TRANSPORTATION**

When it comes to choosing your method of transportation, please keep CETUSA's Safety First policy as your first priority. For example, your main form of transportation may be walking to/from your Host Company. If you leave your Host Company late at night, take Uber home or ask a colleague for a ride instead of walking home alone in the dark. When at a bus or train station, do not leave your bag(s) unattended or ask someone to watch them. Keep your belongings with you at all times.

### *Your Arrival to the U.S.*

We recommend you arrive in the U.S. two or three days before your program start date in order to have time to settle in to your new environment. CETUSA requires that you let us know your flight information so we know when you will be arriving in the U.S.

Contact your Host Company about your arrival. Host Companies may send an associate to pick you up from the airport, but in most cases, you will need to plan your own transportation from the airport to your housing/ hotel accommodations.

## *Getting Around the U.S.*

**Airplane** - If you need to travel a long distance in a short amount of time, consider flying. Flying is more expensive than taking a bus or train, but sometimes airlines do have deals throughout the year. November and December are typically expensive months to fly due to high volume of holiday travel (Thanksgiving, Christmas, and New Year's).

When searching for the best airfare deals, check the following sites:

[www.travelocity.com](http://www.travelocity.com)   [www.orbitz.com](http://www.orbitz.com)   [www.cheaptickets.com](http://www.cheaptickets.com)   <https://www.justfly.com/>

<https://www.cheapair.com/>

As you are searching for plane tickets, you may notice that cheaper tickets have long layovers or multiple transfers. A cheaper flight also may have a late arrival time (such as past midnight). Please keep your safety in mind as you purchase a plane ticket. By buying a cheaper ticket, you may be putting yourself in a risky situation. Paying a bit extra for a plane ticket, you could arrive at a reasonable hour where it is easier to use rideshare services or public transportation to get to your accommodations.

**Bus (local and national)** - Bus travel is a popular and inexpensive way to travel. Cities have multiple local bus routes that give you access to city centers, neighborhoods, and commercial shopping areas. You can purchase a monthly bus pass that gives you unlimited access, or you can pay per trip. When riding a bus, exercise caution with your personal belongings. Commonly, luggage is placed below the bus. With this in mind, we suggest keeping your valuables (such as your passport or your wallet) with you on the bus. Make sure you keep them close to you and out of sight if you are not using them.

Below are some popular bus companies:

**Greyhound:** This Company is one of the least expensive methods of travel in the U.S. It has stations all across the country. You can call them toll-free at 1-800-231-2222 or make an online reservation at [www.greyhound.com](http://www.greyhound.com).

**Bolt Bus:** This Company offers service in the Northeastern and Western Coast area of the U.S. You can call them toll-free at 1-877-265-8287 or make an online reservation at <https://www.boltbus.com/>.

**Peter Pan Bus Lines:** This Company services the Northeast area of the U.S. only. You can purchase tickets at Peter Pan agency offices or online at <https://peterpanbus.com/>.

**Megabus:** This Company mostly has routes in the Northeast, Midwest, Southern areas of the U.S. They also operate out of a few select cities in California and Nevada. You can buy tickets online at <https://us.megabus.com/>.

**Car** — If you want to drive a car, you will be required to purchase automobile insurance, have your country's driver's license (in English) and in many cases, an international driving permit. To obtain an international driving permit you should inquire with your home country's motor licensing organization prior to coming to the U.S. Be aware of the rules of the road and make sure you carry proof of automobile insurance at all times. Each state has different driving license rules. For individual state driving regulations visit AAA's website: <http://drivinglaws.aaa.com> or <http://www.usa.gov/visitors/visit.shtml>.

You can apply for a driver's license depending on the state or territorial law. You will be required to submit documents in order to apply for a driver's license. For specific requirements for the state you are living in, please refer to the Department of Motor Vehicles website of your state or contact a local DMV office. Generally, you will need to provide a valid passport with your J-1 visa, Form I-94, and Form DS-2019. For

more information about DMV, visit <http://www.dmv.org/> and check information pertaining to driver's license requirements in your state.

If you need to rent a car, some rental car companies require you to be at least 25 years old and have a credit card, but other rental car companies may only require the renter to have a credit card and be at least 21 years old. Each rental car company will have different policies. Be sure you understand the policy of the company before you rent from it.

**Your safety is the top priority when driving:**

- ) Do not drink and drive or get in a vehicle with someone who is intoxicated.
- ) Always wear a seat belt.
- ) Holidays, weekends, and rush hour traffic are times when it can be more risky to drive.
- ) If possible, do not drive at night, especially if you are tired or there are poor road conditions due to weather.
- ) Always lock your doors and keep valuables out of sight.

Below are links that offer great tips and advice to consider when driving in the U.S.:

<https://www.vroomvroomvroom.com/tips-for-visitors-driving-in-the-usa/>

<http://www.usatourist.com/english/traveltips/transportation/driving-tips.html>

<http://www.lonelyplanet.com/usa/transport/getting-around/car-and-motorcycle>

***If you are the driver and at fault for an auto accident, you will not be covered under the health insurance you purchase through CETUSA. You must purchase separate auto insurance from the rental car company or an auto insurance company.***

**Taxi and Rideshare** — In large metropolitan areas, using a taxi is common, but expensive for a longer trip. Typically the starting cost is \$3 plus \$2-\$3 per mile. It is a common practice to tip a taxi driver (between 10 and 15 percent) in addition to the fare price.

Uber and Lyft are popular and affordable rideshare options when you need a quick ride within a city. You can download the app or sign up to ride online.

- ) Uber: <https://get.uber.com/new-signup/>
- ) Lyft: <https://www.lyft.com/>

**Hitchhiking is illegal in most places** — It is always dangerous; do not hitchhike. Do not pick up hitchhikers either.

**Subway** — Expect in large U.S. cities, such as New York, Chicago, or Washington D.C., to use the subway system. Costs will vary, but if you use it often, daily or monthly passes are available. Other cities usually have a one-or two-line rail systems that mainly serve downtown areas.

While taking the subway can be faster than a taxi, you may see homeless people or beggars in the station area. Keep your belongings close and be aware of people around you.

**Train** — Traveling by train is another option to consider. This option is more expensive than traveling by bus, but usually it is quicker. **Amtrak**, the National Railroad Passenger Corporation, offers rail passes, regional rail tours, and multi-ride tickets:

- ) The U.S.A. Rail Pass is valid for either 15, 30 or 45-day periods.
- ) Amtrak's Regional Rail Tour Packages include offers to a large variety of America's popular travel destinations.
- ) The multi-ride tickets can allow for unlimited travel between selected origin and destination stations for an entire calendar month.

Please call their toll-free number for prices and more information: 1-800-872-7245 or by visiting their website [www.amtrak.com](http://www.amtrak.com).

Just like when riding a bus, please keep your valuable belongings close to you. While you can check baggage, there is an area above seats where smaller suitcases or items can be stored. If you decide to place your items above, please be attentive to it and do not forget about it.

**Bicycle** — Riding a bicycle is a relatively inexpensive and fun way to travel within a city, but it does have its risks. If you bike on the road, there are rules you must follow. Those rules can vary from state to state. The following link provides the biking rules for the state where you will be living in <http://bikeleague.org/StateBikeLaws>.

