

Discovering the U.S. A Resource Guide for Daily Living



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Discovering the U.S.

Welcome to the United States!

An international move can be both an exciting and challenging experience. This Dwellworks Resource Guide is intended to provide important information to consider as you relocate to the U.S. Your assigned Destination Services Consultant (DSC) will assist you as you transition into your new community. Additionally, your consultant will expand on the topics covered in this guide according to the guidelines of your authorized program.

On behalf of the Dwellworks team, we welcome you to the U.S. and hope you will find this information helpful.

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Facts about the United States

- + **Official Country Name:** United States of America
- + **Capital City:** Washington, DC (District of Columbia)
- + **Official Language:** The U.S. does not have an official language; however, English is the primary language spoken by the general public
- + **Official Religion:** The U.S. Constitution guarantees freedom of religion, so there is no official religion; however, the predominant religion is Christianity
- + **Currency:** United States Dollar (USD), \$
- + **Weights and Measurements:** U.S. Customary System
- + **Electricity/Voltage:** The standardized voltage for the U.S. is 110 Volts, though 220 Volt power is used for large appliances, such as refrigerators

General Information

Business Hours

It's important to become familiar with the hours of each individual business. Hours may vary based on industry, location, or time of the year.

- + **Typical Office Work Hours:** Monday through Friday, 8 or 9 a.m. to 5 or 6 p.m.
- + **Banks:** Monday through Friday, 8 or 9 a.m. to 5 or 6 p.m. with limited Saturday hours
- + **Shopping Malls:** Monday through Saturday, 10 a.m. to 9 p.m., Sunday 11 a.m. to 6 p.m. Shopping malls offer extended hours during the holiday season
- + **Post Offices:** Monday through Friday, 8 a.m. to 5 p.m., Saturday 9 a.m. to 1 p.m.



Public Holidays

Most schools, banks, and government offices close on national public holidays. The U.S. Postal Service does not deliver mail on these days.

| Holiday | Date |
|------------------------|---|
| *New Year's Day | January 1 |
| Martin Luther King Day | January 15. In honor of the birthday of the late civil rights leader (Observed on the following Monday). |
| Presidents' Day | Third Monday in February. Combined celebration of Abraham Lincoln's birthday on February 12 and George Washington's birthday on February 22. |
| *Memorial Day | Last Monday in May. In remembrance of all who died serving the U.S. in wartime. |
| *Independence Day | July 4. Commemorating U.S. independence; usually celebrated with parades and fireworks. |
| *Labor Day | First Monday in September. To honor all workers. |
| Columbus Day | Second Monday in October. Commemorating Christopher Columbus discovering America. |
| Veterans Day | November 11. To honor all veterans of the U.S. military. |
| *Thanksgiving | Fourth Thursday in November. Commemorates the original Colonial American settlers' first fall harvest. Turkey is traditionally served for the meal. |
| *Christmas Day | December 25. The only religious holiday that is officially observed. |

*Days when the majority of businesses are closed in observance of the holiday.

Government

The U.S. is governed by a democratic republic, meaning the government representatives are elected by majority rule. The Federal Government is made up of three branches: executive, legislative, and judicial. The President is in the Executive branch, the two houses of congress (Senate and House of Representatives) are in the Legislative branch, and the court system is in the Judicial branch. The President is elected every four years, with a maximum of a two-term presidency. The main political parties are the Democratic Party and the Republican Party. Each of the 50 states has its own government with the right to make certain decisions and state laws.

Economy

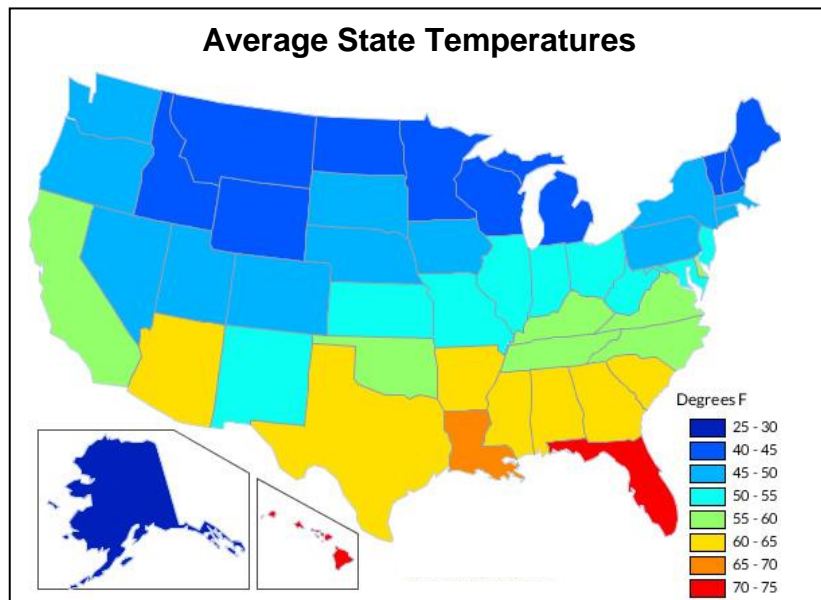
The U.S. has a market economy where producers and consumers determine the kinds of goods and services sold in the market. The U.S. does not have a pure market economy, and the government plays a role when necessary. The economy is still recovering from the 2008 downfall of the stock market. Consumer spending is increasing, although many Americans are still cautious with major investments.

Weather

As the U.S. covers 3.8 million square miles, the weather can vary greatly across the country. Summer is typically June to August, fall is September to November, winter is December to February, and spring is from March to May.

Severe Weather Situations

Severe weather conditions may occur on occasion depending on location, so it is important to be prepared for your family and your home. The National Weather Service (NWS) is the primary source of weather data, forecasts, and warnings for the U.S. television weathercasters and private meteorology companies prepare forecasts using this information.



Communities around the U.S. have siren systems to alert area residents of possible severe weather or other emergencies. Once a month, your community may perform "tests" of these systems which typically involves broadcasting the siren on a designated day of the week at a certain time.

In the event of actual severe weather or other emergency, the sirens will sound. When you hear your community siren, turn on a radio or local television station to learn of the specific alert and take the appropriate safety measures.

Schools are required to conduct practice drills with students in case of fire or weather emergencies. These drills ensure children get to safety in the event dangerous conditions occur during the school day.

