



**Participant Handbook  
2008**

# Welcome to the Intrax Work Travel Program

Intrax Work Travel is excited to be your sponsor on the J1 Work and Travel program. It is our goal to help you help yourself make your J1 Work and Travel experience a very successful one. As a J1 Work and Travel participant, you have been chosen to receive the very special opportunity to visit the U.S., meet new people, practice your language skills and learn about the culture while working in an American company. In turn, in the true nature of a cultural exchange program, your participation will enrich the lives of the people you meet by giving them the opportunity to learn about you, your culture and your country.

Your time in the United States will be filled with opportunities to make new friends, learn new skills, overcome new challenges, help you gain independence and prepare you for the future in a world that will be increasingly dependent on international cooperation and cross-cultural understanding. In order to fully realize the benefits of the program, please read this handbook carefully. It contains important information you will need for a successful visit in the United States.

The Intrax Work Travel team welcomes you to the program and we look forward to talking with you and hearing about all your experiences and adventures.

Sincerely,

The Intrax Career Development Team

# Important Contact Information

INTRAX WORK TRAVEL	
Telephone	1-888-224-0450 (toll free, within the U.S.)
	1-415-434-5440 (outside the U.S.)
Fax	1-415-434-5430/5435
Mail	Intrax Work Travel 600 California Street Fl 10 San Francisco, CA 94108
Email	iwtsupport@experienceintrax.com
Website	www.experienceintrax.com

GOVERNMENT OFFICES	
SOCIAL SECURITY ADMINISTRATION	
Telephone	1-800-772-1213 (toll free)
Website	www.ssa.gov
U.S. CITIZENSHIP AND IMMIGRATION SERVICES (USCIS)	
Telephone	1-800-375-5283 (toll free)
Website	www.uscis.gov
INTERNAL REVENUE SERVICE (IRS)	
Telephone	1-800-829-1040 (toll free)
Website	www.irs.gov

## ADDITIONAL RESOURCES

### DIRECTORY OF FOREIGN EMBASSIES AND CONSULATES IN THE U.S.

Website	<a href="http://www.embassy.org">www.embassy.org</a>
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### TAX FILING AND REFUNDS

Website	<a href="http://www.stconsulting.info">www.stconsulting.info</a>
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Congratulations, you are going to the United States to participate on a great adventure with the Intrax Work Travel program. In order to make your experience as successful as possible there are a lot of things you are going to have to know and do! Your experience depends on YOU! Intrax Work Travel wants to help you make your experience a great success so we have created this Participant Handbook full of invaluable information about everything you need to know from how to apply for your Social Security card to how to get your tax money back.

Being a participant in this program, along with being a huge honor, is also a very big responsibility. As a Work and Travel participant you are required to follow Intrax Work Travel J1 rules and regulations. These rules and regulations are clearly stated in the Intrax Work Travel Terms and Conditions you signed when enrolling on the program. Failure to follow these rules and regulations will result in termination from the program and future difficulties obtaining visas to the U.S. On the other hand, following these simple rules and regulations will help assure your success on the Intrax Work Travel program.

As you know by now, Intrax offers two main services, our Independent Service and our Premium Service. The following rules and regulations apply to all participants on the Intrax Work Travel program. Please read the following section carefully to make sure you understand your commitments as a participant on the Intrax Work Travel program.

## 10 Simple Rules and Regulations for Success - Premium and Independent Service Participants

Rule 1	Apply for your visa using the information provided by your local representative and the information enclosed in your Intrax Personalized DS-2019 Packet. Inform your local representative immediately upon learning of visa denial or approval.
Rule 2	Report your travel and housing information 2 weeks prior to arrival or risk losing your visa. Plan to arrive a few days prior to your job start date.
Rule 3	Bring important documents: passport with valid J1 Work Travel visa, DS-2019, Intrax Work Travel Identification Card AND make copies of all your documents.

Rule 4	Bring \$1000 in cash or travelers' checks with you on the plane - this does not include additional money needed for transportation and accommodation.
Rule 5	Check In with Intrax within 7 days after arrival by completing the on line form ( <a href="http://www.experienceintrax.com">www.experienceintrax.com</a> ). Failure to do this can result in dismissal from the program. Dismissal from the Intrax Work Travel program means that you will be out of status on the program, you will no longer have health insurance, your visa will be cancelled, you must leave the country immediately and you will face future difficulties trying to obtain any visa to the U.S.
Rule 6	Apply for your Social Security Card 10 days after you check in with Intrax. Get a receipt of application from the Social Security Officer.
Rule 7	If you change your U.S. address you must inform Intrax Work Travel via phone or email. Failure to do this will result in dismissal from the program. Dismissal from the Intrax Work Travel program means that you will be out of status on the program, you will no longer have health insurance, your visa will be cancelled, you must leave the country immediately and you will face future difficulties trying to obtain any visa to the U.S.
Rule 8	Make sure you complete your tax documents carefully to ensure that you don't pay too much tax. Follow the information provided in the Intrax handbook and online resources.
Rule 9	Report to the employer listed on U.S. address section of your DS-2019 form. If you wish to change your employer or your housing you must contact Intrax Work Travel immediately to obtain the necessary approval, instructions and paperwork. Permission to change your employer or housing must be given by an Intrax Work Travel representative and is granted only after thorough review. Failure to do this could result in dismissal from the program.
Rule 10	Keep a POSITIVE attitude and have a GREAT time.

# Intrax Work Travel Services for Success

- √ Sponsorship allowing you to work legally in the U.S. for up to 4 months
- √ DS-2019 form - Certificate of Eligibility
- √ Option of job placement assistance
- √ Assistance with legal documents and J1 visa
- √ Pre-Departure Orientation
- √ Intrax Online Participant Handbook and Support Resources
- √ Intrax Work Travel Participant ID Card
- √ On going program assistance
- √ Toll free customer service telephone number
- √ 24-hour emergency assistance
- √ Insurance coverage for 18 weeks
- √ An option for an additional month of health insurance

Now that you know the simple rules and regulations you will need to follow and all the services Intrax Work Travel offers to help you make your program a success, your next responsibility is to take the appropriate Steps to Success. Following the Steps to Success table you will find important instructions on exactly what you will need to do in order to be a success on the Intrax Work Travel program.

Note: Information subject to change.

# Steps to Success

Step 1	Getting your Intrax Personalized DS-2019 Packet and applying for your visa!
Step 2	Preparing for your program!
Step 3	Securing safe suitable housing!
Step 4	Telling your local agency your travel arrangements!
Step 5	Packing properly and making copies of your documents!
Step 6	Bringing enough money!
Step 7	Entering the U.S.!
Step 8	Checking In with Intrax Work Travel!
Step 9	Applying for your Social Security Card!
Step 10	Reporting to your employer!
Step 11	Completing tax documentation!
Step 12	Paying your taxes!
Step 13	Keeping your commitments - staying at your job and housing!
Step 14	Changing your job (with approval)!
Step 15	Changing your housing (with approval)!
Step 16	Getting a second job (with approval)!
Step 17	Using your medical insurance and maintaining your health!
Step 18	Dealing with an emergency!
Step 19	Dealing with general issues!
Step 20	Going home!

## Step 1 - Getting Your Intrax Personalized DS-2019 Packet and Applying for Your Visa!

By now you should have received your Intrax Personalized DS-2019 Packet which contains valuable information you will need to succeed on this program. In the Intrax Personalized DS-2019 Packet you should have the following documents:

- √ DS-2019
- √ Intrax Work Travel Participant Identification Card
- √ Medical Insurance Card

If any of the above documentation is missing, please consult your local agency. They will assist you in applying for a visa.

## Step 2 - Preparing for Your Adventure!

Congratulations, you have gotten your visa! Now you have to prepare to live in the United States and start making travel plans.

All successful travelers know that being prepared is one of the most important aspects of a successful traveling adventure. One of the best ways to be prepared is research, research, research. Research not only helps make you better prepared but it can also save you lots of money and loads of time. The United States is a very big country with a tremendous amount of diversity in people, climate, geography, etc. Its important you are prepared for where you are going and what you are going to do.

Modern travelers, like you, have the advantage of the Internet. The Internet provides Work and Travel participants with the opportunity to research everything from plane tickets to housing to cheap travel deals. Just log on and search key words like "Virginia Beach" or "Wisconsin Dells", it's as simple as that. The Appendix of this Participant Handbook provides some useful website addresses for general research but it is up to you to search websites for the area of your destination.

Another great source of information and money saving tips are travel guide books. Guide books can be written for specific U.S. States like California or Florida but they can also be more general, for instance there can be a book about the West Coast of the U.S. or about National Parks. If you don't wish to purchase a book, it can be helpful to go to your local library and photocopy chapters that interest you. The Appendix of this Participant Handbook provides some useful travel guidebooks.

### Step 3 - Securing Safe Suitable Housing!

Intrax participants are required to have secured housing prior to departure to the US. Finding an affordable place to live is one of the biggest challenges for all participants on the Work and Travel program. In order to assure that you have a place to live, it is important that you make all housing arrangements prior to coming to the U.S. How a participant can secure housing will vary depending on whether he/she is on the Premium or Independent Program.

#### Premium Participants

All Premium Participants are provided at least one housing option. This housing option is either arranged by the employer or Intrax staff. Although Intrax or your employer arranges housing for you, there often additional steps you must take in order to secure the accommodations. These additional steps sometimes require you to send a housing deposit or complete a housing agreement by a certain date prior to your arrival. Instructions on what you need to do will be supplied in your Placement Confirmation Form (PCF) but it is up to you to take these final steps to secure your accommodation.



Make sure that you pay all required housing deposits and complete all required forms and agreements by the specified deadlines or you risk having no place to live AND no job.

Why is housing arranged by Intrax sometimes more expensive than housing I can find myself?

Housing that is arranged in advance by Intrax or one of your employers is sometimes more expensive than housing you may find when you get to the US for three main reasons. The first reason is because it has been arranged in advance. Much like when you go on holiday and book accommodation in advance it may cost more than if you wait until after you arrive. However, if you wait until you arrive you risk the possibility of having nowhere to live. The second reason is because the accommodation is arranged for a short period of time only. For most places in the US in order to obtain the cheapest rate for housing you must rent for at least one year. Anything less than one year will be more expensive. For instance staying in a hotel for just one day may cost you \$100 but renting a shared room for one month may only cost \$400. The third reason is because the housing that is arranged is located in a safe location closer to your employer than less expensive housing.

In certain cases, a Premium Participant will also be required to take the housing option offered with the Premium opportunity and they will also be required to remain in that housing for the duration of the program unless approval to change is granted. Please consult your Placement Confirmation Form (PCF) for additional information about your individual opportunity, housing requirements and options.

Why, in certain cases, can't I leave the housing that Intrax or my employer has arranged?

In order to make sure you have a place to live when you get to the US your employer has often times already paid out of their pocket a portion or all of your rent in advance. In fact, sometimes your employer has paid more for your rent than they ask you to pay because it is that important for them to have you come work with them and be able to live in safe accommodations. If you leave your housing before your scheduled date your employer may not be able to find another tenant to pay the rent and therefore they will have lost all the money that they kindly advanced on your behalf.

#### Independent Participants

Finding temporary housing is a challenge. Housing in the U.S. can be expensive and hard to find. Some useful tips on how to secure housing are provided in the Appendix of this handbook.

### Step 4 - Telling Your Local Agency Your Travel Arrangements!

Your tickets are purchased, your housing is secured and you are ready to travel to the United State to begin your adventure. Not so quick! Before you come to the U.S. you **MUST** make sure that you have informed your local agency of your confirmed travel and housing arrangements at least 2 weeks before you arrive. Once your local agency has this information they will send Intrax Work Travel a copy for our information.

#### Premium Participants

In the case of Premium participants, Intrax forwards your confirmed travel and housing arrangements to your employer. If you do not inform your local agency of your travel plans or they do not inform us, we will not be able to prepare your employer and they may have to give your job to someone else. If you lose your Premium job opportunity you will be in jeopardy of Intrax canceling your visa.

## Independent Participants

In the case of Independent participants, Intrax keeps the confirmed travel and housing arrangements in your individual participant record and provides the information to Independent employers upon request. However, it is your responsibility to keep in direct contact with your employer to provide them with this information. If you lose your Independent job opportunity for failure to keep your employer informed of your travel plans, you will be in jeopardy of Intrax canceling your visa.



You can arrive 2 weeks prior to the start date on your DS-2019 form but you cannot start working until the start date on your DS-2019 form. If you do choose to arrive early please make sure that you have secured housing for the early arrival date.

Why do I have to provide my confirmed travel and housing arrangements to my local agency two weeks in advance of travel?

After you provide your confirmed travel and housing arrangements to your local agency they then send the information to Intrax. In the case of Premium Participants, Intrax needs this information so that we can inform your employer. In general, both Premium and Independent employers need this information so that they can confirm you are coming and prepare for your arrival. Once they know when you are arriving they can prepare many things.