We hope you enjoy riding a bike in the U.S. Below are some safety tips to be mindful of when you ride a bicycle:

1. **Watch out for cars.** Not all drivers are paying attention, so be alert and aware of your surroundings at all times.
2. **Minimize or abstain from biking at night.** Accidents are more likely to happen at night and cars often drive faster at night. Instead of riding your bike home at night, ask a friend or colleague to drive you home.
3. **Be visible at night.** Use front and rear bike lights, including a white headlight on the front of your bike, and a red taillight and reflector on the back of your bike. In addition, wear reflective and brightly colored clothing, or flashing lights.
4. **Wear a helmet.** Helmets reduce potential injury from a fall or collision.
5. **Seek alternative routes.** When you have alternate choices of going from place to place, always choose the safest way.
6. **Use bike paths or sidewalks.** Many cities have bike paths that allow cyclists to ride their bike in a safe environment.
7. **Cross the road with care.** When you dismount and walk alongside your bicycle, you are considered a pedestrian. If there are no sidewalks, walk facing traffic as far to the left as possible. Whenever possible, cross the street at a designated crosswalk or intersection. Avoid walking along highways or other roadways where pedestrians are prohibited.
8. **Hand signals** are required by law to communicate your intentions on the road.
  - a. Left Turn: Fully extend your left arm out to the side
  - b. Right Turn: Fully extend your right arm out to the side or bend your left arm up at a right angle with your hand flat.
  - c. Slowing or Stopping: Extend your left arm out at a right angle with your hand open

Watch this YouTube video to see these signals demonstrated by a bicyclist:

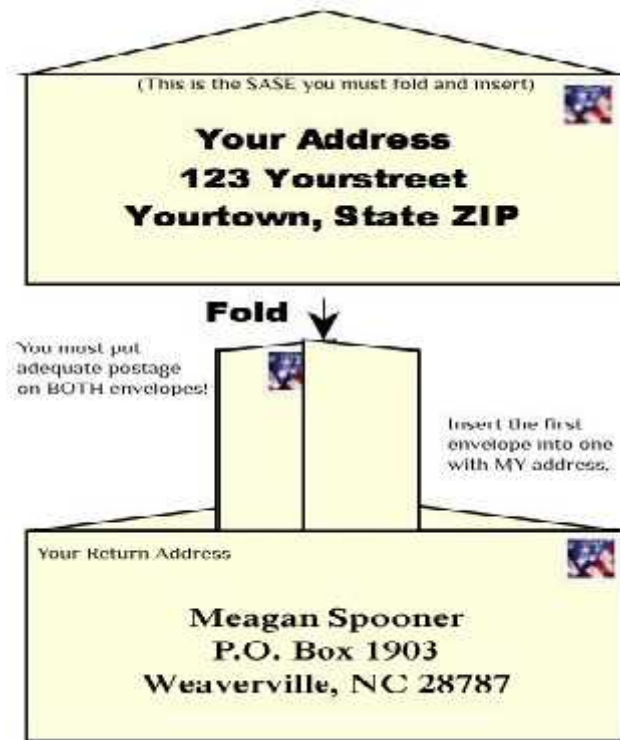
<http://bikeleague.org/content/signaling>.

## **INTERNATIONAL TRAVEL: FORM DS-2019 TRAVEL VALIDATION**

You are allowed to visit countries outside of the U.S. during your program. Be sure to check with the consulate or embassy of the country you wish to visit for their visa and travel requirements to ensure entry for your visit. Your Form DS-2019 travel validation must be signed by a Program Administrator from CETUSA before departing the U.S. in order to re-enter the U.S. after visiting a different country. It is CETUSA's policy that you may not remain outside of the U.S. for longer than 30 days at a time during your program.

To obtain travel authorization from CETUSA, you must send your original Form DS-2019 to the CETUSA office to be signed at least three weeks before you intend to travel. You must include a self-addressed prepaid envelope (we recommend with tracking service) so CETUSA can mail the signed Form DS-2019 back to you in a timely manner. Below is an image that illustrates what we mean by a self-addressed, prepaid envelope with your shipment:

\*SASE means:  
Self-addressed stamped envelope



When you are re-entering the U.S. please be sure to have your passport and DS-2019 readily available upon the request of the immigration officer. If your Form DS-2019 travel validation is not signed when you when you re-enter the U.S. you may be denied entry. If your Form DS-2019 is lost, stolen, or damaged while you are on program, please contact CEUTSA immediately. There is a \$150 fee to replace your Form DS-2019. The Form DS-2019 is a sensitive document and may not be scanned, emailed, copied, or reproduced in any way. You must have the original paper copy with you in hand when you enter the U.S.

If you leave and plan to re-enter into the U.S. during your grace period, you will not be admitted on your J-1 visa because it will be expired by the end of your program. You must have a valid U.S. visa to re-enter the U.S.

If you apply for a program extension, be reminded that the program extension would allow you to remain in the U.S. longer. However if you travel outside the U.S. during the extension period, you would be required to reapply for a J-1 visa in your home country in order to continue your program. (For more details, please see page 41).

## **FINANCES**

### *Budgeting Your Money*

You will have to budget your spending money carefully and make sure your bills are paid promptly. If you do not pay bills on time you will be penalized with additional fees or interest. If you do not have enough money it is your responsibility to ask your family or friends from your home country to send you more. Under no circumstances are you allowed to borrow money from your Host Company colleagues or accept work outside of your Host Company. It is not wise to lend out money either because you may not get it back.

For budgeting to be effective, identify all of your expenses so that you have an accurate view of how you're spending your money. Budgeting is your responsibility. Below are some links that can help you prepare for the cost of living in the U.S. and tools to manage your money effectively.

Online budgeting website: <https://www.quicken.com/budget-calculator>

Compare the cost of living by cities at <http://www.moving.com/real-estate/compare-cities/> or <https://www.numbeo.com/cost-of-living/comparison.jsp>

There may be a difference between your stipend and what you receive in a paycheck due to tax withholdings. We advise you to speak with Human Resources, your Host Company supervisor, or see your first paycheck to understand how much that amount can vary.

You should plan on a minimum budget of at least \$1,500 a month to cover rent, food, transportation and personal expenses. Your estimated living expenses in the U.S. will depend on many different factors. It is advised to keep at least 10% of your monthly net income as savings or for emergency situations. Make sure to keep taxes in mind as you figure out your budget for each month.

**Federal, state, and city income taxes** — Your Host Company must follow a certain procedure for calculating the amount of federal income tax to withhold from your stipend. State and city income taxes vary depending on which state and city your Host Company is in. For more information about these tax withholdings, please contact your Host Company after receiving your first paycheck.

**Sales tax** — Sales tax percentages vary from state to state (also between cities), and is applied at the time of purchase on top of the original price. When filing your taxes at the beginning of each year you cannot claim sales tax for your tax refund.

**Tipping** — Tipping is an unspoken rule in the U.S. where it is common to tip your server 15 to 20 percent on top of your bill. This practice applies to bartenders, waiters/waitresses, taxi drivers, hair stylists and other service industry workers. If you dine out in big groups, you may notice tips or gratuity included in your bill already.

### *Choosing Banking Services*

After you arrive in the U.S. and have moved into an apartment or house you can start thinking about opening a bank account. Having a bank account allows you to safely deposit money in a secure environment, rather than carrying or storing large amounts of cash that could possibly be stolen or lost.

When choosing a bank, ask the following questions:

1. Is there a minimum balance requirement?
2. Are there monthly service fees?
3. Does it offer online 'bill payment' feature so you can manage your bills online?

4. Do they have ATMs in your city? Are there fees for using the ATM?
5. What are the fees/penalties for an overdraft?
6. Does it have a 'deposit check via smart phone' option?

In order to get a U.S. bank account, you need to bring with you various forms of government issued photo identification. The most important document is your passport. Your U.S. J-1 visa can also be used as a valid form of identification. If you have any credit cards and proof of where you are living, bring those documents as well. Each bank is different and may require additional documentation that what has been listed. Check your chosen bank's requirements online or by phone before going in person to open your account.

When you open a savings or checking account, you will receive a card from your bank. There are different kinds of cards that can be attached to a bank account:

- J) **Credit cards** are issued by various banking and financial institutions and retailers. You must apply for a credit card and have credit history in the U.S. If you do not have sufficient credit history in the U.S. to qualify for a credit card, you will be required to apply for a secured line of credit in advance. Be careful about overspending credit because you will have to pay those debts with interest.
- J) **Debit cards** are issued by a bank allowing you to electronically use your checking or savings account to purchase items. Debit cards typically require a four-digit PIN (Personal Identification Number). If your account has insufficient funds, debit card transactions may be declined.
- J) **Automated teller machine (ATM) cards** require a PIN for every use. Some banks offer you an ATM card that allows you to withdraw money from your checking account, but only through an ATM machine. Unlike debit cards, ATM cards do not have the Visa® or MasterCard® logo and, in most cases, may not be used to make store purchases directly.

In addition to the card you receive from your bank, you can also request checks to pay for items, rent, and other bills.