- + **Earthquakes:** There are 45 states and territories throughout the U.S. that are at moderate to high risk of earthquakes
- + **Extreme Snow and Cold:** Heavy snowfall and extreme cold can immobilize an entire region. Winter storms can result in flooding, storm surge, closed highways, blocked roads, and downed power lines
- + **Floods:** One of the most common hazards in the U.S., flooding, can be local and impact a neighborhood or community, or regional and affect entire river basins and multiple states. Some floods develop slowly, over a period of days; however, flash floods can develop quickly and without any visible signs of rain
- + **Hurricanes:** All coastal areas along the Atlantic Ocean and the Gulf of Mexico are subject to hurricanes or tropical storms. Parts of the southwest and the Pacific Coast experience heavy rains and floods each year from hurricanes originating near Mexico. The Atlantic hurricane season lasts from June to November, with the peak season from mid-August to late October
- + **Heat Waves:** A heat wave is an extended period of extreme heat, often accompanied by high humidity
- + **Landslides:** Landslides typically occur in mountain, canyon, and coastal regions. In a landslide, masses of rock, earth, or debris move down a slope. They are caused by storms, earthquakes, volcanic eruptions, and/or fires. Mudflows are rivers of rock, earth, and other debris saturated with water. They develop when water rapidly accumulates in the ground, during heavy rainfall or rapid snowmelt, changing the earth into a flowing river of mud or “slurry”
- + **Tornadoes:** A tornado appears as a rotating, funnel-shaped cloud that extends from a thunderstorm to the ground with whirling winds that can reach 300 miles per hour. Every state is at some risk of this hazard. It is recommended to seek shelter in a low lying area or basement

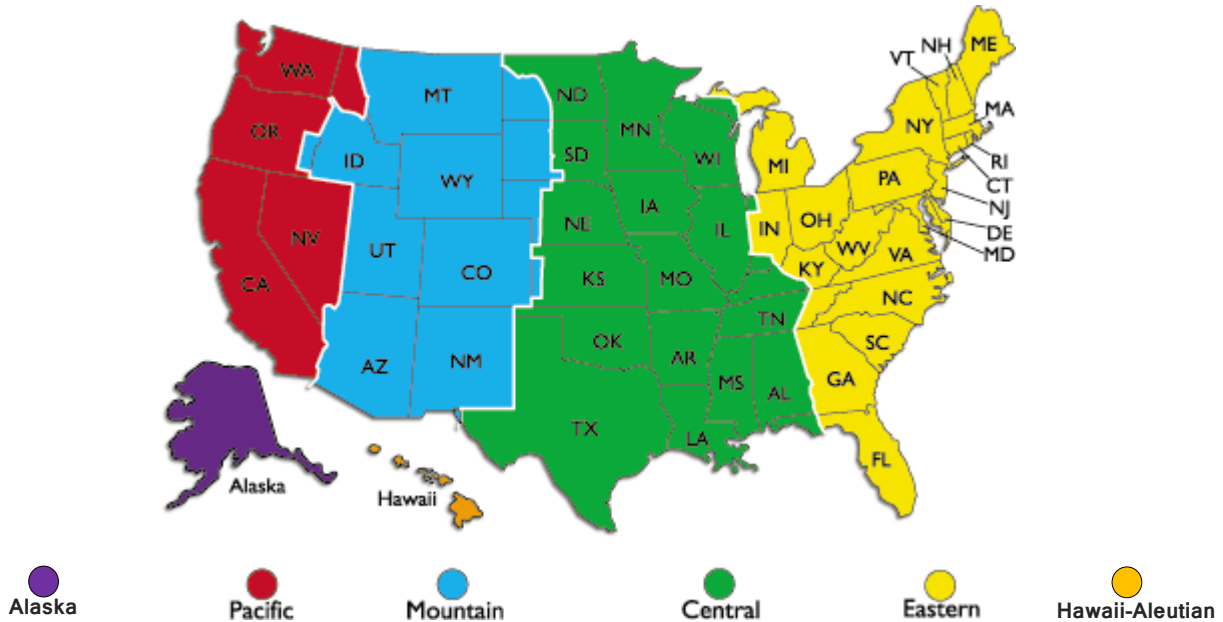


Helpful Hint: Additional weather-related information regarding preparation and safety tips can be found through the Federal Emergency Management Agency at www.fema.gov.

Time Zones

Local Time Zone

There are nine standard time zones across the U.S. and its territories. The four zones covering the 48 contiguous states are Pacific Standard Time, Mountain Standard Time, Central Standard Time, and Eastern Standard Time. Alaska Time Zone covers most of Alaska, and Hawaii-Aleutian Time Zone covers Alaska's Aleutian, and the Hawaiian Islands.



Daylight Saving Time

Daylight Savings Time (DST) was adopted by the U.S. in 1918 as “An Act to preserve daylight and provide standard time for the U.S.” Americans advance their clocks one hour during the summer months, resulting in an “extra” hour of daylight. The act was created to save energy, by reducing the amount of electricity used in the morning and evening. Although the date changes each year, generally it is the second Sunday in March and the first Sunday in November.

The federal law that established DST does not require any area to observe daylight savings time. If a state chooses to observe DST, it must follow the starting and ending dates set by the law. The website, www.worldtimezone.com/daylight.html, offers a helpful map and information on the countries and territories operating in daylight savings time.

Arizona (with the exception of the Navajo Nation), Hawaii, and the territories of Puerto Rico, Virgin Islands, Guam, and American Samoa, do not observe DST. Instead, these areas stay on "standard time" all year long.



Helpful Hint: An easy way to remember which way to reset clocks on the day DST takes effect is, “Spring forward, fall back.” Meaning clocks are advanced an hour in the spring and they move back an hour in the fall (autumn).

Comparative Size Charts

Although most countries are trying to standardize clothing sizes, there is still a great deal of variation, often making shopping in a different country very difficult. Even with a size conversion chart, always try clothing on before purchasing it.

| Clothes | | U.S./Canada | U.K. | Mexico | Brazil | Europe/ Costa Rica |
|------------------------------------|-----|-------------|------|--------|--------|-----------------------|
| Women's Pants | XS | 0-2 | 4 | 22-24 | 36 | 32-34 |
| | S | 3-4 | 6 | 26-28 | 38 | 34-36 |
| | M | 5-6 | 8 | 30-32 | 40 | 36-38 |
| | L | 7-8 | 10 | 34-36 | 42 | 38-40 |
| | XL | 9-10 | 12 | 38 | 44 | 40-42 |
| | XXL | 11-12 | 14 | 40 | 46 | 42-44 |
| Men's Pants (waist) | | 28 | 28 | 28 | 44 | 71 (cm) |
| | | 30 | 30 | 30 | 46 | 76 (cm) |
| | | 32 | 32 | 32 | 48 | 81 (cm) |
| | | 34 | 34 | 34 | 50 | 87 (cm) |
| | | 36 | 36 | 36 | 52 | 92 (cm) |
| | | 38 | 38 | 38 | 54 | 99 (cm) |