- √ They can plan their staffing accurately.
  - √ They can put you on the work schedule.
  - √ Those who offer housing can prepare your housing with the necessary supplies.
  - √ Those who offer airport pickups can arrange for someone to be waiting at the airport.
- Not providing your confirmed travel and housing arrangements to your local agency two weeks in advance means that you have not confirmed you are coming to your employer and therefore the following negative repercussions may result.
- √ Intrax doesn't know you received your visa and we may cancel your DS-2019 form.
  - √ Your employer won't know you are coming and you may lose your job.
  - √ Your employer won't know you are coming and you may lose your housing.
  - √ Your employer won't know you are coming and you may have to wait a long time to start working.



Independent Participants must inform their employer regarding their confirmed travel and housing arrangements. Although your local agency must submit your confirmed travel and housing arrangements to Intrax, we do not provide this information to independent employers.

## Step 5 - Packing Properly and Making Copies of Your Documents!

As all experienced travelers can tell you, packing is always one of the biggest challenges, what to bring and what to leave behind. It is also important to decide what you should pack in your luggage and what you should carry on the plane. **BUT FIRST!** Before you do anything, before you pack a single pair of jeans or send another email to your friends telling them your new address, you must **MAKE COPIES** of all your important documents. Take the originals on the plane, pack one copy in your luggage and leave one with your favorite family member at home.

Why do I need to make copies of my important documents?

Every year thousands of Work and Travel participants come to the US and every year hundreds of Work and Travel participants **LOSE** their documents or some even less fortunate have their documents **STOLEN**. Those participants who have made copies of their documents and kept those copies in a safe place have been able to replace those documents in **HALF** the time as those who didn't. So, if you want to be able to replace your lost or stolen passport in time to take that trip to Mexico or to go home, it is important you **MAKE COPIES** of your documents!

As your Work and Travel adventure involves traveling internationally it is very important that you take some crucial items on the plane with you. In order to assure that you bring the proper items on the plane we have compiled the following helpful list.



Use the Important Document Checklist to make sure you have made the right copies and packed all your important documents and money. If your passport is less than one year old you must bring another form of identification like a National Identification Card, your original birth certificate or an expired passport.

### Important Documents Checklist

WHAT TO BRING	COPIES	ON THE PLANE
Flight tickets and other travel tickets		
Passport with visa		

WHAT TO BRING (CONTINUED)	COPIES	ON THE PLANE
DS-2019 - Certificate of Eligibility		
Placement Confirmation Form (PCF) or Independent Placement Agreement (IPA)		
Intrax Work Travel Participant Identification Card		
Personal valuables - camera, electronics, eyeglasses, prescription medication	Not needed	
Home country and international driver's license(if you plan to drive at any time)		
Additional photo identification		
Finances - \$1000 in cash and traveler's checks and credit card including financial arrangements you made with your family and bank for emergency funds		
Social Security Card if you are a returning participant		
Insurance documents		
Additional Identification documents (if your passport is less than one year old)		

To help you make successful decisions about what to pack in your luggage we have also compiled a helpful packing list in the Appendix of this handbook.

Are you prepared? All you need is careful planning and useful resources and you will be well on your way to a successful adventure.

## Step 6 - Bringing Enough Money!

There have been many changes in the U.S. and the Work and Travel program in the last few years. Some of these changes you may have already heard from other participants such as delays in getting a Social Security number or difficulty finding a second job. Because of these changes it is important that you bring at least \$1000 with you. This \$1000 should not be used to pay for a bus or plane ticket to your final destination nor should it be used to pay for any housing deposits. This \$1000 is to make sure you will be able to pay for your food and rent while you wait for your first paycheck. If you don't bring \$1000 you risk running out of money and being forced to return home because you can't pay rent or don't have enough money to independently support yourself on the program.



For safety and security, it is advisable whenever possible to bring at least a portion of your \$1000 in traveler's checks which can be replaced if they are lost or stolen.

It is also advisable that you take a credit card with you. This card can be used in emergency situations. If you do not bring a credit card and you end up needing additional funds your family will have to wire you additional funds, which will take time and money.

Why do I have to bring so much money if I am going to earn money when I get there?

Due to delays in obtaining Social Security numbers, some participants have waited up to 12 weeks to get paid. This means that some of those participants had to pay rent and food for 3 months before getting their first paycheck. Other participants have had difficulties finding second jobs and therefore they need the \$1000 to supplement their wages and to help pay for rent and food. Intrax Work Travel cannot loan money. It is important that you are well prepared and able to support yourself regardless of what delays may occur.

## Step 7 - Entering the U.S.!

Well it took a lot of hard work but you finally made it, you are about to land in the U.S. and start your Work and Travel adventure. There are still some important steps you must take in order to assure your successful entry through U.S. Immigration.

Speaking to an Immigration Officer in any country can make anyone a little anxious but the more you are prepared the better off you will be. The Immigration Officer may ask you questions, be sure to answer them accurately and truthfully. You will also need to present the following documents to the U.S. Immigration Officer:

- √ 1-94 Card (Arrival and Departure Record)
- √ DS-2019 form
- √ Passport with valid J1 visa

## What is U.S. Visit?

Upon entering the U.S. foreign visitors have their two index fingers scanned and a digital photo taken to match and authenticate their travel documents at the port of entry.

**U.S. Department of Justice**  
**Immigration and Naturalization Service** (099 0111007)

Arrival Number: **980519073 09** *Welcome to the United States*

**I-94 Arrival/Departure Record Instructions**

This form must be completed by all persons entering U.S. Customs, with some exceptions, along with passport, visa, and Canadian Citizen's Card (if applicable) on its front.

Copy or print copies only from the I-94 CAPTAIN CENTER, via English, the way you enter the port of entry.

This form is to stay with you. Please detach the Arrival Record (Form I-94) from the I-94 and the Departure Record (Form I-95) from the I-94.

When all items are completed, present the form to the U.S. Immigration and Naturalization Service Inspector.

Remark: If you are entering the United States by land, enter I AND in this space. If you are entering the United States by sea, enter SEA in this space.

Form I-94 (Rev. 01/01)

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Arrival Number: **980519073 09**

Immigration and Naturalization Service

**I-94 Arrival Record**

**I-94 Arrival Record**

**1** Family Name: **JOHNSON**

**2** Given Name: **MARJA**

**3** Country of Birth: **BRAZIL**

**4** Sex: **FEMALE**

**5** Date of Birth: **28 04 76**

**6** Place of Birth: **SAO PAULO**

**7** City: **SAO PAULO**

**8** State: **ATLANTA GEORGIA**

**9** Arrival Number: **980519073 09**

**10** Immigration and Naturalization Service

**11** Department

**12** Arrival Record

**13** Family Name: **JOHNSON**

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**166** Immigration and Naturalization Service

**167** Department

**168** Arrival Record

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**172** Sex: **FEMALE**

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**494** Given Name: <

## Step 8 - Checking in with Intrax Work Travel!

Every participant on the Intrax Work Travel program is required to report their arrival to Intrax Work Travel once they arrive. This process is called “Check In”. In order to assist you to check in with Intrax, we offer an on line check in system. This is the fastest and easiest way for you to inform us that you have arrived in the U.S. and will allow us to check you in with SEVIS. Within 7 days of your arrival to the U.S. visit the student page on the Intrax Work Travel web site ([www.experienceintrax.com](http://www.experienceintrax.com)) and complete the on line Check In form. You must complete all required fields of the form. Failure to complete all the fields will result in an incomplete Check In. An incomplete Check In will result in your dismissal from the Intrax Work Travel program which means that you will be out of status on the program, you will not have health insurance, your visa will be cancelled, you must leave the country immediately and you will face future difficulties trying to obtain any visa to the U.S. If for any reason you are unable to check in over the web within three days of arrival you must call Intrax on our toll free number, 1-888-224-0450, Monday through Friday, 8:30 AM to 5:00 PM PST to Check In.

What if I don't check in within 7 days of arrival?

Failure to check in within 7 days of arrival, over the web or by calling Intrax Work Travel during the designated times, will result in being dismissed from the Intrax Work Travel program which means that you will be out of status and will not be able to continue on the program. As a result of strict regulations given to Intrax Work Travel by the US government we are forced to dismiss all participants who have not Checked In with us and provided the correct employer and housing contact information. All dismissals are recorded in SEVIS and cannot be changed or reversed by Intrax Work Travel.



Before arriving in the U.S. all Intrax Work Travel participants must receive an orientation in person from Intrax Work Travel or someone from your local agency or through the online orientation. Because the information in our orientations is valuable to the success of your program, attendance is mandatory. Contact your local agency for times and locations of the orientations.

## Step 9 - Applying for Your Social Security Card!

Participants in the Work and Travel program as well as other exchange programs have experienced very long delays in getting their Social Security numbers. Some participants have waited up to 12 weeks. Although you must apply for a Social Security Card before you begin work, you must keep in mind that your employer may not be able to pay you until you receive your Social Security number.

To apply for a Social Security card, take the following items and visit your local Social Security office to fill out an application:

- ✓ Social Security Application
- ✓ Letter from Intrax Work Travel to the Social Security Administration
- ✓ DS-2019 form
- ✓ Passport with your J1 Visa
- ✓ I-94 card
- ✓ A copy of your Placement Confirmation Form (PCF) or Independent Placement Agreement (IPA)
- ✓ Additional Identification Documents if your passport is less than one year old

SOCIAL SECURITY ADMINISTRATION Application for a Social Security Card				Form Approved EPA-010-000-000-000
<b>1</b>	NAME →		First	Full Middle Name
	FULL NAME AT BIRTH IF OTHER THAN ABOVE →		First	Full Middle Name
	OTHER NAMES USED →			
<b>2</b>	MAILING ADDRESS → <small>Do Not Abbreviate</small>			
	<small>Street Address, Apt. No., PO Box, Rural Route No.</small>			
		City	State	Zip Code
<b>3</b>	CITIZENSHIP → <small>(Check One Only)</small>			
		<input type="checkbox"/> U.S. Citizen	<input type="checkbox"/> Legal Alien Allowed To Work	<input type="checkbox"/> Legal Alien Not Allowed To Work (See Instructions On Page 1)
		<input type="checkbox"/> Other (See Instructions On Page 1)		
<b>4</b>	SEX →			
		<input type="checkbox"/> Male	<input type="checkbox"/> Female	
<b>5</b>	RACE/ETHNIC DESCRIPTION → <small>(Check One Only - Voluntary)</small>			
		<input type="checkbox"/> Asian	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Black (Not Hispanic)
		<input type="checkbox"/> Asian-American Pacific Islander	<input type="checkbox"/> North America Indian or Alaskan Native	<input type="checkbox"/> White (Not Hispanic)
<b>6</b>	DATE OF BIRTH → <small>Month, Day, Year</small>		PLACE OF BIRTH → <small>City, State or Federal Territory, Country</small>	
			<small>Use Office Form</small>	
<b>8</b>	A. MOTHER'S MAIDEN NAME →		First	Full Middle Name
			Last Name At Her Birth	
		B. MOTHER'S SOCIAL SECURITY NUMBER →		
		□ □ □ □ - □ □ □ □ □ □		
<b>9</b>	A. FATHER'S NAME →		First	Full Middle Name
			Last	
		B. FATHER'S SOCIAL SECURITY NUMBER →		
		□ □ □ □ - □ □ □ □ □ □		
<b>10</b>	Has the applicant or anyone acting on his/her behalf ever filed for or received a Social Security number card before?			
		<input type="checkbox"/> Yes (If "yes," answer questions 11-13.)		<input type="checkbox"/> No (If "no," go on to question 14.)
		<input type="checkbox"/> Don't Know (If "don't know," go on to question 14.)		
<b>11</b>	Enter the Social Security number previously assigned to the person listed in item 1.		□ □ □ □ - □ □ □ □ □ □	
<b>12</b>	Enter the name shown on the most recent Social Security card issued for the person listed in item 1.		First	Middle Name
		Last		
<b>13</b>	Enter any different date of birth if used on an earlier application for a card.			
		<small>Month, Day, Year</small>		
<b>14</b>	TODAY'S DATE → <small>Month, Day, Year</small>		DAYTIME PHONE NUMBER → <small>Area Code</small> ( ) <small>Number</small>	
		□ □ □ □ - □ □ □ □ □ □		
<b>16</b>	YOUR SIGNATURE →		YOUR RELATIONSHIP TO THE PERSON IN ITEM 1 IS:	
			<input type="checkbox"/> Self <input type="checkbox"/> Adoptive Parent <input type="checkbox"/> Natural Or <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other (Specify)	
DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)				
NPN		DOC	NTI	CAN
ITV				
PBC	EVI	EVA	EVC	PREA
NWR		DNR	UNIT	
EVIDENCE SUBMITTED		SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW		
		DATE		
		DATE		
		DATE		

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To find the Social Security office nearest you:

- H Look in the telephone book under "Social Security Administration"
- H Visit [www.ssa.gov](http://www.ssa.gov)
- H Call 1-800-772-1213 (Toll free)
- H Or reference your Placement Confirmation Form (PCF)



Social Security offices are not usually found in smaller cities. You may have to apply for your Social Security card prior to reaching your final destination.