- J) **Personal checks** — Your account information is attached to your personal check and you will write the amount of the expense to be taken out of your account. Most people use checks to pay bills such as rent.
- J) **Cashier's checks** — A check guaranteed by a bank, drawn from your own funds and signed by a cashier or teller. It's a safe way to make a large payment on a purchase. The most important difference from a personal check is that the bank guarantees its payment, not the purchaser. This can be used instead of cash, personal checks, credit cards, or money orders.
- J) **Money orders** — A secure payment method. They are convenient, affordable, and widely accepted in the U.S. Money orders can be purchased at any U.S. Post Office or some convenience store locations. There is a small fee for each money order issued.
- J) **Traveler's checks** — A check made out for a fixed amount that can be cashed or used in payment. You can purchase these at a bank (does not have to be your bank), American Express, or AAA. A benefit to traveler's checks is that if lost or stolen, they are replaceable at no charge by the issuing company. They are redeemable for the current rate of exchange at most banks for no fee. They do not expire. There is a fee associated with issuing traveler's checks.

If you do not plan to continue banking with a U.S. bank after your program end date, we recommend that you close the account before your departure.



## *International Money Transfer Services*

**Wire Transfers** — You can transfer money from a bank in your home country to a bank in the U.S. using a wire transfer. This can take a week or longer. The charge fee varies and there may be a fee to both you and the sender. Not all banks offer this service; please check in advance.

**International Bank Account Transfer** — An account in one of the worldwide banks, such as Citibank, allows you make direct transfers. With a worldwide account you can give your account number to a family member or friend and they can make a deposit straight into your bank account. Ask your bank to verify their deposit procedure before your departure. With a worldwide bank account you can use your bank's ATMs in the U.S. However, beware of the cash- withdrawal limits because most ATMs have a withdrawal limit per day of a few hundred dollars. Check if your bank has branches and ATMs in the U.S. before depending on this feature.

**Western Union (and other money transfer services such as MoneyGram, PayPal, and Google Wallet)** — You can make money transfers from your home country to anywhere in the U.S. within minutes to an hour, any day of the week. There is a handling fee which varies according to the amount of money sent and which service you use.

To find the closest **Western Union** near you or to see if your money has arrived, you may call toll-free at 1-800-325-6000 or visit [www.westernunion.com](http://www.westernunion.com).

For more information about **MoneyGram** visit <http://www.moneygram.com/us/en/how-to-send-money>

For more information about **PayPal** visit <https://www.paypal.com/us/home>

For more information about **Google Wallet** visit <https://www.google.com/wallet/>

There are a variety of money transfer services available. For more options, we suggest asking colleagues, friends, your local or U.S. bank, or doing an Internet search. Please use caution before providing any bank account information to a money transfer website that may not be well-known.

**Mobile Phone Banking** — This is a service provided by a bank or other financial institution that allows its customers to conduct financial transactions remotely using a mobile device, such as a phone or tablet. It uses software, typically an app, provided by the financial institution for the purpose of banking. Ask your local bank or U.S. bank if they have a mobile phone banking app.

## **U.S. LAWS**

Please follow CETUSA's safety tips and abide by all U.S. laws while you are on program. If you break any laws in the U.S. while on program, you are responsible for any fines owed, to attend court hearings as requested, or go to jail if warranted. You are expected to obey city, state, and federal law while in the U.S. Federal law applies to the U.S. as a country. Laws in the U.S. vary from city to city and state to state. They can change or new ones can be enacted. In order to keep yourself up-to-date about laws in the city/state where you will be doing your J-1 program, please use the below links to search your specific state/city.

CETUSA may terminate sponsorship of your J-1 visa which may prevent you from visiting the U.S. in the future. If you have any questions or concerns, contact CETUSA.

<http://statelaws.findlaw.com/>

<https://www.hq.org/usstates.html>

To learn more about federal U.S. laws and regulations visit <https://www.usa.gov/laws-and-regulations>.

**Smoking** — The legal smoking age is 18. However in some states like California, the legal smoking age is 21. Just like when purchasing alcohol, you will be required to present legal identification to verify your age when buying tobacco products. There are strict federal, state, and local laws that govern smoking in public places.

Before you smoke, be sure to check your surroundings for “No Smoking” signs, as these are commonly posted around cities and on buildings. Many communities also have laws prohibiting smoking a certain distance away from a public entrance, like at a restaurant or on a university campus, so be mindful of those rules too.

**Alcohol** — The legal drinking age in the U.S. is 21. You will be required to show legal identification to prove your age when purchasing alcohol. If you are under 21 and found with alcohol you may be arrested and fined. Purchasing alcohol for people under 21 is illegal. Drinking alcohol in public areas, like parks or bus stations, is also illegal in many places.

**Driving While Intoxicated (DWI) or Driving Under the Influence (DUI)** — DWI/DUI laws are extremely strict in the U.S. If you have been drinking alcohol, do ***not*** drive or ride a bicycle. Do not get in the car if the driver has been drinking. If found guilty of DWI/DUI you might be fined up to \$5000 or go to jail. Many times Americans choose a designated driver when going out with a group of friends. This person agrees not to drink any alcohol and is the driver of the group. If you are in a situation where there is no designated driver, call a taxi or arrange a ride with Uber/Lyft.

**Sexual Harassment** — Sexual harassment is unwanted sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature. Some examples of sexual harassment include, but are not limited to unwanted physical contact, gestures, jokes, verbal abuse, or written messages. Sexual harassment is illegal in the U.S. and it can have serious consequences. Some behavior may be the result of cultural differences, however you have the right to feel comfortable and safe at your Host Company. If you feel uncomfortable/unsafe about how someone is acting towards you, please speak with your supervisor, Human Resources, or CETUSA about your concerns.

**Controlled Substances (Drugs)** — Illegal possession of drugs in the U.S. is subject to prosecution by law. Penalties for drug possession are different from state to state. Any kind of drug use is a serious offense. You are subject to fines and incarceration for any drug possession or association with people who have drugs.

**IMPORTANT:** Despite marijuana being legal in certain states it is still ***illegal*** under federal law. You are not exempt from drug testing or law enforcement even if you are in a state where marijuana is legal.

### *Communicating with the Police*

Police officers help keep your city safe and are expected to treat everyone fairly, regardless of race, ethnicity, nationality, or religion. Below we provide some advice for interacting with police and understanding your rights. You can be approached by the police while in a car, at your home, or walking down a street. The most important tip to keep in mind in any of these scenarios is to try and remain calm.

#### -If you are stopped for questioning:

- J **Keep your hands where the police can see them and stay calm.** Do not argue, resist, or obstruct the police, even if you are innocent and you feel the police are violating your rights.
- J **Ask if you are free to leave.** If you are arrested, you have the right to know why.
- J **You have the right to remain silent.** You cannot be punished for not answering questions. If you decide to remain silent, you will need to tell the police out loud.
- J **You are not required to consent to a search of yourself or your belongings, unless the police have a warrant.** Police may “pat down” your clothing if they think there is a weapon. You do have the right to refuse consent for any further search.

#### -If you are stopped in your car:

- J **Pull over and stop the car in a safe place as soon as possible.** Turn off the car, turn on the main indoor light, roll down your window, and put your hands on the steering wheel until the officer arrives.
- J **Be prepared to show your driver’s license, registration, and proof of car insurance** to the police officer upon their request.
- J **You can refuse to consent to a search if an officer asks to look inside your car.** However, if an officer thinks your car contains evidence of a crime, it can be searched without your consent.

- J **Drivers and passengers have the right to remain silent.** If you are a passenger, you can ask if you are allowed to leave. If the officer says no, you still have the right to remain silent.

-If you are questioned about your immigration status:

- J **If an immigration agent asks for your immigration documents, you must show them if you have them with you.** Carry copies of your immigration papers with you at all times. If you do not have the immigration documents with you, say you want to remain silent.
- J **Do not lie about your citizenship or provide fake documents.**

### *If You Are Arrested Know Your Legal Rights*

If you are arrested, you are allowed one phone call. It is important that you contact CETUSA at the emergency number 1 (877) 261-6576. Please write down the CETUSA emergency number and keep it with you at all times or add us as a contact in your phone. We will help to notify your family, representative, and your Host Company of your situation immediately. You'll need to tell CETUSA the contact information of the jail that you are being held at, the charges against you, and the date of your court hearing.

You have the same rights as a U.S. citizen if you are accused of a crime. These rights include:

- J Right to know the crime you are being charged with.
- J Right to remain silent and refuse to answer any question if you choose.
- J Right to not be searched unless the police officer has a warrant.
- J Right to be represented by a lawyer and to be provided a lawyer if you cannot afford to hire one.
- J Right to be released from jail if your bail is paid while you wait for your trial.
- J Right to a fair trial.
- J Right to be presumed innocent until proven guilty.