Shoes

| | U.S./Canada | U.K. | Mexico | Brazil | Europe/ Costa Rica |
|--------------------------|-------------|------|--------|--------|-----------------------|
| Women's Shoes | 5 | 4.5 | - | 35 | 37 |
| | 6 | 5 | 3 | 36 | 38 |
| | 7 | 6 | 4 | 37 | 39 |
| | 8 | 6.5 | 5 | 38 | 40 |
| | 9 | 7 | 6 | 39 | 41 |
| Men's Shoes | 8 | 7.5 | 7 | 39 | 41 |
| | 9 | 8.5 | 8 | 40 | 42 |
| | 10 | 9.5 | 9 | 41 | 43 |
| | 11 | 10.5 | 10 | 42 | 44 |
| | 12 | 11.5 | 11 | 43 | 45 |

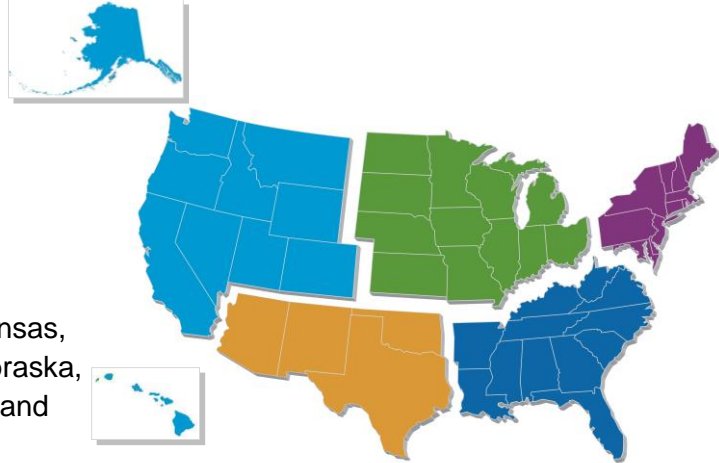
*Sizes may vary depending on manufacturer and country of origin

Geographic Overview

The five regions of the U.S. are broken into the West, Southwest, Midwest, Northeast, and Southeast.

Regions (with states per region)

- + **West:** Alaska, California, Colorado, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, and Wyoming
- + **Southwest:** Arizona, New Mexico, Oklahoma, Texas
- + **Midwest:** Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin
- + **Northeast:** Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, and Vermont
- + **Southeast:** Alabama, Arkansas, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia



Major Cities

Due to its size, the U.S. has many major cities. Each state has a capital city in addition to other metro areas. The state capital is oftentimes not the largest city in the state. The three largest cities by population, as well as some other major cities in the U.S. are:

- + **New York, NY:** With a population of 8.4 million people, New York City is an iconic metropolis featuring the Empire State Building, Times Square, the Statue of Liberty, and many art and culture attractions. Its' nickname is the "Big Apple"
- + **Los Angeles, CA:** This southern California city is home to 3.9 million people. Motion picture studios like Paramount Pictures, Universal, and Warner Brothers are located here, with many celebrities calling L.A. home
- + **Chicago, IL:** Located on Lake Michigan, this is the nation's third largest city with a population of 2.7 million people. The distinctive skyline includes the John Hancock Center, the Willis Tower, and the Tribune Tower
- + **Other major cities:** Houston, TX; Philadelphia, PA; Phoenix, AZ; San Antonio, TX; San Diego, CA; and Dallas, TX

People and Culture

The U.S. is often times referred to as “The Great Melting Pot.” With so many cultures, languages, and religions represented in the U.S., no one is excluded from the diverse population in this country.

In the Progressive Era (1900-1915), over 15 million immigrants came to America from various European countries, rapidly making the U.S. very diverse, very rapidly. Some of these countries include Great Britain, Ireland, Germany, Italy, and Greece.

Demographics

With more than 320 million people, the U.S. is the third most populous country in the world. The U.S. population is a mix of Caucasian, African American, Asian, Native American, and Hispanic people. With an emphasis on freedom, citizens are encouraged to practice their beliefs and celebrate their unique culture.

Language

English is the primary language spoken in the U.S. Other common languages spoken include Spanish, Chinese, and Tagalog, the legal national language of the Philippines.

Americans have different accents based on their geographic region, and use a variety of common sayings and slang terms. Due to mass media, though, it is usually easy to understand what someone from a different region is saying based on the context and the overall awareness of our differences.



Religion

Christianity is practiced by the majority of the U.S. population, with Protestantism and Roman Catholicism as the two most practiced Christian religions. Judaism, Buddhism, and Muslim are also widely practiced. Around one-fifth of the population do not associate with a particular religion.

Etiquette

Greetings and Introductions

In the U.S., a greeting to a new or old friend is, “Hi! How are you?” or “How are you doing?” This phrase is common between two people, even if not literally asking how that person is. It is a conversation starter and generally considered a polite thing to ask.

Handshakes are very common when first meeting someone, especially in business. If you are not familiar with the social situation or the people you are with, allow them to take the lead. First impressions are very important in the American culture, so engaging in an introduction and light-conversation is a good way to make a great first impression. A firm handshake, combined with adequate personal space and good eye contact is appropriate during a typical greeting.

Addressing People

It is important to know the title of the person to whom you are speaking. These may include Doctor or Professor. Also when greeting someone, it is polite to use their name to show that they had a memorable impact on you.

Business Etiquette

The traditional office dress is formal business attire unless otherwise noted. For men this generally means a suit and tie, while women will dress in a suit or dress and jacket. Business casual for men can include khaki or dark slacks, paired with a polo or button down shirt. A woman can wear a nice blouse or sweater with slacks. If you are unsure what to do, it is better to be overdressed than to be underdressed. Check the company dress code for instructions.

In the U.S., business is conducted rapidly. There is very little small talk before discussing the business matters at hand. At most meetings, it is common to attempt to reach an oral agreement before the meeting adjourns. Typical business hours are 8 a.m. to 5 p.m., usually with an hour lunch break around noon.

Punctuality

Everyone’s time is equally important, and therefore punctuality is imperative. When a meeting has a start time, participants aim to be punctual, even arriving a few minutes early if possible. If you are going to be late, it is considered polite to alert the meeting organizer.