If I already have a Social Security number from a previous program can I still use that number?

Yes. If you have participated in the J1 program before, the Social Security number you were issued during that program will remain valid throughout your life. Therefore, you do not have to reapply for a new card.



When completing the Social Security Card application in the U.S. address section, use any of the following addresses: 1) your U.S. living address; 2) your employer's address or; 3) A friend's address.

In order for the Social Security Administration to allow you to apply for a Social Security Card they must first look for your name in a National Database known as SAVE. All participants are entered into the SAVE database by the U.S. Department of Homeland Security. In an ideal situation, when you apply for your Social Security Card your name will appear in the National Database and your application will be processed immediately after the Social Security Officer has looked over your documents. In these cases the Social Security Administration should mail your Social Security Card in about 10 to 15 business days.



If the Social Security Administration is able to verify your status, make sure that you request a temporary certificate/receipt (form SSA-5030) or letter stating when you applied for the card. This temporary certificate or letter is evidence that you have applied for the card. This notice will serve as proof that you have applied for your Social Security Card and should be shown to your employer before beginning work.

Occasionally, delays occur during the application process. If your name is not located in the national database, your documents are sent to another location for validation. The validation process can take anywhere from two weeks to three months! This extra verification process is something that has been required by the Department of Homeland Security, and unfortunately, Intrax Work Travel cannot speed up or change the process.



If the Social Security Administration is NOT able to verify your status, make sure that you request an official certificate/receipt or an official letter from the Social Security Administration confirming your attempt to apply for a Social Security Card. This notice will serve as proof that you attempted to apply for your Social Security card and should be shown to your employer before beginning work.

If you experience severe problems with the Social Security application process or you do not receive your Social Security Card in the time frame that was indicated during the application process, please obtain the address and telephone number of the office where you applied. After doing this, contact Intrax with this information and we will do our best to assist you.

Can I call the Social Security Administration office to get my Social Security number over the telephone?

No. If you have a question regarding your Social Security application or number you must go in person to the Social Security office where you applied.

Once you receive your Social Security number you must report this number to your employer immediately. If you fail to report your social security number to your employer, you will have difficulty filing your tax return documentation. If you leave your place of employment after receiving a paycheck, but before receiving your Social Security number, you are still required to report your Social Security number to your former employer. After showing your Social Security Card to your employer you should keep it in a safe place, as it is hard to get a replacement card. You should also be sure to bring your Social Security Card home with you in order to file taxes.

## Step 10 - Reporting to Your Employer!

There are many things you are going to need to do and know in order to be successful at your job. The first most important thing you need to do is report to the employer listed on your DS-2019 form. The second most important thing to do is to report to your employer on the date listed on your DS-2019 form, which as long as there are no unforeseen delays, should be the same date indicated on your Intrax Work Travel application.

It is advisable that you arrive to the U.S. at least a few days in advance of your job start date so that you can get some rest, settle into your housing and apply for your Social Security Card.

Can I arrive early and move into my housing?

Maybe. Depending on your housing arrangements, you may or may not be able to move into your housing before your job start date. It is important that you check with your employer or housing authority **BEFORE YOU ARRIVE**. If they don't provide early arrival housing then you should secure temporary housing for your first couple of days or weeks.

On your first day of work you should remember to bring with you the following important documents:

- √ Placement Confirmation Form (PCF) or Independent Placement Agreement (IPA)
- √ DS-2019
- √ Passport with visa
- √ I-94 Card
- √ Social Security Card or number (if you have it)

# Step 11 - Completing Your Tax Documentation!

When you arrive at your job your employer will ask you to complete two important tax documents, the I-9 Employment Eligibility Verification Form and the W-4 Employee's Withholding Allowance Certificate. Both forms should be completed according to the examples provided here.

## I-9 Employment Eligibility Verification Form

U.S. Department of Justice OMB No. 1115-0136  
**Immigration and Naturalization Service** **Employment Eligibility Verification**

Please read instructions carefully before completing this form. The instructions must be available during completion of this form. **ANTI-DISCRIMINATION NOTICE:** It is illegal to discriminate against work eligible individuals. Employers CANNOT specify which document(s) they will accept from an employee. The refusal to hire an individual because of a future expiration date may also constitute illegal discrimination.

**Section 1. Employer Information and Verifications**

Print Name - Last: **JOHNSON** First: **MARIA** Middle Initial: **M** Maiden Name: \_\_\_\_\_  
 Address (Street Name and Number): **123 MAIN STREET** Apt. #: \_\_\_\_\_ Date of Birth (month/day/year): **08/06/1974 (YOUR BIRTHDATE)**  
 City: **CITY** State: **STATE** Zip Code: **123-45-6789 (YOUR U.S.S. 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 am a citizen or national of the United States  
 I am a Lawful Permanent Resident (Alien # A) **123-45-6789**  
 I am an alien authorized to work until **00 00 00**  
 (Alien # or Admission #) YOUR I-94 NUMBER \_\_\_\_\_

Employee's Signature: **Maria Johnson** Date of Signature: **12/15/03**

**Preparer and/or Translator Certification.**  
 I, \_\_\_\_\_, best of my knowledge the information is true and correct other than the employee(s) I attest, under penalty of perjury, that I have assisted in the completion of this form and that I am not a discriminating employer.

Address (Street Name and Number, City, State, Zip Code): \_\_\_\_\_ Date (month/day/year): \_\_\_\_\_

**Section 2. Employer Document Verification**

document(s) from List B and one from List C, as listed on the reverse of this form, and record the title, number and expiration date, if any, of the document(s) examined. **LIST A OR LIST B AND LIST C**

Document title: **WRITE "UNEXPIRED PASSPORT"** **WRITE "I-94 / DS-2019"**  
 Issuing authority: **ENTER NAME OF COUNTRY** **ENTER YOUR I-94 NUMBER**  
 Document #: **ENTER PASSPORT NUMBER** **ENTER DS-2019 NUMBER**  
 Expiration Date (if any): **06 01 09** **ENTER YOUR PASSPORT EXPIRATION DATE**  
 Document #: \_\_\_\_\_  
 Expiration Date (if any): \_\_\_\_\_

**CERTIFICATION** - I attest, under penalty of perjury, that I have examined the document(s) presented by the above-named employee, that the above-listed document(s) appear to be genuine and to relate to the employee named, that the employee began employment on (month/day/year) \_\_\_\_\_ and that to the best of my knowledge the employee is eligible to work in the United States. (State employment agencies may omit the date the employee began employment.)

Signature of Employer or Authorized Representative: \_\_\_\_\_ Print Name: \_\_\_\_\_ Title: \_\_\_\_\_  
 Business or Organization Name: \_\_\_\_\_ Address (Street Name and Number, City, State, Zip Code): \_\_\_\_\_ Date (month/day/year): \_\_\_\_\_

**Section 3. Updating and Reverification.** To be completed and signed by employer.

A. New Name (if applicable): \_\_\_\_\_ B. Date of rehire (month/day/year) (if applicable): \_\_\_\_\_

C. If employee's previous grant of work authorization has expired, provide the information below for the document that establishes current employment eligibility.  
 Document Title: \_\_\_\_\_ Document #: \_\_\_\_\_ Expiration Date (if any): \_\_\_\_\_ and if the employee presented document(s), the document(s) I have examined appear to be genuine and to relate to the individual. (Listed, under penalty of perjury, to the best of my knowledge, this employee is eligible to work in the United States. a) \_\_\_\_\_ b) \_\_\_\_\_ Date (month/day/year): \_\_\_\_\_

Form I-9 (Rev. 11-11-01) (Encl. 2)

SECTION 2 MUST BE COMPLETED BY THE EMPLOYER

## W-4 Employee's Withholding Allowance Certificate

If you do not complete your W-4 form correctly, you may have to pay more taxes in the future. To ensure that this is not the case, please refer to the instructions below:

Personal Allowances Worksheet (Keep for your records.)			
A	Enter "1" for yourself if no one else can claim you as a dependent.		A <u>1</u>
B	Enter "1" if: <ul style="list-style-type: none"> <li>• You are single and have only one job; or</li> <li>• You are married, have only one job, and your spouse does not work; or</li> <li>• Your wages from a second job or your spouse's wages (or the total of both) are \$1,500 or less.</li> </ul>		B _____
C	Enter "1" for your spouse. But, you may choose to enter "-0-" if you are married and have either a working spouse or more than one job. (Entering "-0-" may help you avoid having too little tax withheld.)		C _____
D	Enter number of dependents (other than your spouse or yourself) you will claim on your tax return		D _____
E	Enter "1" if you will file as head of household on your tax return (see conditions under Head of household above)		E _____
F	Enter "1" if you have at least \$1,500 of child or dependent care expenses for which you plan to claim a credit (Note. Do not include child support payments. See Pub. 503, Child and Dependent Care Expenses, for details.)		F _____
G	Child Tax Credit (including additional child tax credit). See Pub. 972, Child Tax Credit, for more information. <ul style="list-style-type: none"> <li>• If your total income will be less than \$58,000 (\$86,000 if married), enter "2" for each eligible child.</li> <li>• If your total income will be between \$58,000 and \$84,000 (\$86,000 and \$119,000 if married), enter "1" for each eligible child plus "1" additional if you have 4 or more eligible children.</li> </ul>		G _____
H	Add lines A through G and enter total here. Note. This may be different from the number of exemptions you claim on your tax return.		H _____
For accuracy, complete all worksheets that apply. <ul style="list-style-type: none"> <li>• If you plan to itemize or claim adjustments to income and want to reduce your withholding, see the Deductions and Adjustments Worksheet on page 2.</li> <li>• If you have more than one job or are married and you and your spouse both work and the combined earnings from all jobs exceed \$40,000 (\$25,000 if married), see the Two-Earners/Multiple Jobs Worksheet on page 2 to avoid having too little tax withheld.</li> <li>• If neither of the above situations applies, stop here and enter the number from line H on line 5 of Form W-4 below.</li> </ul>			
Cut here and give Form W-4 to your employer. Keep the top part for your records.			
<b>Form</b>	<b>W-4</b>	<b>Employee's Withholding Allowance Certificate</b>	OMB No. 1545-0074 <b>2008</b>
Department of the Treasury Internal Revenue Service		▶ 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.	
1	Type or print your first name and middle initial. <b>Maria</b>	Last name <b>Johnson</b>	2 Your social security number <b>123 45 6789</b>
Home address (number and street or rural route) <b>123 Main Street</b>		3 <input checked="" type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Married, but withhold at higher Single rate. Note. If married, but legally separated, or spouse is a nonresident alien, check the "Single" box.	
City or town, state, and ZIP code <b>City State Zip Code</b>		4 If your last name differs from that shown on your social security card, check here. You must call 1-800-772-1213 for a replacement card. ▶ <input type="checkbox"/>	
5	Total number of allowances you are claiming (from line H above or from the applicable worksheet on page 2)		5 <u>1</u>
6	Additional amount, if any, you want withheld from each paycheck		6 \$ <b>NRA</b>
7	I claim exemption from withholding for 2008, and I certify that I meet both of the following conditions for exemption. <ul style="list-style-type: none"> <li>• Last year I had a right to a refund of all federal income tax withheld because I had no tax liability and</li> <li>• This year I expect a refund of all federal income tax withheld because I expect to have no tax liability.</li> </ul> If you meet both conditions, write "Exempt" here ▶ <u>7</u>		
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.			
Employer's signature (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. 102200	Form <b>W-4</b> (2008)

- ✓ Line 3: Check only "Single" marital status (regardless of whether you are married or divorced)
- ✓ Line 5: Claim only one (1) withholding
- ✓ Line 6: Write "Nonresident Alien" or "NRA" above the dotted line
- ✓ Line 7: Do not claim "Exempt" withholding on line 7

**TIP TO SUCCESS**

Be sure to indicate your permanent address in your home country when completing the W-4 form. This will ensure that your employer has the correct address to send your W-2 Statement of Earnings at the end of the year. If your employer insists that you complete your W-4 using a U.S. address be sure to also give them your permanent home address for their records.

Do I have to have an additional money taken out of my paycheck?

In general, employers are required to withhold Federal Income Taxes on wages Nonresident Aliens. An additional amount must be withheld and depends on pay period. For amounts and additional information refer your employer to [www.irs.gov/pub/irs-pdf/p15.pdf](http://www.irs.gov/pub/irs-pdf/p15.pdf). As with the other tax deductions these withholdings may be returned to you when you file for a tax refund at the end of the tax year. If you don't take this additional amount out of your paycheck you may end up owing the government money when you file your taxes.