### *Maintaining Lawful Non-Immigration Status in the U.S.*

As a J-1 Exchange Visitor, you have to meet certain obligations to maintain your legal immigration status while in the U.S. Maintaining lawful status is necessary to receive all the benefits of your J-1 status in the future, such as applying for a change of status if needed. If you do not maintain lawful nonimmigrant status, it can result in problems with immigration and could lead to deportation from the U.S.

To maintain J-1 Trainee/Intern status you must:

1. **Report address and telephone number changes to CETUSA within 10 days.**
2. **Depart the U.S. within the 30 day grace period after your program end date** as indicated on Form DS-2019.
3. **Report departure date and reason to CETUSA** if you plan to leave the U.S. before your original program end date.
4. **Complete training/internship program at Host Company as indicated in Form DS-2019.** You must receive at least 32 hours of training a week. You may not engage in any employment that is not described in your DS-7002 Training Plan.
5. **Report changes to your program to CETUSA** such as, Host Company address, Host Company supervisor, training activities, and dates.
6. **Obtain travel authorization signature before leaving the U.S.** if you plan to return and resume your program. You cannot be away from training/internship activities for longer than 30 consecutive days. (See page 30 for how to obtain this signature from CETUSA.)
7. **Apply and receive extension approval before your end date on Form DS-2019.** Not all are eligible for a program extension. Contact your Program Administrator to find out if you are eligible for an extension or not.
8. **Apply and receive transfer approval before pursuing training/internship activities at a different Host Company.** Transfers are approved on a case-by-case basis.

9. **Complete evaluations provided by CETUSA.** Depending on the length of your training/internship, you may be required to complete a midpoint evaluation halfway through your program along with the final evaluation at the end of your program within a timely manner.

## **ILLNESS AND INJURY HEALTH INSURANCE**

Health care in the U.S. is organized differently from other countries. Health care is not provided by the government; it is privatized. While the U.S. offers excellent health care services, please keep in mind that accident and sickness insurance is not health insurance. Health insurance includes regular check-ups, preventative care, and treatment of ongoing and pre-existing conditions. Accident and sickness insurance is for unexpected illnesses and accidents during your program. Pre-existing conditions and preventative care are not included in this kind of insurance. If you require more regular health care, you will need to find and purchase a health insurance plan in addition to your accident and sickness insurance through CETUSA.

The U.S. State Department requires that Exchange Visitors (J-1s and J-2 dependents) have accident and sickness insurance coverage during the J-1 program in the U.S. Coverage starts and expires on the dates on your Form DS-2019, unless you requested the additional months of pre- or post-program (grace period) insurance coverage. CETUSA's preferred accident and sickness policy meets and exceeds the coverage requirements by the U.S. State Department for the J-1 visa program.

The accident and sickness insurance has several exclusions:

- ) Pre-existing conditions
- ) Vision care
- ) Non-emergency dental care
- ) Treatment of injuries resulting from being a driver of any motor vehicle including a car, motorcycle, moped, ATV, etc.
- ) Treatment of injuries resulting from extreme sports (including but not limited to mountaineering, bungee jumping, hang gliding, water skiing, etc.). Downhill skiing is covered as long as it does not include injuries resulting from racing or competitions.
- ) Treatment of injuries that otherwise would be covered by your Host Company's worker's compensation /liability insurance policy.
- ) Preventative care (such as contraception) is not covered by this insurance. There are some organizations, such as Planned Parenthood, in the U.S. that offer affordable, and sometimes free, contraception, exams, emergency contraception services, and reproductive health information. To find a Planned Parenthood near you visit the following link <https://www.plannedparenthood.org/health-center>

To find a complete list of the exclusions, please review page 2 of the MyInsurance Brochure PDF. You can view the brochure online at <http://www.cetusa.org/wp-content/uploads/2017/10/MyInsuranceBrochure.pdf>.

### *Affordable Care Act (ACA)*

The Affordable Care Act mandates that all individuals who are considered U.S. residents for tax purposes, as defined by the Internal Revenue Service, carry adequate health insurance coverage. Most J-1 exchange visitors are considered nonresidents and are not subject to the mandate. In general, J-1 Exchange Visitors are considered nonresidents if they have been in the United States for less than 5 years. If you have lived in the United States for more than 5 years, or if you are considered a U.S. resident for tax purposes, you must have additional insurance meeting the specific requirements of the Affordable Care Act. Exchange Visitors who are subject to the ACA mandate but fail to comply will be subject to a fine upon filing a tax return.

## *Health Insurance and Worker's Compensation Policy at Your Host Company*

Your Host Company may offer you health insurance as part of your benefits package. Having health insurance would be a good addition to your current coverage. Present the insurance card that offers a better plan for whatever situation you are in. Depending on your condition, it could be that your Host Company's health insurance may offer more coverage than your accident and sickness policy.

Even if your Host Company provides you health insurance you cannot cancel the accident and sickness coverage you purchased through CETUSA. The insurance arranged through CETUSA meets and exceeds the requirements for insurance mandated by the U.S. Department of State and provides coverage specific to being an international Exchange Visitor.

Most Host Companies are required by law to have a worker's compensation policy to cover accidents that may occur in the workplace for their employees. Laws do vary from state to state. If you are injured while completing training/internship activities at your Host Company please let your supervisor and/or the human resources manager know about your injury immediately and inquire about the need to process a claim.

## *Your Illness and Injury Health Insurance*

Since there is no national health insurance, most hospitals are privately owned and health care is usually paid for by private individuals or private insurance companies. With this in mind, you must show proof of having insurance by having your insurance card with you when you receive treatment at any hospital, doctor's office, clinic, etc.

CETUSA is not your insurance company. You are enrolled in an illness and injury health insurance policy with is underwritten by inter Hannover and administered by Olympus Managed Health Care. Please contact Olympus Managed Health Care if you have questions about your medical benefits, how to file a claim, or status of a claim you have filed. Olympus Managed Health Care can also help you find a provider in the preferred provider organization (PPO) network (Aetna).

### **Olympus Managed Health Care**

777 Brickell Ave Suite 410 Miami FL 33131

Email: [interhannover@globalexcel.com](mailto:interhannover@globalexcel.com)

24/7 Customer Service: [OlympusCS@globalexcel.com](mailto:OlympusCS@globalexcel.com)

Toll free number (*in* the U.S.): 833-386-9240\*

Local number (for use *outside* of the U.S.): 786-646-2917\*

\*For help locating a provider 24/7 – for claims related questions Monday – Friday 8 am to 5 pm EST

To receive maximum benefits at a hospital, doctor's office, or clinic you should visit an *in-network provider*. Please know that more detailed information regarding your insurance is available through your MyInsurance Portal.

## *How to Access Your MyInsurance Portal*

After your insurance has been secured, you will receive a notification via email confirming your coverage. At that time you are advised to set up your MyInsurance account and access your insurance ID card by going to the following website:



<http://www.esecutive.com/MyInsurance/>

If you experience difficulties with setting up your MyInsurance account, please notify your CETUSA Program Administrator immediately. Through MyInsurance you can:

- ) Download claims form and review directions of how to submit it
- ) Download your insurance card
- ) View information brochure and insurance conditions

- ) Purchase additional insurance for after your program ends (if you have not done so already)

This is what your insurance card will look like once it is downloaded:

	
<b>Your Name</b>	Rx BIN: 610415 Rx PCN: ADV Rx GROUP: RX9827AA
<b>ORGANIZATION:</b> Council for Educational Travel, USA <b>POLICY #:</b> G800311B <b>AETNA ID:</b> <a href="#">View Details</a> <b>AETNA GROUP #:</b> 863940 - 48 - 100	 This is not Rx Insurance Pharmacist Support: 1-800-364-6331
<b>ER Copay:</b> \$350 (Waived if Admitted) <b>Deductible:</b> \$100	

<b>Member Services</b>	<b>Provider Services:</b>
<b>Outside of the US</b> For Claims and Emergency assistance outside the US, Please Call: 1-786-646-2917	<b>For Eligibility, Benefits, and Pre-Authorizations:</b> 1-833-386-9240
<b>Inside of the US</b> US Helpline: 1-833-366-9240 To Find a provider: <a href="http://aetna.globelexcel.com">http://aetna.globelexcel.com</a>	<b>Medical Claims</b> For claims submission or payment: 1-800-414-0596
<b>General Inquiries</b> For general inquiries including reimbursement, visit: <a href="http://www.esecutive.com/MyInsurance">www.esecutive.com/MyInsurance</a>	Electronic Payer ID: 60054
Form Member Reimbursement Claim Submission: Global Excel Management: 777 Brickell Avenue, #410, Miami, FL 33131	Aetna PO BOX 30259 Tampa, FL 33630-3259
Email: <a href="mailto:InterHansover@globelexcel.com">InterHansover@globelexcel.com</a>	<b>This card does not guarantee benefits. Precertification is required on applicable services.</b>
<b>Pharmacy:</b> Members must pay and file for medication using the claim form found in the MyInsurance portal.	