Tipping Practices

Service employees who count on tips include restaurant wait staff, bartenders, hotel maid, bellman, doorman, concierge, and room service delivery person. Other service employees who expect tips regularly include hair dressers, cab drivers, parking attendants, tour guides, car wash attendants, pet groomers, and delivery people. You do not need to tip at fast food restaurants, in cafeterias, at self-service buffets, a laundry mat, utility repairmen, grocery store cashiers or baggers, nurses or doctors, real estate agents, travel agents, or postal service personnel.

Tips are based on the cost and quality of the service provided. In most cases, a tip of 15% to 20% of the cost is appropriate. Though, when the tip amounts to only a few coins, one dollar per item is a courtesy.

Food

Cuisine in the U.S. is due to the diversity of the population; it is hard to label one cuisine as the traditional American fare. Cuisine throughout the U.S. varies regionally. In the south, you will find more barbecue restaurants, but in the coastal areas, seafood is more common.

Conventional American dishes include hamburgers and hot dogs, and can be found virtually anywhere across the country.

Ingredients and Typical Dishes (within different regions)

- + **Northeast:** With a British history, many dishes include ingredients like potatoes, cornmeal, and bread. As a coastal region, there is also an emphasis on seafood
- + **Midwest:** Cuisine throughout the Midwest is very diverse. There is everything from barbecue to seafood to traditional burgers and hot dogs. It's common for each city to be known for a specific dish. For instance, Chicago is known for their deep-dish pizza, Italian beef sandwiches and Chicago-Style hot dogs
- + **South:** From barbecue to Cajun, a variety of cuisine options are offered in the south. Strong Caribbean traditions influence the area's cuisine with peppers, plantains, figs, and other local crops found in many dishes
- + **West:** The American West has a strong Native American and Hispanic influence. Common dishes depend on the area, but most include seafood, local produce, and other organic ingredients

Daily Meals

The standard practices for each meal are below:

- + **Breakfast:** Common foods include cereal, fresh fruit, eggs, toast and other breads, juice, and milk
- + **Lunch:** The meal to carry you over from breakfast to dinner usually includes sandwiches, salads, and other easy-prep foods
- + **Dinner:** The biggest meal. It usually contains a protein, starch, and vegetable that will keep you feeling full through the night

Grocery

Typical U.S. grocery stores, or supermarkets, tend to be large and may also sell household supplies such as cleaning products, toiletries, and paper products. Some supermarkets also have a pharmacy or bank branch located inside.

Most supermarkets and grocery stores are open seven days a week and many have extended hours. Store clerks may ask if you prefer your purchases in plastic or paper bags. Frequently, shoppers use permanent cloth bags to use upon each visit, in order to reduce waste.

Registrations

Social Security Number

A Social Security Number (SSN) is necessary for U.S. payroll, income tax, and to establish credit. If you already have a SSN as a result of a prior residence in the U.S., (school or previous work assignment) this number is still valid. Whether you have a SSN in hand or not, a visit to the Social Security Administration (SSA) with your consultant is needed to update your visa status, and, if you did not retain your original card, obtain a replacement.

Your consultant makes every effort to provide the most current information regarding the Social Security application process. However, changes in policy and document requirements do occur, often without notice.

It is necessary for you to appear in person, with a completed application (Form SS-5), at a local SSA Office. To print the form, click the following link: www.socialsecurity.gov/forms/ss-5.pdf. In addition, the following documentation will be required in order to confirm your U.S. immigration status:

- + Arrival/Departure Record (I-94) used to denote alien status (<https://i94.cbp.dhs.gov/I94/#/home>)
- + Valid Passport
- + Visa
- + Letter of Employment

The SSA Office must verify this data with the Department of Homeland Security database. Additional documentation, such as a birth certificate issued by your home country government, may be required for identification and to substantiate your work visa status. If a spouse also wishes to apply for a SSN, they will need to bring an original marriage certificate. No copies or laminated documents will be accepted.



Helpful Hint: It is critical to ensure that the spelling of your name is the same on all of the required documentation

Your consultant will also know the best time to apply for your SSN. To ensure that your data is available in the Department of Homeland Security database at the time of application, your consultant will likely recommend a waiting period after your permanent arrival into the U.S. If all of your information is confirmed, your Social Security Card will arrive in the mail within two to six weeks after you submit an application.

Identity Theft

Identity theft occurs when someone uses your personal information without your permission. It could involve the use of your credit card, Social Security Number, Tax Identification Number, financial accounts, driver's license, or other numbers specifically associated with your name.

Fraudulent use of your identification is a serious crime – and you should protect your identity by making certain your personal information, especially your Social Security Number, is retained in a safe and secure manner.

The United States Federal Trade Commission hosts a website that provides an overview of the subject, steps to take to minimize the chances of theft, and what to do in case of identity theft. More information can be found at www.consumer.gov and www.ftc.gov.

Driver's License

Each of the 50 states enacts and enforces its own laws governing licensing and registration. Your Dwellworks Consultant will advise you on your state's specific regulations or laws regarding application requirements. If you meet state residency, you are required to apply for a state identification card or driver's license, as they serve many purposes beyond driving.

If your home country license is not in English, it may be valuable to obtain an International Driving Permit (IDP) for use until you receive your state driver's license. IDPs can be applied for in your home country that serves as a translation to aid bureaucratic authorities with the interpretation of your home country driver's license. You must have your home country license with you when driving. **Please note that an IDP does not replace the state driver's license.**

The general licensing procedures may require you to: fill out an application; pass written, driving, vision and/or physical exams; pay a fee; and show proof of vehicle registration and vehicle insurance. A Social Security Number or Social Security Card, proof of residency, identity, and immigration status are required at the time of application.



Helpful Hint: You must have your driver's license and proof of insurance with you at all times when driving. You may be fined if you do not have these documents to show a police officer when asked to do so.

Reciprocity

Some countries have established reciprocity agreements with particular states in the U.S. These agreements acknowledge the applicant's home country driver's license as a valid state driver's license. A state driver's license is still required, but the process of obtaining the license will be abbreviated for someone moving from a country with reciprocity.

Visas

Part of moving to the U.S. is applying for your visa. Each person who wishes to enter the country and work legally must have the petition approved by the U.S. Citizenship and Immigration Services before applying. Your employer will inform you of which one to apply for. For more information, you can visit the U.S. State Department's website to make sure you are applying for the right version that fits your stay. <http://travel.state.gov/content/visas/en.html>

Money and Banking

Banks

Although there will be many banking options in your area, some banks have more experience servicing international assignees, especially without a U.S. credit history. If your employer does not already have a preferred banker, your consultant will be happy to set up a meeting with banking personnel to establish your accounts and provide an orientation to the banking system.