## Step 12 - Paying Your Taxes!

Like everyone else who works in the U.S. you too have to pay your taxes BUT you don't have to pay all of them. It is up to you to inform your employer of which taxes you should and should not pay. The following table illustrates which taxes you should and should not pay. Following the table are detailed explanations of each type of tax for your information.

TAXES YOU SHOULD NOT PAY	TAXES YOU SHOULD PAY
Social Security Tax	Federal Income Tax
Medicare	State Income Tax
Federal Unemployment	City Income Tax

**TIP TO SUCCESS**

Your employer may not be as knowledgeable as you about what taxes you should and should not pay, therefore it is up to you to inform them, before you start work, of the tax rules and regulations that apply to you as an exchange visitor on the Work and Travel program.

### SOCIAL SECURITY AND MEDICARE TAXES (FICA)

You **SHOULD NOT** pay. As an Exchange Visitor you are not eligible for Social Security or Medicare benefits, therefore you are **EXEMPT** from paying either of these taxes. Sometimes employers that are not familiar with the Work and Travel program make a mistake and withhold Social Security and Medicare taxes from your paycheck. You can tell if your employer has made a mistake by looking at your pay stub. If you see any deductions under the word "FICA", your employer has made a mistake.

Please ask your employer to refer to IRS Publication 519 - U.S. Tax Guide for Aliens (pg. 39) or ask them to call Intrax Work Travel (1-888-224-0450) for more information.

#### FEDERAL UNEMPLOYMENT (FUTA)

You **SHOULD NOT** pay. As with Social Security and Medicare taxes with your status as an Exchange Visitor you are not eligible to receive Federal Unemployment (FUTA) benefits and therefore you are **EXEMPT** from paying this tax. There is no national policy on state unemployment taxes, and you must check with your state tax office to find out if you must pay state unemployment tax.

#### INCOME TAXES

You **SHOULD** pay. In the U.S., income taxes are imposed by Federal, State and local governments. The Internal Revenue Service (IRS) collects federal personal income taxes, usually on a “pay-as-you-go” basis. This means that your employer usually withholds income tax from your earnings to pay directly to the U.S. government on your behalf. You must pay U.S. income taxes.

#### FEDERAL INCOME TAX

You **SHOULD** pay. Federal Income Tax is paid to the Federal (National) government by all individuals who receive a salary in the U.S. This tax is paid on any money earned in the U.S., including wages and tips. Approximately 10% - 15% of your salary will be withheld for federal income tax, a portion of which you may be able to claim back at the end of the year when you file your tax return.

#### Filing your taxes

One reason you should file your tax return is because for most participants it means getting some money back from the U.S. government. A second reason for filing your tax return is because it's the **LAW**. Failure to file your taxes with the Internal Revenue Service (IRS), the Federal agency responsible for collecting taxes, could affect your ability to re-enter the U.S. in the future.

You must file two tax forms:

1. State and City forms - The state and city income tax forms are different for each location which is why we recommend obtaining all forms before you depart if you plan on filing on your own.
2. Federal Form - The Federal Income tax form is the same for each participant. This form is called the 1040NR-EZ, which is specifically for non-resident aliens earning less than \$50,000 a year.

All forms are available from banks and post offices in the U.S. or on the Internet at [www.irs.gov](http://www.irs.gov). Although it is recommended that you obtain all necessary tax forms from the responsible agency (Federal Government, State Government or City Authority) or from your employer before leaving the U.S., federal tax forms can be obtained at the U.S. Embassy in your home country.

The U.S. tax year runs from January to December. The deadline for filing tax return forms for a given year is April 15 of the following year (for example forms for 2003 must be filed by April 15th 2004). Once you receive your W-2 form from your employer, generally in late January, early February, you should file your taxes. If too little tax was withheld from your paychecks, you must pay the difference to the U.S. government. If too much was withheld by the U.S. government, you will receive a refund.

Remember, if your period of employment spans two different years, for example if you worked from November of one year to February of the next, you will need to file taxes for each year.



Intrax Work Travel can do its best to refer participants to various sources of information for tax assistance but as we are not professional accountants we are not certified to provide tax advice. The most comprehensive resource for tax advice is 'IRS Publication 519 - The U.S. Tax Guide for Aliens'. You can access this publication via the Internet at <http://www.irs.gov/pub/irs-pdf/p519.pdf>

Filing taxes can be a confusing and frustrating process. This process can take a lot of time and will be more difficult to complete from far away and in your second language. In fact, the tax filing process is so complex that Americans sometimes pay tax specialists to help them file their tax returns instead of trying to do it alone. There are various companies that assist Work and Travel participants with this process. These companies assist with filing all of the necessary forms and then take a percentage of the refund for their profit. In many cases the company does not charge a fee unless a refund is given. Please refer to the advertisements on this handbook to find information about such companies, or inquire with your local Intrax Work Travel representative.

## Step 13 - Keeping Your Commitments - Staying at Your Job and Housing!

In order for you to enroll in the Intrax Work Travel program you were required to have a pre-arranged job. In the case of Premium participants, Intrax Work Travel pre-arranged the placement opportunity and in the case of Independent participants, you or your local agency most likely arranged the placement. In either case, you, as a participant on the J1 Work and Travel program, made a serious commitment to an employer in the U.S. that enabled you to enroll in the program. So even if you find a job down the street that pays you more, or has better hours, it is important that you keep your commitment and remain at your original employer for the agreed upon time.

It is also important that you keep your housing commitments and remain in your housing for the agreed upon duration. In order to secure your housing in advance many employers have to pay all of your rent prior to your arrival. They often even supplement the cost of your housing and only charge you a portion of what they paid in order to keep it affordable for you.

Why is it such a problem if I change my job or housing?

The future of the J1 Work and Travel program is dependent on the behavior of each and every J1 Work and Travel participant and all the employers who hire them. If you leave your job prior to the agreed upon date that employer not only loses you, that employer most likely will never hire a J1 Work and Travel participant again. Without employers to hire J1 Work and Travel participants there is no program.

Already there are many employers who refuse to hire J1 Work and Travel participants because the participants they hired previously left their jobs. Don't be responsible for ruining the opportunity for future students to participate in the J1 Work and Travel program. Take responsibility for yourself and your decisions; keep your commitments!

There are some circumstances under which Intrax Work Travel will approve a change of job. If, after careful consideration, you feel that you have valid reasons for wanting to change your job or housing you should contact Intrax Work Travel. You will generally be required to supply Intrax Work Travel evidence of why you believe your circumstances warrant changing jobs. If you are granted permission to change your job you will have to complete the appropriate documentation and procedures.

What if I get fired or laid off from my job?

If you get fired from your Premium or Independent job, Intrax Work Travel will not find you another placement. Depending on the reasons why you were fired, such as stealing or getting into a fight, you may be subject to dismissal and your visa cancelled. You must contact Intrax Work Travel to report that you are no longer working at that employer.

If you were laid off from your job through no fault of your own you should contact Intrax Work Travel and we will discuss the possibility of replacement assistance.

Am I allowed to leave my job early to go home?

If it is determined that you intended to leave your job early when you enrolled in the program you will be dismissed from the Intrax Work Travel program and receive a mark on your permanent record indicating that you knowingly provided misinformation to gain entry to the US.

## Step 14 - Changing Your Job!

If you wish to change your job you must first receive approval from an Intrax Work Travel representative. For those instances where Intrax Work Travel approves your change of job you will be required to submit the appropriate documentation in the required time. The Intrax Work Travel representative, when speaking with you, will provide you with the appropriate instructions and documentation. If you fail to follow the instructions in the required time, you will be dismissed from the Intrax Work Travel program.

### Independent Participants

Participants on the Independent Program who are granted permission to change their jobs will be provided with a Replacement Independent Placement Agreement Form (RIPA) by an Intrax Work Travel representative. You will then be required to complete and submit the RIPA to Intrax Work Travel prior to starting your new job.

What if I leave my old job but I do not currently have a replacement job?

You do not have to work the entire time on the J1 Work and Travel program but you do have to keep Intrax informed regarding where you are living and if you are traveling for a long period of time. If you are in between jobs you must still contact Intrax and let us know where you are living and that you are no longer working.

### Premium Participants

Participants on the Premium Program who are granted permission to change their jobs will be provided with the appropriate documentation by an Intrax Work Travel representative. You will then be required to complete and submit your documentation to Intrax Work Travel immediately prior to starting your new job.



As Premium Participants are provided with a great deal of information and resources regarding their job and location prior to their arrival on the program they are very rarely allowed to change their jobs. Independent Participants are given greater flexibility but they too should honor their commitments.

## Step 15 - Changing Your Housing!

If you made no commitment to your employer, Intrax Work Travel or any other person regarding your housing then it is OK to change your housing. If you do change your housing you must contact Intrax Work Travel immediately at 1-888-224-0450, Monday through Friday, 8:30 AM to 5:00 PM PST, to report your change of address. Failure to keep your contact information updated will result in dismissal from the program.

## What if I don't report my change of housing?

The US government and Intrax Work Travel conduct periodic checks to make sure you are living and working at the locations you originally provided. If the US government authorities or Intrax Work Travel are not able to contact you at the addresses you have provided your visa will be cancelled immediately. Therefore it is extremely important that you inform Intrax Work Travel if you change your housing or your job.

## Step 16 - Getting a Second Job!

Finding a second job is often the plan of a lot of the Work and Travel participants and it may be your plan as well. Generally Intrax Work Travel participants are allowed to have a second job. The only time this is prohibited is on the Premium Program when the Premium employer has prohibited it. Whether or not a Premium employer allows participants to get second jobs is indicated in advance on the Placement Confirmation Form (PCF).

For those participants who are eligible to look for second jobs, it's important that you realize that it can be very difficult to find a second job that does not conflict with the primary job. It is also important to know that in some remote locations in the U.S., like National Parks, there may not be any second job opportunities. Make sure you bring enough money to support yourself even without a second job.

### **TIP TO SUCCESS**

If a Premium Participant finds a second job, he/she must make sure that the second job does not conflict with the hours and responsibilities of the original job on the Placement Confirmation Form (PCF).

## Step 17 - Using Your Medical Insurance and Maintaining Your Health!

During the first 18 weeks of your stay in the U.S., provided you complete the Check In procedures, you will have health insurance. As a participant in good standing with the Intrax Work Travel program, you have accident and medical insurance as described in your medical coverage card provided in your Intrax Personalized DS-2019 Packet. Make sure that you review your medical coverage card for details on coverage and claims procedures. It's important to realize that the insurance provided on this program represents the minimum amount of accident and medical insurance you are required to have as a participant on the J1 Work and Travel program and purchasing supplemental insurance is suggested.

Refer to the medical coverage card for exclusions and information on how to process claims.



Medical insurance does not cover most dental claims and will not cover you in a car accident if you are the driver. It is advisable to purchase supplemental insurance prior to your departure from your home country. It is better to be safe than sorry.

### Non-Emergency

If you need to see a doctor but it is not an emergency you should:

1. Call your insurance company for a recommendation of a medical facility nearest you
2. Receive Treatment
3. Pay Medical Bill (In many cases you will have to pay the doctor first)
4. SAVE RECEIPTS AND RECORDS
5. File a claim with your insurance company
6. Wait for the reimbursement decision

If you do not have a copy of the claim form, contact Intrax Work Travel or the insurance company directly to get one. We recommend making copies of all originals for your own records. Be sure to include contact information in case the insurance company has questions while processing the claim and provide an address where they can mail your reimbursement check.



If you are going to see a doctor for a non-emergency medical problem, check your health insurance policy to make sure that type of treatment is covered. For example, most international health insurance policies limit coverage for pre-existing medical conditions and do not cover things such as general check up's or sexually transmitted diseases. Check the list of exclusions in your DS-2019 package before arriving in the U.S.

### Emergency

If you need emergency care, go immediately to the nearest emergency room or urgent care center. If you are unable to take yourself to the emergency room or urgent care center, dial 911 immediately for assistance.

Does the US have National Health Insurance like my country?

No. The US does NOT have National Health insurance. As a result of this, a regulation of the J1 Work and Travel program states that all participants on the program have at least a minimum amount of health insurance. It is always recommended that participants purchase supplemental insurance.

## Extending your Medical Insurance Coverage

Many students choose to stay an additional 30 days in the U.S. after they have finished working. It is required that all Work and Travel participants have health insurance throughout their stay, therefore it is the participant's responsibility to contact Intrax Work and Travel to extend their insurance coverage. An additional four weeks of medical insurance can be purchased from Intrax Work Travel. This purchase must be made before the program end date on your DS-2019 form.

## General Medical Facilities

### HOSPITALS, CLINICS, AND EMERGENCY ROOMS

Medical fees will depend on the doctor, the type of facility, and its location. In certain areas of the country, especially large cities, medical care will be significantly more expensive.