Be sure to print out this card and always carry it with you while on your J-1 program. Whenever you require medical services at a hospital, doctor's office, or clinic, you will be asked to disclose any health disorders you have had and any medications you are currently taking. This is for your own protection and must be accurately completed. If your medical history is complicated or you are taking regular medications you are advised to have that information with along with your insurance card in case of an emergency.

*If you are on an 18-month program and have paid for grace period insurance, you will find that your insurance card does not have your complete insurance dates reflected. The insurance for your grace period will be secured as your program ends. As your program end date approaches, please check your MyInsurance portal to obtain your insurance card that reflects insurance for the grace period. If you are unable to find a revised insurance card, contact your CETUSA Program Administrator immediately for assistance.*

### *Medical Emergency versus Non-Emergency Medical Attention*

In order to get the best and timely care as possible when seeking medical assistance, it is important to determine the urgency of your medical treatment. The information below explains more about the difference between these two situations, as well as what kind of provider to seek.

#### Medical Emergency

A severe wound, injury or illness that could cause death or permanent disability if not treated quickly. This includes (but is not limited to) a broken bone, uncontrollable bleeding, serious burns, head injury, severe pain (respiratory, abdominal, or heart), seizures, or difficulty breathing. Call 911 if you need immediate medical attention. Refer to pages 25-26 to read about what to expect if you call 911. Below are some provider options you can seek if you have a medical emergency:

- ) **Hospital / Emergency Room (ER)** — seek this option only if you feel your life is threatened or you need advanced treatment due to your current medical state (for example, if you are having difficulty breathing or are unable to move due to severe pain). While it is important never to hesitate when there is a genuine emergency, going to the hospital is expensive and not intended for situations when a call to your doctor or a visit to a walk-in clinic would be sufficient. You may have to pay \$350 if you use an emergency room for something that is not considered serious or life-threatening.

Emergency hospital admissions must be reported to Aetna within 24 hours. Providers, you, or a family member can notify Aetna. Failure to comply may result in a reduction of benefits. You may need to submit a claim form if the hospital is out-of-network or if the insurance company needs additional information in some cases. You can report your emergency room visit by either calling or emailing Ascension.

- J) **Urgent Care Center** — is a walk-in medical clinic open 7 days a week with expanded hours that is able to diagnose and treat a broad spectrum of non-life and limb threatening illnesses and injuries (such as fever, painful urination, sore throat, infections, etc). This is a recommended option if you become ill outside of regular doctor office hours or if your regular physician is not available. You can search for an in-network urgent care clinic by visiting [www.aetna.com/docfind/custom/passport](http://www.aetna.com/docfind/custom/passport) or call 1-800-314-3938 (select telephone prompts available for after-hours emergency assistance).

#### Non-Emergency Medical Attention

If you are sick and your over-the-counter medicine is not helping to improve your condition, that is considered a non-emergency. Examples of non-emergencies include but are not limited to common cold, sore throat, earache, minor headache, sprain or pulled muscle, etc. Typically people make an appointment at a doctor's office or a walk-in health care clinic (such as Planned Parenthood). Walk-in clinics may be able to accommodate your visit without scheduling an appointment ahead of time.

To determine if a doctor or clinic is an in-network provider please call the customer service hotline at 1-800-314-3938 or [visitwww.aetna.com/docfind/custom/passport](http://visitwww.aetna.com/docfind/custom/passport).

You have a \$100 deductible/co-pay. This means that the first \$100 of your medical bill must be paid by you. The insurance will only pay for any amount that exceeds \$100. For example, if you go to a clinic and the cost of your medical treatment is \$250, you will pay \$100. If it is a covered cost, your insurance will pay the rest of the bill (\$150). You should be prepared to pay the deductible at the time of your visit, or you should request to have a bill sent to you at your living address shortly after the visit. Not all clinics may agree to send you the bill at a later time.

If you go to an in-network provider and provide them with your insurance information, most providers will file a claim for you. In the event that the in-network provider does not file a claim, you must do so. You must then file a claim within 60 days of your doctor's visit in order to request reimbursement.

#### *Filing a Claim*

The purpose of filing a claim is to request payment from your insurance company and receive a determination as to what will or will not be covered for your visit, typically for out-of-network providers. You will need to file a claim if you visit an out-of-network provider. To file a claim go to the 'File a Claim' section under Services and Claims in your MyInsurance portal. Download the claims form and complete it. You can send the claim via email or regular mail to Aetna. Be sure you include all bills, receipts, and doctor's notes with your claims submission. Always keep copies of what you send. The more details you can provide about your visit, the better Aetna can determine whether your visit would be fully, partially, or not covered.

Medicine prescribed by a physician is covered by reimbursement only. For reimbursement please send the original prescription, the receipt and a short documentation from the doctor stating that the medicine is necessary for your treatment. Again, always keep copies of what you send to the insurer.

Prescriptions for any pre-existing condition are not covered under your accident and sickness insurance.

#### *Before Leaving your Home Country*

Before you arrive in the U.S. it is a good idea to schedule an appointment with a doctor, dentist, eye specialist, etc. in order to make sure you are in good health. If possible, have a dental exam because non-emergency dental work is not included in your J-1 accident and sickness insurance policy. Dental care is expensive in the United States.

If you require medicine regularly, wear eyeglasses or contact lenses, bring a copy of your signed prescription with you to the U.S. just in case. You'll need to contact the insurer to see if your prescription would be

accepted in the U.S. or not. Most likely it will not as it will be considered a pre-existing condition. We highly recommend that you bring extra contact lenses or eyeglasses with you to the U.S.

## *Glossary*

1. **Pre-existing condition:** A pre-existing condition means an injury, sickness, disease, or other condition that you had symptoms of or were seen by a doctor within the 6-month period before your coverage start date. Your condition may also be considered pre-existing if you saw a doctor or had your medication dosage adjusted for the condition during the 6-month period before your coverage start date. If you have a condition that is stable, controlled entirely by medication and have not seen a doctor or have not had your dosage adjusted within the 6-month period before your coverage start date, your condition is not considered a pre-existing condition.
2. **Deductible/Co-Pay:** The deductible is a specified amount of money that the insured (you) must pay before an insurance company will pay a claim (i.e., your medical bill). Your deductible is \$100 per visit. For an emergency room visit, the deductible is \$350.
3. **Claim:** A claim is a detailed invoice that your health care provider (such as your doctor, clinic, or hospital) sends to your insurance company. This invoice shows exactly what services you received.
4. **In-network provider:** Hospitals, doctor's offices, and clinics that have agreed to the discounted rates of Aetna. If you visit an in-network provider, then most likely your visit will be covered (after you pay the deductible) and the provider will bill your insurance directly. Typically you will pay less if you see an in-network provider.
5. **Out-of-network provider:** Hospitals, doctor's offices, and clinics that have not agreed to the discounted rates from Aetna and will typically cost you more money. If you use an out-of-network provider, you may have to pay the bill yourself and submit a claim afterwards. It is not guaranteed that you will be reimbursed.

## **MONITORING YOUR PROGRAM IN THE U.S.**

**Monthly Check-Ins** — Once a month (typically on the 10th or the business day before if the 10th falls on a weekend) you will receive a monthly check-in, which is a survey from CETUSA. While the content of each survey varies, the purpose of it is to provide you with information about American culture, share activities or volunteer events that are taking place in the U.S., and ask questions to help you reflect about what you are experiencing in the U.S. We hope you take 15 minutes out of your busy schedule to complete each survey meaningfully and on time. We care about you and your well-being. We are eager to know how your program experience is going. Your feedback is important to us.