Bank Accounts

Most often, you will need the following information to open a bank account:

- + Two forms of picture identification including: your passport, visa, or driver's license
- + A letter of employment from your employer in lieu of a Social Security Number
- + A mailing address; you may use a temporary address if you have not selected housing
- + Initial funds to deposit into the account per the minimum amount required

It is possible to establish multiple accounts at more than one bank in the U.S. Explore the options that best suit your need, as costs, interest rates, and features of the account vary. Some people have a checking account at one bank, a savings account at another, and a certificate of deposit at a third bank.

Savings Accounts

Savings accounts pay interest on the deposited money, so many times people open one in addition to a checking account. Funds can typically be transferred between your savings and checking accounts as your needs and bank policy dictate. In order to open this kind of account, you must have a SSN.

Account Statements

Once a month, the bank sends a statement of the account(s). The statement provides a record of transactions for that month as well as final account balances. Banks offer statements by paper copy in the mail or electronically via email.

Exchange

Exchanges are offered at airports, but the best rate is typically at a bank. If you need to carry a lot of money, a traveler's check may be a safer option. When traveling with a credit or debit card, you can use an automated teller machine (ATM) to withdraw funds, although check with your bank for any additional fees and limitations. This will allow you to access U.S. dollars immediately and the exchange will take place automatically.



Helpful Hint: Exchange some money before arriving. You will be able to take a cab or get a bite to eat right away.

Payment Methods

Goods can be purchased with cash, credit card, ATM/debit card, or personal check. If paying by check, most stores will ask to see your driver's license to verify the information on the check. Although the clerk may ask, you are not required to provide your email address.

Automatic Teller Machine (ATM) and Debit Cards

When you open your checking account, you will likely have the opportunity to sign up for an ATM/debit card. This card will typically have a dual purpose: it is used for obtaining cash from ATMs and for purchase of goods and services. The common attribute of all ATM and debit card transactions is that the transaction is directly linked to the consumer's bank account.

Upon applying for your ATM/debit card, you will be asked to select a personal identification number (PIN) that only you should have access to. This number will allow you to verify your identity each time you use your ATM/debit card. It is important to keep your PIN confidential.

Through the ATM, you may deposit, transfer, and withdraw funds. There will usually be a limit to the amount of money you can withdraw in any 24-hour period. It is important to note that if you use your ATM/debit card to obtain cash at an ATM not owned by the bank that issued your card, you will be charged a fee for this service.

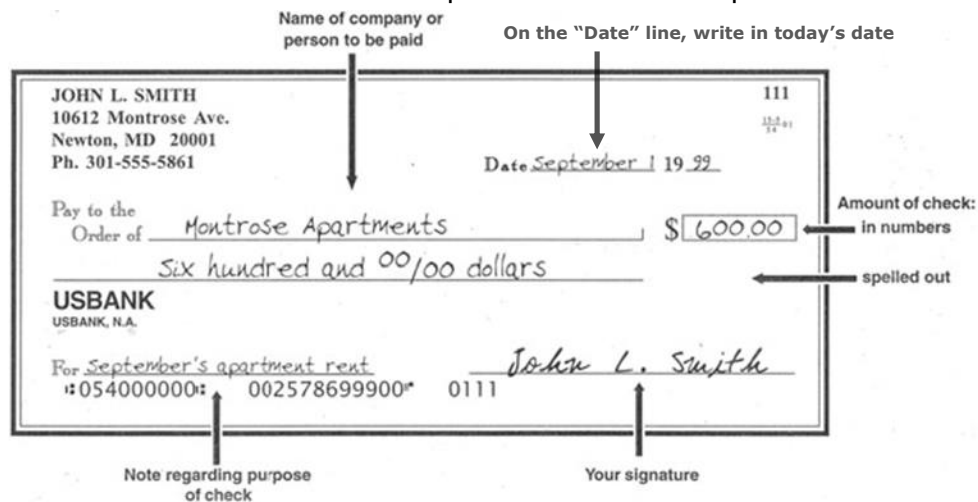
While an ATM transaction typically involves withdrawing cash from an ATM machine, a debit card transaction involves the purchase of a good or service. In this case, the consumer presents his or her ATM/debit card to a merchant, and the consumer either enters a PIN or signs a receipt.

Protecting Your ATM/Debit Cards

The best protection against card fraud is to know where your cards are at all times and to keep them secure. Always keep your PIN a secret. Don't use your address, birth date, phone number, or Social Security Number as the PIN.

How to Write a Personal Check

In the era of ATM/debit cards, online bill paying and credit cards, the art of writing a check may be lost. In the U.S.; however, it does remain an effective way to pay for services and purchases as well as transfer funds. Below is an example of how to fill out a personal check:



The diagram shows a personal check with the following fields and labels:

- Name of company or person to be paid:** JOHN L. SMITH, 10612 Montrose Ave., Newton, MD 20001, Ph. 301-555-5861
- On the "Date" line, write in today's date:** Date September 1 19 99
- Amount of check: in numbers:** \$ 600.00
- spelled out:** Six hundred and 00/100 dollars
- Note regarding purpose of check:** For September's apartment rent
- Your signature:** John L. Smith
- Check number:** 111
- Bank:** USBANK, N.A.
- Routing and account numbers:** 054000000, 002578699900, 0111

Credit Cards

Credit cards are a very popular and convenient way to purchase goods and services. You can obtain credit cards through banks and other financial lending institutions. This is not the same as an ATM card, which draws on funds in your bank account. The credit card allows you to obtain what you want now and pay for it later, either all at once or in installments over a period of time, and at a specific interest rate.

The financial institution that issues the card will check your credit history. Based upon your established U.S. credit history, you will be approved for a card and issued a credit limit, which is the highest amount that you may charge to your card. Credit card companies will charge interest for any outstanding balances kept on the card and may charge an annual fee for being a cardholder.

Once per month, the credit card company will send you a statement with a detailed list of your purchases and a minimum fee that must be paid. Make sure you are aware of all of the fees that will apply to your account.



Helpful Hint: Please note that not all stores and restaurants will accept credit cards.

Credit History

For many international assignees, the lack of U.S. credit history is a challenge. There are several credit reporting agencies in the U.S. that collect financial information which is compiled into what is known as an individual's "credit history." Information is reported to the agencies when an individual completes a loan or credit card application, pays utility bills, and more. Information received includes employer name, yearly income, how much money you owe and to whom, and how you have repaid money owed.

Even though you may be considered to have a "good" credit standing in your home country, the credit reporting agencies search only U.S. data based on SSN. In most cases, you will not be approved for a U.S. unsecured credit card immediately, and you may have to follow different procedures or pay deposits to obtain a mobile phone or utilities, and/or purchasing or leasing a vehicle. Your consultant will attempt to assist you with these processes.