Hospital emergency room doctors are expensive. Only visit them under urgent circumstances/emergencies. Ask friends or colleagues at work or call your local hospital for recommendations about local doctors. Walk-in clinics are available all over the U.S. They offer an alternative to seeing a private physician or going to a hospital emergency room. They tend to be less costly, and for people who do not have a continuing relationship with a doctor, they can be a good choice.

### PRESCRIPTION MEDICINE

In the U.S. certain medications are given only with a prescription from a medical doctor. The amount of over-the-counter medication is not as extensive as they are in other countries. For example, birth control in the U.S. is by prescription only and is generally very costly. If you bring prescription medication from home be sure you have them properly labeled and bring a note from your doctor.

### DENTISTS

Dentists usually have private practices and are expensive. Many large hospitals, particularly those associated with universities, have dental clinics that are open to the general public and are less expensive than other clinics. Your insurance policy does not cover dental care.

## Step 18 - Dealing with an Emergency!

We hope and trust that during your stay in the U.S. you will not have to deal with any emergencies but just in case you do, it is important to **BE PREPARED!**

**911 - NATIONAL EMERGENCY HELP LINE - POLICE, FIRE OR AMBULANCE**

The first thing to do in the event of an emergency is dial 911 from the nearest phone. The people who will answer your phone call are trained professionals in dealing with emergencies. Make sure you answer all their questions clearly and carefully. Speak slowly and make sure you stay on the line until they tell you it is fine to hang up. They will assist you in determining whether or not you need the police, the fire department or

emergency medical services such as an ambulance. Also don't be afraid to approach the police or any other law enforcement official if you are lost or need some sort of assistance; they will gladly help as much as possible.

#### 1-888-224-0450 - Intrax Work Travel 24-Hour Toll Free Telephone

In the event of a serious emergency, after calling 911, you should call Intrax Work Travel on the 24-hour toll free line, 1-888-224-0450. If you have an emergency outside of our business hours, which are Monday through Friday, 8:30 AM to 5 PM, PST, you should call 24-hour toll free telephone number. If you do not have an emergency, you should call us during normal business hours.

To help you determine what is and is not an emergency we have included this helpful list below:

#### EMERGENCY

- √ If you are seriously ill or have been injured
- √ If you are the victim of a serious or violent crime √

If you have been arrested or detained

#### NOT AN EMERGENCY

- √ Lost or stolen DS-2019, passport or other important documents
- √ Housing concerns (dissatisfaction with housing, rent/deposit disputes, condition of housing, etc.)
- √ General information about job or housing
- √ Basic legal information and advice for procedures and contacts
- √ Victim of theft or a non-violent crime (lost valuables, luggage, etc.)
- √ Employer/Employee concerns (tax questions, final paycheck, scheduling, etc.)
- √ Social Security and tax problems
- √ Forwarding your Social Security Card or W-2 form
- √ Basic travel during your program
- √ Loss of passport - contact your home country's consulate in the U.S. for a replacement
- √ Medical insurance Inquires - contact insurance company directly
- √ Change of flight - contact the airline company directly
- √ Delay with Social Security Card - call the toll free number for Social Security



The toll free, 24-hour, telephone number for Intrax Work Travel assistance is on your Intrax Work Travel Participant Identification card. It is 1-888-224-0450.

If you have determined that you have a valid emergency you should contact Intrax Work Travel by following the instructions below:

- ✓ Dial the Intrax Work Travel 24 hour toll free line- 1-888-224-0450.
- ✓ Press the number “7” if it is an emergency and you need immediate assistance. If it is not an emergency you will be instructed to leave a message in our general mailbox and an Intrax representative will respond to you the following business day. (Note: you must leave your full name, your Intrax Student ID number and a number where you can be contacted in order for us to respond to your call).
- ✓ If it is an emergency and you press the number “7” you will be connected with an answering service that will gather specific information about your situation.
- ✓ Once the necessary information is collected by the answering service you will be transferred to an Intrax representative.



It is important to realize that the on-call Intrax representative is limited to what type of emergency assistance they can provide. Frequently, only support and advice can be given on evenings and weekends when many types of financial and legal services are closed.

As stated before, the emergency line is to be used only in emergencies so that it can be made available to those who are in true need.

What if it is 11 o'clock at night, I am at the airport and no one is there to pick me up and I don't know where to go, is that considered an emergency?

Although we understand that you might consider this an emergency, unfortunately we cannot. To avoid ending up in situations like this we remind you to do the following:

- ✓ Send your travel and housing arrangements to Intrax Work Travel two weeks in advance of arrival.
- ✓ Independent participants should confirm with their employer their travel and pick up arrangements.
- ✓ Premium participants should read and follow the instructions provided on their Placement Confirmation Form (PCF).
- ✓ Be prepared with alternative arrangements, like staying in a local hotel room for the night, in case your pick up arrangements change.

## Legal Rights: What to Do If You Are Arrested

If you are accused of having committed a crime, the best advice is to talk to a lawyer before you answer any questions regarding charges. You should ask the police officer or your embassy about the availability of free or low-cost legal services in the area. Each state has different laws. You may not qualify for free or low-cost legal help. Remember that lawyers can be very costly. Intrax Work Travel will help you as much as possible in terms of being in contact with your family, but we cannot provide you with legal advice. Regardless of your English ability you should always request an interpreter.

If arrested, you are allowed one phone call. Call the Intrax Work Travel 24-hour, toll free telephone number 1-888-224-0450 or 415-434-5440 (if placing a collect call). Be ready to provide information about what state, city and county you are in and the charges brought against you.



Intrax Work Travel cannot provide you with any legal advice but we will assist you in getting legal counsel. Please be aware that during evenings and weekends, your access to general legal and financial services may be limited.

You will be expected to pay any fines or face any charges for which you may be responsible. Intrax staff will do their best to keep in touch with you directly or through law enforcement officials if necessary. Intrax will inform your local agency of any situations. Your local agency will be responsible for informing your family.

To avoid potential difficulties, familiarize yourself with state and local laws, for example, minimum drinking age, traffic regulations and drug enforcement policies.

## Step 19 - Dealing with General Issues!

### Lost or Stolen Documents

The most common problem that Work and Travel participants experience is losing their documents after their arrival and having to replace them. Make copies of all your documents in order to make the process easier on you! If you do happen to lose one of your important documents you should follow the simple instructions in the table below to help recover your document(s).

DOCUMENTS	WHAT TO DO
DS-2019	If you lose your DS-2019 after your arrival, contact Intrax Work Travel during normal office hours in order to obtain a replacement.
Passport and J1 visa	If you lose your passport you should contact your embassy or consulate about a replacement of your passport. Your J1 visa cannot be replaced once you have entered the U.S. As the purpose of the visa is only for entry into the U.S. it should not be a problem that it cannot be replaced. If requested, Intrax will issue a letter confirming your participation on the program. If you lose your original passport with your J1 visa you should carry your photocopied passport with your original visa along with your new passport at all times.
I-94 Arrival and Departure Card	If you lose your I-94 Card before applying for your Social Security card or starting work contact Intrax for further assistance. Applying for a replacement card through U.S.CIS takes up to 8 weeks and costs \$320.00. If you have not already applied for your Social Security you must wait for your replacement I-94 Card. It is quite probable that while you are waiting you will not be allowed to work.
Social Security Card	If you lose your Social Security Card contact the Social Security Administration directly (1-800-772-1213) or visit <a href="http://www.ssa.gov">www.ssa.gov</a> to obtain instructions for applying for a replacement card.

### Problems at Work

During your J1 adventure in the U.S. you will experience many challenges. One of those challenges may be dealing with problems at work, either with the job itself or maybe a co-worker. As an independent adult on this program, it is an important part of your personal growth that you learn how to deal with these sorts of problems and challenges on your own.

If you are having problems with a supervisor or co-worker, try to resolve it in a professional manner. You are a new employee and may encounter confusion or problems that other co-workers have already experienced. Speak to them about these conflicts - perhaps they can help you resolve them quickly and easily. The management at your job is there to ensure all employees are heard and treated with respect. Do not hesitate to speak with them about your work questions and concerns. Larger companies also have Human Resource Departments available which can be good resources if you need further assistance.

In any job, you may meet people you do not like, or cannot work well with. You may find that speaking to the person directly will help take care of the problem. Your own problems with your working role should also be handled like this. Discussion can avoid unpleasant situations. Show initiative and a desire to learn more about the job.



If you have problems at work, try speaking with the following people in the following order 1) your supervisor; 2) your department manager; 3) Human Resource Department. If no one is able to assist you, contact Intrax Work Travel and we will do our best to help.

## Step 20 - Going Home

At the end of the Intrax Work Travel program you will have many memories, a full address book, and the confidence that you successfully managed all the challenges you faced on your visit. For many people, readjusting to life in their own country is just as complicated as their adjustment to life in the U.S.! Having difficulty readjusting to the familiar surroundings of your home country can come as a surprise. You may go back home expecting everything to be just as you left it. While you were away, two things will have happened: 1) all of your friends and family have continued with their lives, so things will not be just as you left them, and 2) after living in a new culture, you may have formed new ideas and have returned home a slightly different person with a new outlook on certain matters.

Cultural awareness and re-adjustment of perspectives are major benefits of the J1 Work and Travel program. When you return home, you will see your own culture from a slightly different perspective. You will have become accustomed to aspects of U.S. culture and may miss the "special" feeling of living overseas. Those who worked in resort areas will certainly miss the beautiful surroundings and facilities. When you get home, it will be good to stay in touch with other Intrax Work Travel participants, to keep the memories alive.

### Grace Period

At the end of your program you are permitted to remain in the U.S. for 30 days beyond the dates listed on your DS-2019 form. This period is often referred to as the "grace period" and is meant to give you the opportunity to pack up, close your affairs and travel a bit. During this time you are not allowed to continue working nor are you allowed to travel outside of and reenter the U.S. Should you have questions about the grace period do not hesitate to contact Intrax Work Travel during normal office hours.

Can I travel outside of the U.S. during my work travel program?

Yes, you can travel outside of the U.S. during the work travel program but you will need to follow some Intrax policies. Most importantly make sure that you have a multiple entry visa that will allow you to reenter the U.S. and continue with your program (A multiple entry visa is indicated by the letter "M" under "type" on your visa.) You will need to contact Intrax and inform us of your desire to travel. We will then e-mail a travel validation form which you will need to print, complete and mail to Intrax along with your DS form at least two weeks prior to your intended travel date. An Intrax representative will sign the DS form and return it to you prior to your travel.

## Expectations

I've had friends tell me they have made lots of money on this program. Does that mean I will make lots of money too?

This J1 Work and Travel program was designed so that international students from all over the world could come and live in the US and learn about the culture while being able to make some money to help pay for the cost of the program. Throughout the years, there have been some participants who have made enough money to help pay for things like University or a special holiday. There have also been many students who have worked very hard and had a wonderful time but only made enough money to cover partial costs of the program.

If your intention for participating in the program is just to make money then you will be disappointed in the program and your U.S. Work and Travel experience will not be a success. If your intention is to come to the U.S. with an open mind and have an exciting adventure full of challenges and new experiences then your experience will be a success and you will be all the richer for it.

# Dismissal from the Program

Dismissing participants from the Intrax Work Travel program is one of the hardest things Intrax Team Members have to do because it means ending a participant's opportunity to succeed on the program and also results in long-term difficulties for that participant to get any future visas to the U.S. But as you are all mature, intelligent, adults we are sure you will all be responsible and abide by the 10 Simple Rules and Regulations of the program as well as follow the 20 Steps to Success. As long as you do this, none of you will ever have to be concerned about being dismissed from the program.

For those who do not abide by the 10 Simple Rules and Regulations of the program as well as follow the 20 Steps to Success you will be dismissed from the program.

Dismissal from the Intrax Work Travel program means:

- √ You will be out of status on the program
- √ You will no longer have health insurance
- √ Your visa will be cancelled
- √ You must leave the country immediately
- √ You will face future difficulties when trying to obtain another visa to the U.S. Be smart, don't be dismissed!

# Participant Grievance Procedures

It is the hope of all those at Intrax Work Travel that your experience in the U.S. is as positive as possible. For this reason we take your comments and concerns very seriously. If you have concerns or complaints regarding any aspect of the program please contact the Intrax Work Travel Headquarters at 1-888-224-0450. You will be asked to file a formal Grievance Form in order for us to better track and follow up with your complaint. Along with the formal Grievance Form, you may be asked to submit additional documentation supporting your claim, such as time sheets or work schedule. Once a formal grievance is filed, Intrax will investigate the claim and follow up with a response as soon as possible.

# Understanding U.S. Culture

## The American Workplace

Employers have certain expectations when they offer you a job. They have a business to run and you are an important part of their operation. When you accept a job, you are making a commitment, and it is important for you to act responsibly. Below are a few things to keep in mind.