**Midpoint/Final Evaluation** — Halfway through and at the end of your program, you and your supervisor will receive a Midpoint and Final Evaluation. To maintain good standing on program, it is required that both you and your supervisor complete and return both evaluations to CETUSA in a timely manner. Please take the time to complete each evaluation meaningfully. Once you complete your section we suggest you meet with your supervisor to discuss your progress and expectations moving forward. Your feedback is important to us. After you and your supervisor finish the evaluation, both you and your Host Company supervisor must sign and date the last page before sending it to CETUSA for review.

**A recommendation letter** is a document that, upon your request, your supervisor writes to endorse your skills, achievements, characteristics, and aptitude in your chosen career field. You should request a recommendation letter from your supervisor before you leave the U.S. A good time to request this letter is when you complete the final evaluation. You can present a recommendation letter to a future employer. This kind of letter is very useful to have and can be a strong testament to your J-1 program.

## **CHANGES TO YOUR PROGRAM**

It is important to understand the restrictions and limitations of changing your J-1 Trainee/Intern Program. Changes must be requested by you and CETUSA must always approve any changes before they can be



allowed into your program. If your program was arranged by an agency, they must be involved in the process as well.

### *Program Extension*

Not all J-1 program participants are eligible for an extension. You may be eligible for an extension if you meet the following criteria, depending on if you are a Trainee or an Intern. You are not allowed to exceed the maximum duration allowed for each program category.

Program extensions must be requested by you and approved by CETUSA. Program extensions require a modified DS-7002 Training Plan showing a progression in learning (that is different and more advanced than what you were doing previously) and a letter from you explaining your desire for the extension. A program extension does incur a fee and requires documentation from you and the Host Company. You must submit the extension request to your CETUSA Program Administrator at least four weeks before the end date indicated on your Form DS-2019. A program extension request cannot be processed after the last day of your program.

A program extension will extend your program dates, **but not your J-1 visa**. You are not required to get a new visa and can remain in the U.S. to complete your program extension. If you have plans to leave the U.S. during your program extension period, you will be required to schedule a visa interview in your home country and obtain a new J-1 visa before you will be allowed entry back into the U.S. Please keep this in mind as you make your travel arrangements in order to allow yourself enough time to obtain a J-1 visa.

### *Transferring to a Different Host Company*

We strongly discourage changing Host Companies during the course of your program. It is important to handle yourself in a professional manner if any problems arise at your Host Company. We advise you to try to resolve conflicts directly with your immediate supervisor, but if the problem/conflict reaches beyond your comfort zone or boundaries, CETUSA is always available to be a mediator and here to help resolve your issues to the best of our ability. Contact your CETUSA Program Administrator if you are unsure of how to handle a problem/concern at your Host Company.

However, we understand that there are instances when it may be necessary. If you feel that you are not receiving the career advancement program that was agreed to in your DS-7002 Training Plan due to abnormal or unsatisfying situations (including, but not limited to dangerous and unsuitable Host Company conditions; harassment, violent behavior, threats or bullying; incidents involving the criminal justice system; training hours and stipend violations; sexually related incidents or abuse; inappropriate training activities) you should contact your CETUSA Program Administrator immediately to consult with them regarding the best course of action.

Transferring between Host Companies does incur a fee and requires documentation from you and the Host Company you are transferring to.

### *Ending your Program Early*

If you need to return home early, first notify your CETUSA Program Administrator. You will be asked for a written explanation about your decision, a copy of your completed Final Evaluation and a copy of your flight information out of the U.S. to end your program in good standing. If your program is shortened by at least 15 days, then you will receive a revised Form DS-2019 that reflects your shortened end date.

**If you reduce your program duration, your grace period will be automatically adjusted according to your new program end date. Do not overstay your legal grace period!**

### *Withdrawal of Sponsorship*

In cases where a program participant willfully and knowingly violates CETUSA program rules, U.S. government/immigration laws, or the Host Company's rules, CETUSA reserves the right to withdraw

sponsorship. Withdrawal of sponsorship requires the completion of the Final Evaluation and immediate departure from the U.S.

### *Repeat Program Participation*

It is possible to do another training or internship program with CETUSA after you complete your current program in good standing. Completing your program in good standing means that you have submitted the final evaluation and exited the U.S. by the end of your 30 day grace period. If you do another J-1 training or internship program with CETUSA, your new Training Plan must be different or more advanced than what you did during your first J-1 program.

If you are no longer eligible as an Intern or if you are eligible for the J-1 program as a Trainee, you must wait at least two years before you are eligible to reapply with CETUSA for J-1 visa sponsorship.

If you are subject to the 212(e) rule, you must fulfill this requirement by returning to your home country for a cumulative period of at least two years before you are able to apply for J-1 sponsorship with CETUSA.

## **CETUSA CONTACT INFORMATION**

You are welcome to contact the CETUSA program office regarding any issues or questions you may have. We are happy to help you. Please remember you must contact us within 72 hours after you arrival and provide us with your local U.S living address and contact telephone number. **By U.S. federal law, if at any time your U.S. living address changes, you must notify your CETUSA Program Administrator within 10 days.** If your Host Company moves to a different address, you also must inform CETUSA right away so we can update your SEVIS record accordingly.

### *Office Hours and Website*

Monday through Friday

Hours: 8 am - 5 pm (PST/PDT)

Toll Free: 1 (888) 423-8872 -or- 1 (949) 940-1140

Website: [www.cetusa.org](http://www.cetusa.org)

CETUSA Emergency Hotline: 1-877-261-6576

**\*The CETUSA emergency hotline number is available 24 hours a day, 7 days a week. In the event of an emergency call this number and leave a message. A CETUSA representative will respond as soon as they are able. Please leave a detailed message and the phone number where you may be reached.**

### *Program Staff*

Program Director - Kevin Watson – [kevin@cetusa.org](mailto:kevin@cetusa.org)

Program Manager - Olivia Grigorjeva – [olivia@cetusa.org](mailto:olivia@cetusa.org)

Program Administrator – Valerie Reyes - [valerie.reyes@cetusa.org](mailto:valerie.reyes@cetusa.org)

Program Administrator – Maria Virnig - [maria.virnig@cetusa.org](mailto:maria.virnig@cetusa.org)

Program Administrator – Lindsay Beg - [lindsay.beg@cetusa.org](mailto:lindsay.beg@cetusa.org)

Program Administrator – Gwen Retterer – [gwen.retterer@cetusa.org](mailto:gwen.retterer@cetusa.org)

### *Mailing Address*

CETUSA (Council for Educational Travel, USA)

220 W Champion St. #260

Bellingham, Washington 98225 USA

## **APPENDIX**

### *J-2 Dependent(s)*

If a J-2 dependent(s) wish to accompany you to the U.S., please review and consider the following:

- J J-2 applicant(s) must also purchase insurance offered by CETUSA.
- J The J-1 visa holder must provide confirmation of sufficient funds of at least \$500 a month, apart from his/her own proof of funds requirement, to cover a J-2 dependent's U.S. living expenses.
- J The required J-2 dependent application documents are:
  - o Spouse: Passport and marriage certificate (translated if needed)
  - o Child: Passport and birth certificate (translated if needed)
- J The J-2 dependent(s) must also schedule and attend a visa interview in order to obtain a J-2 visa. However, a J-2 is not required to pay the SEVIS fee.
- J J-2 visa employment in the U.S. is optional. It is not guaranteed and requires an additional filing and fee payment to the United States Immigration and Naturalization Services (USCIS) in order to obtain an Employment Authorization Card (EAD). The following link helps to explain this process:  
<https://www.immihelp.com/j1-visa/j2-visa-ead-work-permit.html>
- J J-2 status in the U.S. ends at the same time as the J-1 status ends. A J-2 visa holder may not remain in the U.S. without the J-1 for any extended period of time. If the J-1 visa holder is subject to the two-year home residence requirement, the J-2 will also have to comply with that requirement.

### *Section 212(e): Home-Country Physical Presence Requirement*

Section 212(e) refers to a two-year home-country physical presence requirement that applies to some J visa holders. As a current or past exchange visitor (J-1) visa holder, you are subject to the two-year home-country physical presence requirement, also known as the foreign residence requirement under U.S. law, for one or more of the following reasons:

- J **Government funded Exchange Program** — You participated in an exchange program that was funded in whole or in part by a U.S. government agency, your home country's government, or an international organization that received funding from the U.S. government or your home country's government.
- J **Specialized Knowledge or Skill** — You participated in an exchange program involving an area of study or field of specialized knowledge that has been designated as necessary for further development of your home country and appears on the Exchange Visitor Skills List for your home country.
- J **Graduate Medical Education/Training** — You participated in an exchange program to receive graduate medical education or training.