One suggestion to assist in building your U.S. credit history is to obtain a secured credit card. With approval from the bank, you can put a certain amount of money in a savings account that will remain in the account. You will need to use your secured credit card and make the minimum monthly payments. After a predetermined timeframe, typically several months, if the bank sees that you have a good payment record, they may approve you for a regular credit card.

Credit Unions

A credit union is a cooperative financial institution, owned and controlled by the people (its members) who use the services. Credit unions are not-for-profit, and exist to provide a safe, convenient place for members to save money and to obtain loans at reasonable rates. To find Credit Unions near you, visit: www.creditunion.coop.

Taxes

Taxes in the U.S. are levied at the federal, state, and local levels. These taxes can be income, payroll, property, sales, capital gains, dividends, imports, estates, and gifts. Different tax systems within the states may define taxable income separately, but all states do impose this tax on working individuals. Many deductions and exemptions exist, but these are dependent on the residing state.

Social Security and Medicare taxes are federal social insurance taxes that are imposed equally on employers and employees. Social Security amounts to 6.2% of wages and 1.45% of wages for Medicare, both with maximums. This money, though, can be a refundable tax credit upon filing an income tax return for the year. Visit the government's website at www.irs.gov.

Safety and Security

At Home

- + Keep doors and windows locked when you are not actively using them
- + Avoid sharing personal information over the phone
- + Never tell strangers about household routines
- + Installing security systems can help increase safety within the home
- + If a representative from a public utility company comes to work at your home, ask them to present proper identification

On the Streets

- + Be aware of your surroundings and avoid traveling to unsafe areas at night alone
- + Pay attention to personal belongings in large crowds to avoid pick-pocketing
- + Keep photocopies of important documents at home in case of theft
- + if you or someone you are with is feeling harassed, do not respond and avoid interaction

In the Car

- + While driving, keep your doors locked
- + Inside the vehicle, keep packages and personal belongings out of sight or in the trunk
- + Tell your children to never accept rides from people they don't know
- + Drive in accordance to those around you, especially in poor weather conditions



Helpful Hint: Cities and municipalities have their own laws regarding mobile phone usage while driving. Be sure to check the local laws.

Emergency

IN CASE OF AN EMERGENCY *DIAL 911* FOR FIRE, POLICE, AND AMBULANCE

Any time you are in serious danger or witness an accident or a crime, dial 911 immediately. If possible, remain on the phone with the 911 operator until help arrives.

If the person calling 911 is unable to speak English, they can tell the operator what language they speak. The 911 Operator can access an interpreter to assist with the translation. They will ask for your name, address, and phone number so it is important to have this information accessible to all members of your family.



Helpful Hint: If you accidentally call 911, do not hang up; simply explain to the operator the call was an accident. If you hang up, the operator will call you back and unless you answer, police, fire, and emergency crews will automatically be dispatched to your home to make sure there are no problems.

In the event a potentially dangerous substance is ingested, contact one of the following:

- + Poison Control: 1-800-222-1222
- + Animal Poison Control: 1-800-548-2423

Child Safety

In an attempt to ensure the safety of all children, the U.S. has developed child endangerment laws on both the federal and state levels. The goal is to protect children by making it a crime to knowingly or unknowingly place a child in a situation where his/her health and safety can be compromised. While the specifics of child endangerment laws vary from state to state, the following situations are typically identified as criminal under these laws as they are widely considered to jeopardize a child's health and safety: leaving a child unattended in a vehicle, driving while intoxicated with a child in the vehicle, leaving a young child unsupervised or in the care of another young child, and leaving a young child unsupervised in an unsafe area.

Although these may be in conflict with other countries' rules and regulations, it is important to be mindful of these laws while in the U.S. as the penalties for being in violation may be severe even in circumstances where parents are not meaning to do harm. Citizens are encouraged to call authorities if they witness any child in a potentially dangerous situation.

To learn about your state's child endangerment laws visit the Safe Kids USA website at www.safekids.org. Safe Kids USA is a nationwide network of organizations working to prevent unintentional childhood injury. In addition to information about state laws, this website also provides general safety practices and tips for families with children.

Communication and Media

Telephone

Landlines are still used in many homes in the U.S., and the telephone jack and electrical current will most likely be pre-installed in your home. Adapters for different phones can be found easily. The international telephone country code for the U.S. is +1.

Mobile

Most mobile phone providers require that a U.S. Social Security Number be established prior to obtaining a contract for service. While a contract may be possible, you may have to pay an expensive deposit before establishing service. To avoid this, it is recommended that you purchase a pre-paid or pay-as-you-go phone until credit is built.

Several mobile phone providers offer prepaid plans, which allows mobile phone service without a contractual agreement. Most prepaid plans offer international long distance plans. This type of service requires the user to purchase additional minutes on an as-needed basis. Below are a few of the major mobile companies in the U.S., including:

- + Verizon Wireless – www.verizonwireless.com
- + AT&T – www.wireless.att.com
- + Sprint – www.sprint.com
- + T-Mobile – www.t-mobile.com

Television

Cable television service provides more available channels to watch as well as better visual and sound quality. The selection of cable television providers available in your area will vary depending on the city, township, or even the apartment complex in which you live. To have cable installed in your home, it is likely that the provider may need to come into your home to coordinate initial setup. Either the service technician or your consultant can provide you with information that explains the types of programming available as well as a channel directory.



An alternative to cable television is satellite TV. Often these providers offer competitive pricing and a wider variety of channels. Be aware that many rental units, especially apartments or townhomes, prohibit or charge a nominal fee for the mounting of a dish outside of the unit.

Internet and Wi-Fi

Internet access or Wi-Fi in your home is installed and maintained by your cable provider. Most public places will have Wi-Fi networks available for connection to the internet. Some companies offer 'bundle packages' where you can get phone service, cable, and internet for one rate.

Newspapers

Some of the most popular newspapers are The Wall Street Journal, The New York Times, and USA Today. Local newspapers may also be available. Newspapers are typically available in grocery or drug stores, unless subscribed to services that will deliver directly to your home.

The United States Postal Service

In order to mail letters or packages, individuals may utilize the U.S. Postal Service (USPS). Most cities have a local U.S. Post Office that you may visit in order to weigh letters/packages, purchase postage, and buy shipping supplies such as boxes and envelopes. Most offices operate under regular business hours, but certain locations may also be open on Saturdays. The U.S. Postal Service website, www.usps.com, contains more detailed information regarding delivery options and current postage rates along with the capability to order stamps and stationery online.