## EXPECTATIONS

If you tell an employer you will work until a certain date, keep your promise. The dates indicated on your application indicate the first and last day you will be available to work and employers are counting on you to be available for those dates. Employers, especially those involved with summer or winter tourism, rely on their staff to work until the agreed date. Do not promise to work for a certain length of time, just to get a job. Breaking your agreement will cause inconvenience for your employer and may result in dismissal from the program. Not keeping your word with respect to your agreed upon duration of employment may also cause the employer to not hire any international students in the future. Your conduct affects future participants and their opportunities for employment more than you may realize. However, if you are experiencing problems at your job, contact Intrax Work Travel immediately.

## TYPES OF JOBS

The types of jobs you will be doing on the J1 Work and Travel program are generally seasonal, temporary jobs. Seasonal, temporary jobs tend to be more physically challenging than mentally challenging. Those who have succeeded on the J1 Work and Travel experience are people who faced the challenges of their jobs and made the most of their experience.

## ATTITUDE

You should always have an open mind and positive attitude about your job and your coworkers. Participants who arrive to work with “wrong” expectations will often have a negative overall experience. Employers are looking for participants who are enthusiastic, willing to work, and get along well with the existing staff. Flexibility, enthusiasm, and teamwork are very important in the U.S. workplace. With these you will be rewarded. Without these, you risk losing your job.

## HIERARCHY

You may be surprised at some features of the U.S. workplace. Supervisors may share personal information that you would normally share only with close friends, and may allow you to call them by their first name. Socializing on the job is common, and your boss will often join in. Despite any friendliness, you are always expected to do your job and act appropriately.

## TIME

Being on time is essential, and showing up earlier than expected is even an advantage, as it makes a good impression on your employer. If you are often late you will be seen as a person who doesn't take their job seriously. During business conversations, time is usually not wasted on developing personal relationships, and these discussions are usually short and to the point. You will have plenty of time to get to know your colleagues during breaks.

## DRESS AND BEHAVIOR

Many positions require uniforms or have a specific dress code. If you are not provided with specific information about how you should dress at work, ask either your employer or Regional Director before departing from home. If you arrive and are still not sure about the appropriate attire for your job, look at how other coworkers dress to see what they are wearing or simply ask your employer. Be aware that the more professional, “white collar” employment requires a more formal style of dress, and you should attempt to match the atmosphere.

Communication at work is spoken, but also involves your body language. Each office has its own environment and ethics. For example, standing too close to co-workers can give the wrong signals.

Americans shake hands often, and do not kiss cheeks as often as other nationalities. Shake hands firmly. Try not to be too quiet - Americans enjoy seeing emotional reactions, and a reserved attitude may suggest that you are unfriendly.

## RIGHTS AND RESPONSIBILITIES AT WORK

As a temporary employee, you have the same rights as any of your co-workers. You do not have any extra benefits. American employers and employees do not usually sign contracts, so employers can hire and fire when they want.

U.S. law does not guarantee the job benefits that you may be accustomed to in your home country.

## WAGES

The law states that you must be paid wages to date if you quit work. The law also regulates the minimum amount of money you can be paid and the number of hours you should work. The Federal Minimum Wage is \$5.85 per hour. This is to say that each employee is to be paid at least \$5.85 per hour; however, the law may vary in cases where the employee receives most of his or her wages through tips or room and board. Various states also have a different state Minimum Wage and various fair labor laws that only apply to that state. If you have questions about your specific case, ask your employer or contact the Department of Labor in the state where you are working.

## YOUR PAYCHECK AND PAY STUB

There is no maximum amount of money you can earn. You will most likely be paid once every two weeks - check with your employer. You will always receive less than your “gross” salary, as there will be tax deductions taken out of each check. If you should have any questions, talk to your employer.

Your employer should give you a wage statement, pay stub or pay slip with each paycheck, which will explain exactly what was deducted. It is wise to save these pay stubs and take them home with you to assist you when filing your taxes. Depending on your agreement with your employer, you might also have uniform, housing, and other work-related items deducted from your pay.

If you have any questions regarding your pay you should talk directly to your employer. Please be aware it is illegal to be paid “under the table”, that is to say, in cash or personal check. All money you earn during your stay must be recorded and you must pay a percentage to taxes.

#### DRUG TESTING

Some employers require that all employees be screened for drug use prior to starting their position. This is within the legal rights of your employer either before you begin or at any time during your employment. Testing positive is sufficient grounds for being terminated from your place of employment, being dismissed from the program and being forced to leave the country immediately. Don't risk it!

#### CUSTOMER SERVICE

Customer service is an important aspect of American businesses. As most J1 Work and Travel participants are working with the public it is necessary that you have a pleasant manner and good customer service at all times. This means that guests are treated with respect (even if at times they seem to be lacking respect for you) and that you will be expected to have a smile and a good attitude while on the job. For some, the amount of customer service that is used in the U.S. is at times obsessive and seems overly polite or fake in comparison to that which is offered in other cultures. However, this “Service with Smile” is what makes American customers come back for more.

#### LOSS OF EMPLOYMENT

You could be laid off (lose your job because business is slow) for any number of reasons, which may not reflect on your own performance at that job. Layoffs are often the result of financial issues within the company. You are usually given some kind of notice before this occurs. Employers do not like to get rid of an employee, especially a valuable one like you.

If you are fired, it is because the company is unhappy with your performance or attitude. Most often, people are fired for being inconsistent, uncooperative, or for disciplinary reasons. If you are doing something wrong, you will usually be told so before the situation becomes serious. Make sure you communicate with your employer before a situation like this arises. If you need assistance in communicating with your employer you can contact Intrax Work Travel and we will do our best to help.

## American People

285 million people call the U.S. home, but they have their origins in every part of the world. Distinct cultures exist, despite the tradition of the “melting pot.” You will find many ethnic neighborhoods and concentrations of immigrant groups, all of whom retain their own customs and social traditions. However, almost everyone merges into the American mainstream in some aspect of life, although they may keep many of their own ethnic customs socially and at home.

#### PACE

When you arrive in the U.S., it may at first seem like everyone is in a rush. Particularly in large cities such as New York; bus drivers will be abrupt, waiters will hurry you, and people will push past you. Although this may appear to you to be rude, do not take it personally.

#### OPENNESS

America is not a nation of fences, hedges, walls, and gates. Spaces are often open and it often surprises foreigners to find a lack of desire for certain kinds of privacy.

#### SILENCE

Many Americans find silence uncomfortable. They like to fill any silence if it extends for more than a moment. Students often study with loud music playing and people will leave the television on for “companionship”.

#### TIME

Americans treat time as a commodity, and you will find that they will waste it, budget it, save it, and seek to use it up. Americans will often account for it as well as charge for it.

## Culture Shock

For almost everyone, adjusting to a new society is an exciting, and sometimes challenging process. “Culture shock” can be difficult to deal with at times, but this is a perfectly normal reaction, as you have been taken from your familiar environment and placed in a new setting. While everyone responds differently, you will usually go through stages in adjusting to a new culture, and will encounter things that remind you of your “foreign” status, which is always interesting and often enjoyable.

As you get into the daily routine of living in the U.S., this sense of adventure and excitement may start to wear off. You may find that life in the U.S. can also be quite ordinary, stressful, and even dull at times. You may start missing your friends and family at home and you may realize that all jobs have unexciting moments.

Make an effort to make American and international friends. Be as open and friendly as possible in order to meet new people. If this is not your usual personality, challenge yourself. You are bound to benefit from the effort. Try to actively participate in the conversations, even if you don’t feel 100% comfortable with your language skills; practicing with native speakers will help you improve your English and make new friends along the way. Cross-cultural conversations are one of the great benefits of the program - your nationality can be a real advantage.

Maintain a positive attitude and keep up with your daily routines. Negative moments can occur during long overseas visits, you may miss your family and friends or miss the usual, unchallenging life, but rest assured, these down periods do not usually last very long. Keep a positive attitude, make a special effort to have some fun, and most importantly, remember why you came to the U.S. in the first place.

# Money

## LIVING ON A BUDGET

Plan to bring at least enough money to live for one month (approximately \$1,000 USD) with you on the airplane. You must bring enough money for one-months rent and food, because it can take a few weeks to a few months to receive your first paycheck. Plan in advance, to ensure that you always have money set aside to pay for housing, meals, and any other expenses. If you want to save money for traveling or to take home with you, be prepared to adjust your lifestyle.

## BANKING

Open a bank account as soon as possible. This will allow you to cash or deposit your paychecks and receive money from overseas. Services and fees vary from bank to bank, therefore, check with several different banks to find the one that meets your needs. Some banks offer free monthly checking to students. Bring various forms of identification, including your passport and Social Security number. If you have any credit cards, and proof of where you are living, you should bring them as well.

Some banks charge a service fee every month. Others may charge you each time you write a check or use an ATM. Find out about all the bank fees you might have to pay.

Some banks require a minimum balance of money, or they will charge a fee. Find out what the minimum balance is and if you can afford it.

Bank hours vary. Be aware of your bank's business hours. U.S. banking is regional, not national, so make sure you cash any checks in the town or city where you received them. A check deposited in an out-of-town account can take one week or more to become available. If you are going out of town, be sure to cash checks before you leave or purchase traveler's checks.

## AUTOMATIC TELLER CARDS (ATM OR DEBIT CARDS) AND MACHINES

Most bank accounts provide bankcards that can be used at 24-hour automated teller machines (ATMs). These are called ATM or Debit cards. This card can be very useful to you, allowing you access to your money in most places in the U.S. A "PIN" or Personal Identification Number is provided for your Debit card. This number should be a secret that only you know. If someone else has your Debit card and your PIN number they can take money from your account. If you lose this card notify your bank immediately.

At least two banking networks, the Cirrus network and the PLUS network, offer services at machines in many locations across the U.S. When staying in major cities, a bankcard may prove as useful as traveler's checks or credit cards. Check with your local bank before leaving home to verify if you are able to use your bankcard from home at some of these machines in the U.S.

Call the telephone number on your U.S. ATM card to locate local machines that will accept your card. When opening a bank account, ask about an automatic teller card and find out if your bank belongs to one of the major networks. Banks may charge a fee of \$1.00 to \$2.00 per withdrawal for using an ATM machine belonging to another bank.

Use these cards wisely, do not spend more than you can really afford. Keep track of all banking records. It is easy, especially when you use ATM's, to forget how much money you have taken out of the bank.

#### CURRENCY

The basic unit of U.S. currency is the U.S. Dollar (\$1.00). Coins are in the value of 1 cent (one cent or a penny), 5 cents (a nickel), 10 cents (a dime), 25 cents (a quarter), and 50 cents (a half dollar). There is also a \$1 coin, but it is not used very often. Bills (notes) are printed in the value of \$1, \$5, \$10, \$20, \$50, and \$100.

#### CREDIT CARDS

Most Americans have credit cards. They are a convenient, safe way to make large purchases or to get cash advances from banks. Be careful about overspending "plastic money" - you will have to pay your debts. These cards differ from a Debit card in one major way; the credit card you must pay back with interest and the Debit card is drawn on money you already have in the bank. We suggest that you secure an international credit card before you arrive in the U.S.

#### TRAVELER'S CHECKS

Traveler's checks are perhaps the most convenient and safest way to finance your travel. They are refundable if lost or stolen and can be purchased at any bank. Make a separate list of check numbers and buy small denominations. Some establishments do not accept traveler's checks; ask before you shop. Where an establishment specifies, "no checks accepted," this usually refers to "personal checks" from your bank account, not traveler's checks.

#### SALES TAX

Visitors to the U.S. are often surprised when a shopping or restaurant bill costs more than the marked price. This is because sales tax is added on when you pay. Sales taxes vary from state to state and from region to region, all between 3% and 9%.

#### TIPPING

Americans generally tip the server 15% to 20% of the price of the meal. The same practice applies to bartenders, taxi drivers, hair stylists, and other service industry individuals. If you like the job the waiter or waitress did, show them by paying a bigger tip. Tip less if you did not like the service. You can often find a wallet-sized tipping chart available for purchase at local card shops, stationers, or local drug stores - so you'll know how much to tip various service people while you are on the go in the U.S.

## Getting Money in a Hurry

### WESTERN UNION

Western Union makes it possible to transfer money from your home country to anywhere in the United States within 15 minutes, on any day of the week. There is a handling charge, which will vary according to the amount of money sent. Call 1-800-325-6000 or visit [www.westernunion.com](http://www.westernunion.com) to find the Western Union office nearest to you and the office nearest to the person sending you money.

### TELEGRAPHIC TRANSFER

Also referred to as a wire transfer, this allows you to transfer money from a bank in your home country to a bank in the U.S. or vice versa. Wire transfers can often take a week or longer. The charge varies from bank to bank, and both the receiving and sending bank may charge you. Not all banks offer this service - check in advance.