To view your country's Exchange Visitor Skills List check the below website:

<https://travel.state.gov/content/visas/en/study-exchange/exchange/exchange-visitor-skills-list.html>

The Consular Officer conducting your visa interview will mark on your Form DS-2019 if you are subject to the 212(e) rule and it will also appear on the J-1 visa sticker in your passport.

If rule 212(e) applies to you, you are required to fulfill this requirement by returning to your home country for a cumulative total period of at least two years. You are not prohibited from travelling to the U.S., but until you have fulfilled the two-year home-country physical presence requirement, you are not permitted to do any of the following:

- J **Change status** while in the United States to the nonimmigrant categories of temporary worker (H) or intracompany transferee (L);
- J **Adjust status** while in the United States to immigrant visa/lawful permanent resident status (LPR);
- J **Receive an immigrant visa** at a U.S. Embassy or Consulate; or
- J **Receive a temporary worker (H), intracompany transferee (L), or finance (K) visa.**

- J) There is a provision in U.S. law for a waiver of this requirement by the Department of Homeland Security (DHS), U.S. Citizenship and Immigration Services (USCIS), when applied for by the former exchange visitor and recommended by the Department of State, Waiver Review Division. Click the below link to find out more information about the 212(e) waiver.

<https://travel.state.gov/content/visas/en/study-exchange/student/residency-waiver/eligibility.html>

*Cost of Living Comparison between Los Angeles, California and New York City, New York*

	Los Angeles, CA	New York, NY
<b>Restaurants</b>		
Meal, Inexpensive Restaurant	15.00 \$	20.00 \$
Meal for 2 People, Mid-range Restaurant, Three-course	60.00 \$	75.00 \$
McMeal at McDonalds (or Equivalent Combo Meal)	7.44 \$	8.00 \$
Beer (1 pint draught)	6.00 \$	6.50 \$
Cappuccino (regular)	4.06 \$	4.21 \$
Coke/Pepsi (11.2 oz small bottle)	2.00 \$	1.95 \$
Water (11.2 oz small bottle)	1.62 \$	1.55 \$
<b>Markets</b>		
Milk (regular), (1 gallon)	3.81 \$	3.94 \$
Loaf of Fresh White Bread (1 lb)	2.77 \$	2.96 \$
Rice (white), (1 lb)	2.14 \$	3.23 \$
Eggs (regular) (12)	2.98 \$	2.91 \$
Local Cheese (1 lb)	5.25 \$	5.48 \$
Chicken Breasts (Boneless, Skinless), (1 lb)	4.76 \$	4.78 \$
Beef Round (1 lb) (or Equivalent Back Leg Red Meat)	6.02 \$	6.11 \$
Apples (1 lb)	1.77 \$	2.43 \$
Banana (1 lb)	1.04 \$	1.08 \$
Tomato (1 lb)	1.67 \$	2.13 \$
Potato (1 lb)	1.17 \$	1.31 \$
Onion (1 lb)	0.96 \$	1.37 \$
Lettuce (1 head)	1.34 \$	2.15 \$
<b>Transportation</b>		
One-way Ticket (Local Transport)	1.75 \$	2.75 \$
Monthly Pass (Regular Price)	100.00 \$	121.00 \$
Taxi Start	3.00 \$	2.50 \$
Taxi 1 mile	2.70 \$	2.50 \$

Gasoline (1 gallon)	3.00 \$	2.60 \$
2011 Hyundai Elantra (Used Car on Craigslist)	6,900 \$	7000 \$
Toyota Corolla 1.6l 97kW Comfort (Or Equivalent New Car)	20,358.81 \$	19,792.71 \$
<b>Utilities (Monthly)</b>		
Basic (Electricity, Heating, Water, Garbage) for 915 sq ft Apartment	128.19 \$	127.12 \$
Internet (60 Mbps or More, Unlimited Data, Cable/ADSL)	53.10 \$	58.51 \$
<b>Sports And Leisure</b>		
Fitness Club, Monthly Fee for 1 Adult	44.03 \$	71.23 \$
Tennis Court Rent (1 Hour on Weekend)	10.70 \$	42.00 \$
<b>Clothing And Shoes</b>		
1 Pair of Jeans (Levis 501 Or Similar)	46.62 \$	53.78 \$
1 Summer Dress in a Chain Store (Zara, H&M, ...)	37.77 \$	41.50 \$
1 Pair of Nike Running Shoes (Mid-Range)	75.98 \$	88.17 \$
1 Pair of Men Leather Business Shoes	93.14 \$	112.63 \$
<b>Rent Per Month</b>		
Apartment (1 bedroom) in City Center Craigslist	1,700.00 \$	2,000.00 \$
Apartment (1 bedroom) 30 min - 1 hour Outside of Center Craigslist	1,375.00 \$	1,675.00 \$
Apartment (2 bedrooms) in City Center Craigslist	2,400.00 \$	2,500.00 \$
Apartment (2 bedrooms) 30 min - 1 hour Outside of Center Craigslist	1,950.00 \$	1,400.00 \$

### *Budget Table*

The following is a sample on the next page is a monthly budget that you can use to calculate your own budget. It is crucial that you have extra money available in your savings while you are in the U.S. There may be times when you spend more money than you meant to, which means that you may need to use money from your savings to pay necessary bills or other purchases. If you end up using more money than you have available do not panic. Please contact a family member to request that they provide you with enough money to live until your next paycheck or ask if they will be able to help support you financially for the rest of your program. If you continue to experience financial difficulties while on your program please contact your Program Administrator.

My Monthly Budget for

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Category	Monthly Budget
<b>INCOME:</b>	
<b>Stipend/Income</b> Paycheck, allowance	\$
<b>Other</b> Gift, savings account, scholarship, etc	\$
<b>INCOME SUBTOTAL</b>	\$
<b>EXPENSES:</b>	
Housing	
Rent (Shared housing)	\$
Electric	\$
Water, Sewer and Garbage	\$
Internet	\$
Cable/Satellite	\$
Cell Phone Plan	\$
Other (Furniture, router, laundry / dry cleaning etc.)	\$
Transportation	
Bus/Metro Pass	\$
Rideshare/Taxi	\$
Gasoline	\$
Car Insurance	\$
Other	\$
Food and Necessities	
Groceries	\$
Dining Out	\$
Household Items (cleaning supplies, toilet paper, etc.)	\$
Personal	

Clothing	\$
Hair Care	\$
Medical Expenses	\$
Other	\$
<b>Activities</b>	
Gym Membership	\$
Celebrations (birthdays, holidays, gifts, etc.)	\$
Entertainment (movie, concert, bowling, etc.)	\$
Travel/Vacation	\$
Other	\$

## **CETUSA TERMS AND CONDITIONS**

1. I accept and agree to participate in an internship or training program only at the Host Company indicated as the site of activity on my Form DS-2019.
2. I accept and agree to not accept employment outside of my internship or training program.
3. I accept and agree to call and notify my Host Company in advance if I am ill or have an emergency and cannot be present at the Host Company as scheduled.
4. I accept and agree that vacation or time off must be approved by the Host Company. I accept and agree to make any such requests at least 2 weeks in advance or as stipulated by my Host Company policy.
5. I accept and agree that I may not remain outside the U.S. for a period exceeding 30 days during my program. I understand that after 30 days I may not be granted re-entry to the U.S. on my J-1 visa.
6. I accept and agree that my participation on program is to be continuous throughout the duration of program. If my program is interrupted for 30 consecutive days for any reason (including, but not limited to termination by or resignation from the Host Company, Host Company hardship or closure, and medical emergency of myself or family) CETUSA will end my sponsorship and request my departure from the U.S.
7. I accept and agree to report abnormal or unsatisfying situations immediately to CETUSA by phone or email. Some examples of abnormal or unsatisfying situations include, but are not limited to, dangerous and unsuitable living conditions; harassment, violent behavior, threats or bullying; incidents involving the criminal justice system; unsuitable Host Company conditions; training hours and stipend violations; sexually related incidents or abuse; serious medical issues; and inappropriate training activities.
8. I accept and agree to submit the monthly check-in surveys, midpoint and final evaluations in a timely manner.
9. I accept and agree to answer all communication requests from CETUSA in a timely manner.
10. I accept and agree to contact CETUSA with any concerns or issues I may have in relation to my DS-7002 Training Plan, program or visa.