Sending/Receiving Letters

In order to mail a letter, individuals may address an envelope and include the necessary postage (typically done by placing a stamp on the upper right-hand corner of the envelope). The envelope is then placed in a blue USPS mailbox – typically found on street corners or outside of businesses and public buildings. Letters may also be placed in a residential mailbox for the letter carrier to pick up directly. The red flag on the mailbox indicates to the mail carrier that a letter is held within the mailbox and ready to be mailed. Note: When mailing money, it is important never to send cash. Cash cannot be replaced in the event that it is lost in the mail. Always use a check or money order when sending money by mail.

In addition to the U.S. Postal Service, two major independent providers exist to offer enhanced and convenient shipping services. United Parcel Service (UPS) and Federal Express (FedEx) offer shipping and delivery options for items varying in weight and size throughout the U.S. and overseas. UPS and FedEx both offer package pickup at your door as well as overnight delivery to countries outside of the U.S. Packages may be tracked through a reference number or email account at certain stages in the shipping/delivery process. Additionally, insurance may be purchased for goods of high value. For concrete information, visit the following websites:

- + United Parcel Service (UPS) – www.ups.com
- + Federal Express (FedEx) – www.fedex.com

Driving

Each state has a specific department within its government that is responsible for administering and enforcing driving laws, fees charged for licensing, registering and titling vehicles, and providing other important information that you need to know as a driver in that state. In most states, these licensing agencies are known as the Department of Motor Vehicles (DMV) or the Department of Public Safety (DPS); however, some states have different names for these licensing agencies. Each state has strict traffic laws which are heavily enforced. Your consultant will advise regarding your state's agency and their related regulations. Understanding the laws in your area will be important as you begin driving in the U.S. Your consultant will provide a copy of your state's driving manual for specifics on each topic.

Additionally, it is important to know not only the state driving laws in the state in which you live, but also in the states to which you may be traveling. As noted below, there are variations on seat belt safety laws, mobile phone usage, and other state driving laws.

Rules and Regulations

Driving Under the Influence of Alcohol or Illegal Substances

Every state has severe penalties for driving under the influence of drugs or alcohol. Many states have added severe penalties for the presence of illegal substances in the vehicle as well.

Mobile Phone Laws

Many states are adopting laws prohibiting the use of hand-held mobile phones or mobile electronic devices while operating a motor vehicle. A "mobile electronic device" includes a laptop computer, personal digital assistant, and paging or text-messaging devices.

Seat Belt Safety

Seat belt safety laws vary greatly from state to state, depending on the age of the rider and in what seat he or she is sitting. Most states require that the driver and front seat passengers wear seat belts. The penalty for not wearing a seat belt may include a ticket and/or fine.

States also have strict safety requirements for infants, toddlers and children. The age and weight of a child determines where in the car the child may sit and the type of restraint system that must be used. Visit the U.S. National Highway Traffic Safety Administration (NHTSA) website at www.nhtsa.gov for complete information about children and seat belt safety.

Emergency Vehicles

When driving, it is important to yield to all approaching or passing emergency vehicles with flashing warning lights and/or sounding a siren. Emergency vehicles include ambulances, fire trucks, police vehicles, and privately owned vehicles for firefighter or life support agencies. The U.S. standard is to pull off to the right side of the road cautiously but swiftly in order to make room for the vehicle to pass.

If You Are Stopped by a Police Officer

In the event of a driving violation, an officer may point you to the side of the road, flash the police lights or sound the police siren while driving behind you.

Remain calm and ask any passengers to remain quiet and calm as well. Pull off to the right side of the roadway and position your vehicle as far away from the lane of traffic as possible. It is suggested that you turn off your engine, radio and any other device that might hinder your communication with the officer. Turn on your emergency flashers, and if it is dark, turn on interior lights as well, so the officer can easily see into your vehicle.



Helpful Hints: Keep your safety belt fastened and ask your passengers to keep their seat belts fastened until the officer sees you wearing them. Stay in your seat and do not get out of the vehicle unless the officer instructs you to exit the vehicle. Keep your hands in plain view, preferably on the steering wheel, and ask your passengers to keep their hands in plain view as well.

Do not make any movement that might be misinterpreted by the officer that you are hiding or searching for something. Be courteous and above all, DO NOT offer the police officer money to overlook your offense; this is bribery, a crime for which you can be immediately arrested.

The officer will ask you for a valid driver's license, proof of vehicle registration, and proof of insurance. Answer the officer's questions and ask your own questions in a calm and courteous manner. If the charge or citation is not clear, ask the officer for an explanation in a respectful manner. Also, it is permitted, and often suggested, to ask the officer for official identification (i.e., name and badge number.)

Do not argue if you disagree with the citation or the officer's actions. You will have the chance to dispute the matter before a judge in court on an appointed court date. The citation will show the date and location of your court date. In most states, you will be asked for your signature if the officer gives you a citation. Your signature is not an admission of guilt. It only means that you have received the citation. Refusal to sign the citation may result in an arrest.

Please note that some police cars do not have official law enforcement markings. If the vehicle is unmarked, you may wish to wait to pull aside until you reach a public or well-lit location to ensure your safety. Drive slowly and turn on your hazard lights to indicate to the officer that you are aware of his presence.

School Bus Safety

Overhead red, or red and yellow alternately flashing lights on a school bus indicate that the bus is stopped or is preparing to stop for students to either board or exit the bus. There are state laws dictating when and how far away from the school bus you must stop if driving behind or approaching a bus. For example, if you encounter a school bus with flashing lights while driving, some states require that you must pull over and stop no closer than 20 feet from the bus. You may proceed when the flashing lights are turned off.

Motorcycles

You must obtain a separate license to drive a motorcycle. Some states require you to take a safety course approved by the Motorcycle Safety Foundation (a national organization) in order to get a motorcycle license. Helmets are required in some, but not all, states.

Bicycle and Moped Safety

Bicyclists and moped riders follow the same rules of the road as motorists in most states. For example, bicycle and moped riders may be allowed to ride in a traffic lane, but must stay as far to the right as practical, obey traffic signals, not ride more than two abreast in one lane, and must ride in the same direction as other traffic. Both bicycles and mopeds, when driven after dark, must have a front headlight and rear reflector. Always wear a protective helmet when riding a bicycle/moped, and wear light colored or retro-reflective clothing to be visible to drivers.

Roads

While some roads may be regularly maintained, like state and toll roads, others may have uneven surfaces with potholes. There are toll roads in the U.S. To enter a toll road, stop at the booth to pick up a ticket. When you are ready to exit, present the ticket at the exit-booth to pay the toll and to get off the toll road.