## Communication - Staying in Touch

### EMAIL

It is highly recommended that you establish a free email account before you leave home. There are many Internet cafes or places of employment that have Internet connections. Many public libraries also have Internet access free of charge but they often have a time limit. Check your local phone book to find out where your nearest libraries are.

### TELEPHONES

Pay phones differ across regions of the U.S. and the dialing procedure depends on the local telephone company. A telephone number in the U.S. looks like this: 212-111-2233. The first three numbers are the area code (of the state and area in the U.S. that the phone number is located in), the second three numbers are the city code or local exchange, and the last four numbers (digits) are the neighborhood or location in which that phone number is located. To make a long-distance call, dial "1" then the area code, and then the seven digit number. A local call is a call made to the same area you are calling from. To make a local call: dial the last seven digits only - you need not dial a "1" first.

### PHONING HOME

Let your family know you are safe, and keep them updated on your activities. Remember that there is probably a substantial time difference between your home and the United States.

To dial home directly: 011 + country code + city code + number

For example, a Lithuanian phone number would be: 011+370+171+000-0000. You can also direct-dial collect calls by dialing 00 instead of the prefix 011. All private and pay phones record the date, time, number dialed, and cost for the call. These appear on the bill for each call, so never think that a "borrowed" call won't show up! If you are using a private phone remember international calls can be very expensive.

## CALLING CARDS

You might want to consider buying a debit phone card - which you can purchase at most drugstores, liquor stores or post offices. Generally, \$20.00 should buy you at least 45-90 minutes or more of pre-paid calling time - compare rates for the best deal. (Different rates apply for international long distance and there are many companies that offer calling cards.) Pre-paid calling cards are generally the cheapest way of making longdistance calls from a local payphone.

## MAIL

Mail letters at the post office or in the blue U.S. mailboxes on many street corners - they are the safest and best to use for mail drops. Mail within the country usually takes between a day and a week to arrive; to northern Europe, and Central and South America, a week to 10 days; to southern Europe, one to two weeks; to Eastern Europe, two to three weeks; to Asia and South East Asia 10 to 14 days, and to Jamaica, approximately two weeks.

## Safety and the Law

Most Americans are very friendly and open. They can be very outgoing and hospitable, candid and open. They will often tell you how interesting it is to meet someone from a foreign country, and will be happy to help you. Do not be surprised if you are invited to dinner, taken to different places, or shown around the town you are in.

You must remember that, until you get used to where you are living, you are giving off clear signals that you are a stranger to the city. Your clothes, your accent, and your attitude will often make you look like an obvious visitor. In every large city worldwide, there are individuals who live off of what they can take from others, either through theft, swindle, or trickery. There is little or no chance that you will encounter any kind of difficulty with this small minority, but take precautions.

All large cities have a homeless population. People may approach you asking for money. Usually, they are homeless people. It is your decision whether to give money. You are entitled to refuse, but please do so politely.

During the day, most cities are quite safe, but at night, there are certain areas to avoid. Ask your employer and co-workers for details. Never carry large amounts of cash and make sure that you are only carrying copies of your documents. If these are lost, you can easily make more copies from your original documents. Travel and explore with a friend, if possible.

If you are alert and use good judgment, you will have few problems. Do not be intimidated by the size and pace of American cities, as you will soon realize that the people are not that different from the people you live with at home.

#### AVOIDING TROUBLE

Even though you are a visitor, the law still applies to you. You must respect local laws, just as you do at home. The U.S. police can be very strict.

#### PROBLEMS TO AVOID

Intrax Work Travel will try to provide you with as much assistance as possible if you become involved with the law. However, there are limits to Intrax Work Travel's influence. Intrax Work Travel cannot be held accountable for your actions. If you break the law, you will have to face the consequences of your illegal behavior, just as you would if you were at home. Therefore, think before you act!

Try to Avoid Getting into Trouble for:

- √ Shoplifting
- √ Underage drinking (the legal drinking age in the U.S. is 21)
- √ Drinking alcohol in public places
- √ Selling alcohol or tobacco to minors (21 is the legal age for buying alcohol; 18 is the legal age for buying tobacco)
- √ Drug possession
- √ Disturbing the peace
- √ Disorderly conduct (talking back to the police, etc.)
- √ Destruction of property
- √ Bouncing checks (writing checks from your account that are not covered by your funds)

#### DRUGS

Illegal possession of controlled substances (drugs) in the U.S. is subject to prosecution by law. Penalties vary from state to state but in most cases you are subject to fines and possible time in jail if caught carrying, selling or using drugs.

#### SEX

While it is your personal business whether to be sexually active and with whom, Intrax would like you to be aware of some legal boundaries involved when having sexual relations.

## Mutual Consent

Both parties must agree to have sex together. Aggressively forcing the other person into sexual relations is rape and is punishable by law. In the U.S., we have a term called “date rape” which refers to forced sexual activity between two parties that know each other and have or have not had romantic involvement. Mutual consent from both people is necessary and the consent must come while the person is level headed enough to make the decision. Having sexual relations with someone who is not conscious (due to alcohol or drugs) or otherwise unable to make the decision is rape and is punishable by law.

## Sex with Minors

Anyone under the age of 18 is considered a minor. Any person 18 or older is considered an adult. Sex between an adult and a minor is illegal and is referred to as “statutory rape” and is also punishable by law.

Please act responsibly, sensibly and, above all, safely should you be sexually active.

## ALCOHOL

The legal drinking age in the U.S. is 21 years old. In many cases if you try to purchase alcohol you will be asked to prove that you are of legal drinking age. There are generally also restrictions surrounding the time and day of the week when alcohol can be sold. If you are over 21 it is illegal to serve alcohol to someone under 21 years of age. If you do, you will be considered guilty and could be charged. The laws surrounding drinking in public, public intoxication and driving while under the influence are equally as strict. If you are over 21 and you choose to drink, act responsibly and do not involve others that are not of age.

## SMOKING

As part of an intense anti-smoking campaign in the United States, tough measures provide a smoke-free environment. There are several national and local regulations regarding smoking in public places. Smoking is banned on all air flights originating in the United States, domestic and international. Smoking is restricted in many office buildings and restaurants, and prohibited on public transportation. Look around before you light a cigarette; “no smoking” signs are usually posted in a clear, visible location. If you are in someone else’s house and no one else around you is smoking, ask what the rule is before you light up.

## LOCAL LAW ENFORCEMENT

Unlike most countries, laws in the U.S. vary from state-to-state and even city-to-city. It is important to become familiar with and obey the local laws in the town or city where you are living to avoid any potential legal difficulties. For example, the permanent population of resort towns may be only a few thousand, but during the summer months, the population may grow to more than 100,000. In an effort to maintain order, the local police often strictly enforce minor laws. Local laws, which govern alcohol consumption, noise levels, and group gatherings, are strict. Your best source of information will be local residents and American students who are living and working in the town or city.

## HITCHHIKING

Hitchhiking is strongly discouraged. It is illegal to hitchhike on any interstate highways and on any other type of heavily trafficked road, but may be permitted on smaller roads. If you do hitchhike never do so alone. Beware of drivers with drugs or alcohol in the car, as it is a crime to have these items in a car in most states (you are just as liable for punishment as the driver if you are stopped by a police officer). Hitchhiking can be very dangerous.

## Transportation

### AIR

Except on very short trips, the quickest way to travel in the U.S. is by air. There are more than 1,000 airports throughout the country! Obtaining the best fare at the time you want to travel is not always easy. Check the Internet ([www.orbitz.com](http://www.orbitz.com), [www.cheaptickets.com](http://www.cheaptickets.com), [www.hotwire.com](http://www.hotwire.com), [www.jetblue.com](http://www.jetblue.com)) or the travel section of major metropolitan newspapers for the latest and lowest airline fares or visit a local travel agent specializing in "student fares".

### BUS

Bus travel is an inexpensive and popular way to travel around the U.S. The major bus companies can help you connect to local bus transportation to reach even remote towns. Greyhound Bus Company is the major bus company in the U.S. For prices and further information, please visit Greyhound's website at [www.greyhound.com](http://www.greyhound.com), or call them (toll free) at: 1-800-229-9424 inside the U.S., or at +001-402-330-8552 in international areas without toll free access.

### TRAIN

Amtrak, the national railroad (railway), offers a rail pass similar to Europe's Inter-rail pass. The U.S.A. Rail Pass is valid for either 15 or 30 days. The nationwide pass costs a few hundred dollars. They also offer passes for different regions of the U.S. You can purchase a U.S.A Rail Pass outside the U.S. and in major U.S. cities. This pass is only available to foreign visitors to the U.S. For prices and further information, please visit Amtrak's website at [www.amtrak.com](http://www.amtrak.com), or call them (toll free) at: 1-800-USA-RAIL/1-800-872-7245.

### NOTICE BOARDS (CARPOOL NOTICES)

Most colleges, universities, and youth hostels have a bulletin board in the student union or common area for notices of "rides wanted/rides offered." This is an excellent way to meet people and allows you to travel cheaply because of shared expenses. This is also called "carpooling" or "ride sharing."

### TOURS

Organized tours can be a great way of traveling if you are on your own or if time is limited. They are a good way to make new friends and see a large area in a short amount of time.

#### TREK AMERICA

Trek America is an adventure travel specialist focusing on small group trips throughout the U.S. Trek America offers a number of different packages that include transportation, and room and board. To find out about specific Trek America packages visit their website at [www.trekamerica.com](http://www.trekamerica.com) or call toll free 1-800-221-0596.

#### CAR

You must have a valid driver's license from your home country in order to drive in the U.S. You will also need an International Driver's License, available in your home country from motoring organizations. You must obtain the International License prior to arrival in the U.S. To rent a car, most companies require that you be at least 25 years of age and have at least one major credit card. Insurance may also be required and can be obtained through car rental companies. Your medical insurance does not cover you in the event of an accident if you are the driver of the car.

For driving long distances, inquire about "drive-a-ways," which arrange the transportation of cars from one part of the country to another. The car owner usually pays for the tolls and occasionally the fuel. You as the driver, are given a certain amount of time to drive it to the final destination. Look in the telephone yellow pages under the heading "Automobile Transport and Drive-a-way Companies".

## General Information

#### ELECTRICITY

The United States electrical system uses 110 volts, 60 hertz (cycles). If you are bringing appliances from home, they are probably designed for Europe's electrical system, which uses 220 volts. You will need to purchase a transformer and plug adapter that can accommodate the wattage of the particular appliance you will be using. These can be purchased upon arrival at any hardware or electronic store.

## TIME ZONES

The continental U.S. is divided into four time zones - Eastern, Central, Mountain, and Pacific. When it is 12:00 noon Eastern Time, it is 11:00 am Central Time, 10:00 am Mountain Time, and 9:00 am Pacific Time. The headquarters for Intrax Work Travel operates on Pacific Standard Time (PST) and is open from 8:30 am to 5:00 pm PST. The U.S. keeps Daylight Savings Time by turning the clocks forward one hour in early April and turning them back one hour in late October.



## BUSINESS HOURS

Typical business hours for offices in the U.S. are from 8:00 or 9:00 am to 5:00 or 6:00 pm, with one hour taken for lunch. A lunch hour is usually taken between 12:00 and 2:00 pm, but may vary according to the particular environment you are working in. In some places, lunch is only for half an hour. Shops and stores will often be open for longer hours and do not close over the lunch hour.

# Appendix

## Appendix 1: Useful Websites for General Research for Your Destination Area

<http://www.lonelyplanet.com>

<http://www.letsgo.com>

<http://www.budgettravel.com>

<http://www.roughguides.com>

<http://www.insiders.com>

<http://www.citysearch.com>

<http://www.craigslist.org>

<http://travel.yahoo.com>

<http://www.newyorkairports.com>

<http://www.nps.gov>

<http://www.frommers.com>

## Appendix 2: Travel Guide Books

LONELY PLANET

[www.lonelyplanet.com](http://www.lonelyplanet.com)

LET'S GO

[www.letsgo.com](http://www.letsgo.com)

BERKELEY BUDGET TRAVEL GUIDES

[www.4travelguides.com](http://www.4travelguides.com)

INSIDER'S GUIDE

[www.insiders.com](http://www.insiders.com)

AMAZON.COM

[www.amazon.com](http://www.amazon.com)

## Appendix 3: Other Useful Websites

### Travel

[www.orbitz.com](http://www.orbitz.com)

[www.cheaptickets.com](http://www.cheaptickets.com)

[www.hotwire.com](http://www.hotwire.com)

[www.jetblue.com](http://www.jetblue.com)

[www.greyhound.com](http://www.greyhound.com)

[www.amtrak.com](http://www.amtrak.com)

[www.trekamerica.com](http://www.trekamerica.com)

[www.statravel.com](http://www.statravel.com)

[www.carrentalexpress.com](http://www.carrentalexpress.com)

[www.carrentals.com](http://www.carrentals.com)

[www.dollar.com](http://www.dollar.com)

[www.budget.com](http://www.budget.com)

### General

[www.westernunion.com](http://www.westernunion.com)

## Appendix 4: Housing

### Short-Term Housing

For the first few nights at your U.S. arrival destination, you may need short-term accommodation before settling into your longer-term housing. We suggest you make a reservation before you arrive at your final destination to ensure a bed or room upon arrival. Check the Internet for information on affordable accommodations. Housing costs vary across the U.S. but you can expect to pay 30% to 50% of your monthly income on housing. Be prepared, housing is not cheap!