11. I accept and agree to request CETUSA's approval for any changes that may be made to my DS-7002 Training Plan or Host Company. Making any changes to my program without CETUSA's approval can be grounds for termination of my J-1 visa sponsorship and my immediate return, without financial reimbursement, to my home country.

12. I accept and agree that there is no guarantee of approval from CETUSA for alternative training or internship opportunities if my training or internship is terminated for any reason at my original Host Company.

13. I accept and agree to be responsible for locating a new Host Company if, for any reason, my training or internship at my original Host Company ends earlier than the end date on the Form DS-2019, or my Host Company becomes unfit to host my CETUSA sponsored program, and I wish to continue my training or internship program elsewhere.

14. I accept and agree to follow all Host Company, CETUSA, State, and Federal laws/rules.

15. I accept and agree to contact CETUSA if I have any questions about contracts related to my internship or training, housing and other program-related documents requiring signatures that may arise during the course of the program.

16. I accept and agree to participate in training or internship activities only during the dates specified on my Form DS-2019. I will make every effort to begin my program on the start date indicated on my Form DS-2019.

17. I accept and agree that the purpose of my 30-day grace period before my J-1 program begins is to acclimate to my new surroundings and/or secure living accommodations. I understand that the purpose of my 30-day grace period after my J-1 program is completed is to settle my affairs and prepare to return to my home country. I understand I am not authorized to pursue my J-1 training/internship activities during my grace periods.

18. I accept and agree to abide by the rules of the 30-day grace period before and at the end of my program, unless otherwise indicated on my I-94, determined by the U.S. Customs and Border Protection officer at the time of my arrival. I will arrive in or depart from the U.S. within this 30-day grace period. While I may travel in the U.S. during each grace period, I understand it is not recommended that I travel outside of the U.S. as I may not be permitted re-entry. In the event of a program termination, a grace period does not apply and I will be required to depart the U.S. immediately.

19. I accept and agree that per the Department of State regulations my program may not be extended past 12 months if I am an Intern or hospitality Trainee, or past 18 months if I am a Trainee in any other category.

20. I accept and agree that per the Department of State regulations Agriculture, Forestry and Fishing, and Hospitality and Tourism programs cannot be extended beyond 12 months.

21. I accept and agree that I have read, understood, signed and submitted the Participant Handbook.

22. I accept and agree that I will read the CETUSA Pre-Departure and Arrival Orientation Guides and I will complete, sign and submit the Arrival Orientation Guide Quiz to show my understanding of program rules. I will submit the Arrival Orientation Quiz within one week of arrival.

23. I accept and agree to wait to receive my passport with my J-1 visa stamp before booking my flight to the U.S.

24. I accept and agree that I will read the insurance brochure and create an insurance account as instructed. If I have any questions about my insurance, I will contact CETUSA immediately.



25. I accept and agree to notify CETUSA that I have arrived safely to the U.S, provide a temporary or permanent living address, and a phone number where I may be reached. I will check in with CETUSA no later than 72 hours after arrival in the U.S., either by phone or email. If I fail to notify CETUSA of my arrival and U.S. living address within 30 days of my program start date my program may be automatically cancelled.

26. I accept and agree to inform CETUSA within 10 days of any change in my living address or contact information. I understand that this is required by U.S. federal law and Department of State regulations.

27. I accept and agree that having CETUSA's sponsorship does not guarantee my J-1 visa application approval. The decision regarding my visa is determined solely by the U.S. Embassy or Consulate after my visa interview.

28. I accept and agree to all costs I incur while on program. I have been advised of all program-related fees. Any questions regarding program fees have been asked and fully answered.

29. I accept and agree to apply for and obtain a social security number (SSN) within 7-10 days after arrival in the U.S. if I am receiving a stipend. If I already have a SSN, I do not need to re-apply for a new number assignment and I will bring my card with me.

30. I accept and agree that CETUSA includes mandatory insurance that is part of my program fees. This insurance meets and exceeds the U.S. Department of State's insurance requirements for J-1 visa holders. I am covered during the training/internship dates as outlined on my Form DS-2019. If I decide to arrive or remain in the U.S. during my grace periods, I may purchase additional insurance directly by accessing MyInsurance portal. Insurance coverage is mandatory from my program start date through my program end date. It does not include coverage during either grace period unless I purchase it separately.

31. I accept and agree that without my approval CETUSA is restricted in its access to certain medical information or records in the event that I have an accident or illness during my program. This is due to the U.S. Government's Health Insurance Portability and Accountability Act (HIPAA).

32. I accept and agree that my insurance does not include coverage for pre-existing conditions, which are defined as illnesses for which you have a medical history prior to your arrival in the U.S. on a J-1 program. Additional coverage may be necessary if I have a pre-existing condition.

33. I accept and agree to retain a written report of any health conditions and prescription medication in English, which I can present to doctors when seeking emergency treatment.

34. I accept and agree that program sponsorship will be ended should I become pregnant or if I marry while under J-1 sponsorship.

35. I accept and agree that there are other sponsors available for this program and have voluntarily chosen CETUSA.

36. I accept and agree to hereby release CETUSA, its officers, Board of Directors, employees, and agents from any and all current and future claims, charges, costs, and/or causes of action for loss of property, personal injury, illness, accident, or death sustained for the duration of my Trainee/Intern visa program, whether covered by insurance or not.

37. I accept and agree to be responsible for any loss, damage, or injury caused by me while on the Trainee/Intern J-1 visa program.

38. I have researched my Host Company and am confident that the DS-7002 Training Plan is suitable to my educational and professional ambitions and will enhance my current skills and knowledge.

39. I accept and agree to allow CETUSA to release any information provided in this application for the successful administration of my program. Release of information may be in the form of photocopy, electronic transfer and/or verbal communication. I grant CETUSA permission to use photographs, videos, quotes and testimonials related to my program experience for promotion or publicity of CETUSA programs.

40. I accept and agree that I have been advised to estimate the amount of funds to be received as a stipend, personal savings, and/or family support, and to create a budget for monthly and annual living expenses while in the U.S.

41. I accept and agree to prove that I will be able to sustain myself financially for the duration of my program, including the initial \$2,000 start-up funds, and \$1,500 per month (including any possible stipend) while on program.

42. I accept and agree to be responsible for any additional fees incurred due to a CETUSA-approved program extension or Host Company transfer.

43. I accept and agree that I may be subject to the Department of State's Two-Year Home-Country Physical Presence Requirement as determined at the time of my visa interview.

44. I accept and agree that the submission of this application does not constitute CETUSA sponsorship approval; only after submission of the completed application, supporting documents, interview and full payment of fees, will CETUSA notify me of my program sponsorship decision.

45. I accept and agree that CETUSA is available for assistance with locating housing for the duration of my program and any leads provided by CETUSA are merely suggestions, not endorsements. It is my responsibility to secure housing, and (1) fully read and understand any rental agreement before signing, (2) not exchange money between myself and the landlord prior to signing the rental agreement, and (3) document all rental/deposit payments.

46. I accept and agree to not violate tenant laws and to accept costs involving housing, the rental agreement and all other living expenses.

47. I accept and agree to prioritize my safety over the financial considerations of paying extra for transportation or housing expenses. Some examples of this include but are not limited to paying for taxi or rideshare versus public bus or subway if I feel the public bus or subway is unsafe, renting more expensive housing if the least expensive housing is in an unsafe neighborhood. Safety first.

48. I accept and agree that failure to comply with the above terms and conditions, J-1 Trainee/Intern program rules or federal, state or local laws can be grounds for termination of my J-1 visa program and requires my immediate return to my home country.

## **ACKNOWLEDGEMENT AND RECEIPT OF PARTICIPANT HANDBOOK**

I acknowledge that I have received the J-1 Trainee/Internship Program Participant Handbook from CETUSA. I also acknowledge that I have had the opportunity to read, understand and ask a CETUSA Program Administrator questions prior to completing the CETUSA application. I further acknowledge and understand that I am obligated to know and comply with all applicable obligations, rules and conditions contained within this Participant Handbook.

\_\_\_\_\_  
Participant Signature

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Date

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