### Accommodations While Traveling

#### YOUTH HOSTELS

There are about 300 youth hostels (dormitory style rooms with shared amenities) operated by the American Youth Hostels Association, a member of the International Youth Hostel Federation, which are scattered throughout the U.S. In order to use AYH facilities, you must be a member of the organization. The price of a membership is

inexpensive and can be purchased over the Internet at [www.ihf.org](http://www.ihf.org).

#### YMCA/YWCA

YMCA's and YWCA's also provide affordable temporary lodging. For information, call "Y's Way International" at 212-308-2899 or visit their website [www.ymca.net](http://www.ymca.net)

#### MOTELS

There are many low-cost motel chains throughout the U.S. Motels are also good for small groups, as you usually pay for the room, not per person. Most rooms contain two large-size beds.

[www.motels.com](http://www.motels.com)

[www.super8.com](http://www.super8.com)

[www.usa-lodging.com](http://www.usa-lodging.com)

#### HOTELS

[www.orbitz.com](http://www.orbitz.com)

[www.travelocity.com](http://www.travelocity.com)

#### BED AND BREAKFAST

[www.innsandouts.com](http://www.innsandouts.com)

#### UNIVERSITIES

Many universities and colleges offer budget accommodations in their student housing. If there is a college or university in the area you are visiting, contact the student housing office on campus. It is recommended that you call and make reservations in advance, if possible.

#### CAMPSITES

[www.campsites411.com](http://www.campsites411.com)

[www.koakampgrounds.com](http://www.koakampgrounds.com)

[www.acacamps.org](http://www.acacamps.org)

#### LONG-TERM HOUSING

Ask your employer or co-workers for suggestions of where you can find local housing prior to your arrival. You can also look on the Internet for housing in the town you will be living in. If you are staying in a large city in the U.S. you can check for housing through the Internet at [www.craigslist.org](http://www.craigslist.org). You can also use this website to find out about local events, local eateries and items for sale. Some employers will help you arrange housing. If this assistance is not available you might want to make a reservation for two to four weeks in short term housing. This will give you time to look in your local area once you arrive at your final destination.

## QUESTIONS TO ASK DURING YOUR HOUSING SEARCH

Is furniture provided?

Is it within walking distance of my job?

Is it near public transportation?

How accessible are stores, banks, entertainment, etc.?

What is the average rent for a place this size in this neighborhood?

Look at a few different places to get a sense of the local values.

How soon can I move in?

How much must I pay before I can move in?

Security deposit, first month's rent, etc.

Is it safe?

Do not just accept the landlord's word on this. Be sure you are satisfied with the security of the neighborhood and the apartment/house itself.

If sharing an apartment, will I like my roommates?

## RENT, SUBLET, OR SHARE

When you begin looking for a place to live, you will find apartments available to rent, sublet, and share. When you rent an apartment, you actually sign the lease with your landlord. Leases usually last a year, so you should avoid them. When you sublet an apartment, you do not sign the lease. You rent the apartment from the leaseholder. When you share an apartment, you live with someone who has already rented the place, and you share the expenses with that person.

## Where to Find Housing Listings

### CLASSIFIED ADS

The best place to look for available housing is the classified advertisement section of a local newspaper, or at [www.craigslist.com](http://www.craigslist.com) if you are going to be living in a large city. The Sunday editions of the newspapers are usually most helpful, as they have expanded classified sections. Look at the advertisements for an idea of the cost of rentals in your area (or in various neighborhoods within your area).

Classified advertisements are written in abbreviations. You will find that many words are shortened. Some examples are:

## CLASSIFIED ADVERTISEMENT ABBREVIATIONS

apt.	apartment
studio	a very small apartment, generally intended for one person only. May or may not have a separate kitchen.
BR	bedroom
util	utilities (cost of gas and electric, sometimes included in the rent)
pvt	private
w/	with
a/c	air-conditioned
elev bldg	building with an elevator
co-op	an apartment building whose apartments are owned (rather than rented) by the building's tenants
furn	"furnished", i.e., apt. is available with (some) furniture already in it
W/D or laundry	apartment (or building) has washer/dryer, and/or laundry facilities
on-site mgr	there is a caretaker or manager for the building, who lives in the apartment complex
1 V sec. dep.	the rental agreement requires you to pay one and one-half times the normal month's rent as a security deposit - this is fairly standard in rental contracts

## UNIVERSITY LISTINGS AND BULLETIN BOARDS

Many university campuses have bulletin boards where students post notices looking for roommates. Many students may sublet their apartments for the summer. Most universities also have a "Campus Housing Office," which keeps listings of available housing in the area. These listings are usually only available to students at that university, but sometimes they allow Intrax Work Travel participants to use them.

## BOARDING

Boarding means renting a room in a family home. In smaller cities and towns, you may find a family willing to offer a room and meals for you in their home at a reasonable price. This situation allows you to experience American family life.

## ROOMMATE SERVICES

These services list apartments where people are looking for roommates. These are people who may not also list their apartment in the newspaper, so such services can help you get beyond the classified ads. Roommate services will generally charge a fee and may take a long time. To locate such agencies, look under "Roommate Referral Agencies" in your local "Yellow Pages" telephone directory or on the Internet. Remember that the term "roommate" usually does not mean sharing the same bedroom.

## Cost of Living

Although wage levels across the U.S. remain similar, the cost of living varies. Northeastern metropolitan areas, such as New York and Boston, and exclusive resort areas are particularly expensive. On the west coast, San Francisco can be particularly expensive, with regard to housing. Housing costs will take much of your paycheck. A slightly higher wage level in these areas does not guarantee you a more comfortable lifestyle, because food, transportation, and leisure activities are expensive. Remember to aim for paying no more than 30% - 50% of your monthly net income for rent.

## Problems Finding Housing

If you run into any serious problems trying to find accommodations, please telephone the Intrax Work Travel office. We will do our best to help.

## Appendix 5: Packing list

What follows is a general list that you can use and adapt to your needs. Remember to bring clothing suitable for work. See earlier section for what to take on the plane with you.

For your back-pack or suitcase:

### Clothing

- √ 1 outfit for professional office jobs, if required
- √ 1 pair of dress shoes
- √ 1 pair of casual shoes
- √ 1 pair of tennis shoes or sneakers
- √ 2 or 3 dress shirts or blouses
- √ 6 casual/comfortable shirts
- √ 1 pair of sandals (depending on location and time of year)

- √ 1 sweater
- √ 1 sweatshirt
- √ 2 pairs of jeans
- √ Dress socks and athletic socks
- √ 1 jacket
- √ 6 or 7 pairs of underwear
- √ 1 or 2 pairs of shorts
- √ Sun hat or baseball cap

#### Medicine and Toiletries

- √ Non-prescription medication
- √ First aid kit
- √ Toothbrush and toothpaste
- √ Contraceptives/condoms
- √ Soap and shampoo
- √ Comb and/or hairbrush
- √ Sunscreen, moisturizers, cosmetics
- √ Razor blades or electric razor
- √ Deodorant
- √ Sunglasses
- √ Contact lenses and cleaning solution

#### IMPORTANT NOTE

If you are taking prescription medication and will be bringing it into the country, please bring a note from your doctor, written in English, explaining the situation.

Miscellaneous

- √ Sleeping bag
- √ Purse or extra wallet
- √ Address book
- √ Umbrella
- √ Travel Journal (notebook)
- √ Luggage lock and identification tags
- √ Pocket calculator
- √ Battery-operated clock
- √ Electric plug adapter
- √ Books, guides, and maps
- √ Small backpack
- √ Pen or pencil

Appendix 6: Temperature and Metric Conversions

METRIC CONVERSION	
DISTANCE	
1 mile	1.6 km
1 yard	91.4 cm
1 foot	30.5 cm
1 inch	2.54 cm
WEIGHT	
1 pound	454 grams
1 ounce	28 grams
VOLUME	
1 quart	0.95 liters
1 gallon	3.8 liters

TEMPERATURE

In judging temperatures, an easy formula for translating Fahrenheit to Celsius is to subtract thirty from the Fahrenheit number and divide by two. To convert Celsius from Fahrenheit, multiply the Celsius number by two and add thirty.

TEMPERATURE CONVERSION	
FAHRENHEIT	CELSIUS
55	12
60	15
65	18
70	21
75	24
80	26
85	29
90	32
95	35
100	38
105	40

Appendix 7: Holidays in the U.S.

National Celebrations

NEW YEAR'S DAY

January 1

MARTIN LUTHER KING DAY

Traditional - January 15; official - third Monday in January

PRESIDENT'S DAY

Traditional - February 12 & February 22; official third Monday in February

MEMORIAL DAY

Traditional - May 30; official - last Monday in May

INDEPENDENCE DAY

July 4

LABOR DAY

First Monday in September

COLUMBUS DAY

Traditional - October 12; official - second Monday in October

VETERANS' DAY

Traditional - November 11; official - second Monday in November

THANKSGIVING DAY

Fourth Thursday in November

Religious Celebrations

EASTER

A Sunday between March 22 and April 25

CHRISTMAS DAY

December 25

Fun Days

ST. VALENTINE'S DAY

February 14

APRIL FOOL'S DAY

April 1

HALLOWEEN

October 31

Ethnic and Regional Celebrations

CHINESE NEW YEAR

Sometime between January 21 - February 19

MARDI GRAS

February/March

ST. PATRICK'S DAY

March 17

CINCO DE MAYO

May 5

NATIVE AMERICAN POW-WOWS

March - August

## Appendix 8: Frequently Asked Medical Insurance Questions

### TERRITORY

Your program health insurance coverage is valid **WORLDWIDE**, except in your home country. If you are traveling in the U.S.A and you decide to visit Canada, you are still covered through your insurance.

### HOME COUNTRY, COUNTRY OF RESIDENCE

Your home country is the country where you usually live. That is the country where you will be evacuated in case of serious medical illness/accident. In most cases, this is the country where your parents live.

The country of residence is the country where you live temporarily, e.g. you study in the USA but you have Belgian citizenship and your family lives in Belgium.

The USA will therefore be considered your country of residence while Belgium is your home country.

### DURATION OF COVERAGE

The duration of your insurance coverage depends of the coverage dates stated at the moment of your subscription.

Your insurance coverage period begins once you Check In with Intrax Work Travel but works retroactively beginning when you departed from your home country.

If you extend your program, you must extend your insurance coverage by calling Intrax Work Travel during normal office hours.

What shall I do in case of an emergency?

In case of emergency, after calling 911, you have to call your medical insurance company and inform them of the emergency.

Please refer to your ID insurance card and insurance pamphlet.

When shall I call the medical insurance company?

- √ When seeking medical assistance
- √ In case of acute illness, with hospitalization
- √ In case of accident dental care/treatment
- √ In case of medical evacuation
- √ In case of domestic travel in connection with treatment

Can I go to a doctor of my choice?

Yes, you can go to a doctor of your choice. This doctor can call the insurance company directly in order to verify your coverage at which time we will provide that office with the billing address.

If I pay my doctor in cash, how soon do I get reimbursed?

Usually it takes three or four weeks for claims to be processed. However, the claim payment time can be shorter, depending on how fast the file - with all the necessary paperwork - is received by the claims office.

How can I get reimbursement?

The different means of reimbursement are:

- √ checks in US \$
- √ bank transfers
- √ when you are traveling abroad and you don't have a bank account, we can credit your credit card

Which illnesses are covered?

- √ Any illness which is not pre-existing (that is not contracted before you left your country and before the effective departing date of coverage).
- √ Any illness which is not congenital.
- √ Consequences of HIV or Hepatitis C are NOT covered.

Which accidents are covered?

Any kind of accident is covered except automobile accidents where you are the driver, accidents related to competitions or high-risk sports (such as skiing, bungee-cord jumping, parachuting, etc.) or accidents which are consecutive to voluntary acts: alcohol intoxication, use of narcotics, riots or assaults...

Are car accidents covered?

Car accidents are covered ONLY if you are a passenger and in such cases your medical insurance will be considered secondary to the automobile insurance.









Intrax has positions available in companies throughout the U.S. We can even assist with opportunities you find yourself. Experience U.S. culture and develop career skills in a training program that pays for itself!

[www.intraxcareertraining.com](http://www.intraxcareertraining.com)