Speed Limits

Speed limits are strictly enforced by police with radar. Lower limits may apply depending on hills, winding roads, near cities, schools, or hospitals. Common speed limits are as follows:

- + **Main divided roads and highways:** 50 (80 Km/h) to 70 mph (112 Km/h)
- + **Urban roads:** 35 mph (56 Km/h)

Fuel

With the exception of New Jersey and Oregon, most gasoline stations are self-service. Follow the directions on the pump. Often there is an electronic device that will allow you to pay for your gas from the key pad on the pump when using a credit card or ATM/debit card. To pay with cash, you will need to enter the station's store before pumping the gas. Follow the directions on the key pad to receive a receipt for transactions at the pump.

Insurance and Assistance

Automobile liability insurance coverage is mandatory in most U.S. states. Each state requires that drivers carry minimum levels of auto insurance coverage in order to ensure that its drivers can cover the cost of damages to people or property in the event of an accident. It is wise to get insurance prices from more than one insurance agency. Your consultant can recommend several options for reputable automobile insurance companies. Penalties for not purchasing auto insurance often involve a substantial fine, license/registration suspension or revocation. Proof of insurance must be available in your vehicle at all times. Rental car firms also provide you the required documents.

When Involved in an Automobile Crash

If you are in a traffic accident involving only your car, call your insurance company immediately and describe the circumstances and the damage. If there is another car involved, injuries, considerable damage, or if your car has damaged others' property, stop and remain at the scene while dialing 911. If there were witnesses to the accident, get their names and contact information. Then exchange names, addresses, and registration and insurance information with the other drivers involved. Call your insurance agent as soon as possible to report the accident, but do not leave the scene of the accident as it may result in fines or imprisonment.



Helpful Hint: With mobile phones so readily available, it is a wise to take pictures of the damage on both vehicles, as well as the other driver and their driver's license.

Child Safety Regulations

The National Highway Traffic Safety Administration sets out guidelines and suggestions to keep children safe while traveling in a car. There are different requirements for different ages, each with their own specific requirement.

- + **Birth-12 Months:** Child should ride in a rear-facing car seat
- + **1-3 Years:** Keep the child rear-facing as long as possible
- + **4-7 Years:** Keep your child in a car seat until the manufacturer label allows for your child to be in a booster seat
- + **8-12 Years:** Keep your child in a booster seat until he or she is big enough to fit in a seat belt properly. Your child should still be riding in the back seat because it's safer there

Parking

Parking rules can depend on the area you are traveling in. For shorter periods of time, it will be cheaper to park at a parking meter. Be aware of the time limits posted on the meter. Do not park in front of fire hydrants; your car will be fined or towed. Ask your Dwellworks Consultant for local tips and suggestions to navigate complicated parking.

Acquiring a Vehicle

Car Purchase

Expatriates often face challenges in financing car purchases. The ability to obtain car loans from banking institutions has been increasingly challenging in recent years especially for those without a U.S. credit history. Car finance opportunities are limited as a result of these circumstances.

There are a variety of local and national resources to explore when it comes to new or used car purchase. Local newspapers or newspaper websites frequently advertise car purchase opportunities. Two reputable national websites include Kelley Blue Book (www.kbb.com) and Edmunds (www.edmunds.com).

These comprehensive, up-to-date websites help educate the car purchaser determine the value of used cars on the market. They also feature customer reviews and information about the overall car-buying process.

When considering a car purchase, be prepared to negotiate prices with the automobile dealer for the best price. The above mentioned websites offer comparative pricing of automobiles according to vehicle make, model and year.

Car Leasing

Similar to car purchase, expatriates also often face challenges in obtaining a car lease due to lack of U.S. credit history and visa considerations. Car leasing opportunities for expatriates are rare and limited as a result of these circumstances.

Car leasing is the use of an automobile for a fixed period of time without achieving ownership of the vehicle. During this fixed period of time, you make monthly payments toward the use of the vehicle only. In the U.S. when you “lease” a car you are bound by contract to meet the entire lease agreement. The lease agreement typically includes a maximum number of miles the car can be driven during the duration of the lease term, terms of use of the vehicle, and a stipulated monthly payment that must be made.

Some advantages of car leasing include lower monthly car payments, lower upfront costs, and factory warranty coverage of most car repairs. Disadvantages to car leasing may include early termination fees, limitations on the number of miles driven, and limitations on the acceptable wear and tear of the vehicle.

Vehicle Registration

If you purchase a new or used vehicle from a dealer, the dealer will coordinate vehicle registration, tax, title, and license plate. You will need to provide insurance. However, if you buy a used car from a private individual or import your car from your home country, you will be responsible for registering this vehicle in the state in which you reside.

Lessons

Driving is the primary mode of transportation in most of the U.S. Some newcomers find it useful to take a few lessons to learn to drive in the U.S. Driving schools are available to teach new residents the required driving skills. In order to take lessons as an adult driver, the school may require you have a valid home country driver license or that you obtain a driving permit from the licensing agency. Your consultant may provide you with a list of driving schools in your area.



Helpful Hint: If you move into an area that gets snow, you may want to consider lessons through local driving schools to learn how to operate a vehicle in icy and snow-covered road conditions.

Health

The following is a brief introduction to the U.S. medical system. U.S. medical facilities are not government owned and individual doctors' practices are privately owned businesses.

Choosing a Doctor

Because each doctor maintains his/her own private practice, a primary care doctor decides on an individual basis which health insurance plans they accept as payment for treatment. Your employer or health insurance provider can supply a list of local doctors who accept your health plan. Once you have a list of doctors, you will need to call the office and ask if the doctor is accepting new patients and whether your health insurance is accepted or not.

Once you verify that the doctor is taking new patients and accepts your insurance, you may visit the office so that the doctor can conduct an examination and discuss your general health. This is usually known as a "well visit" and is aimed at checking your general health and providing the doctor with background information that could be helpful for treating you in the future.

Visiting the Doctor

Once you have chosen and met with a primary care doctor for your initial well visit, you can call the office whenever you are sick. An appointment time will be made for you based upon the perceived severity of the medical issue and according to your schedule and the doctor's availability. In the U.S., doctors do not come to your home. When visiting a doctor, you will always be asked about your health insurance. For this reason, it is wise to carry your health insurance card with you.

Your health insurance plan may require a "co-pay" for visits to the doctor, which means that you are responsible for a portion of the payment. This co-pay is typically a flat fee that is the same each time. Most doctors' offices require your co-pay at the time of the visit.

Vaccinations

The U.S. Department of Health and Human Services (HHS)/Center for Disease Control and prevention (CDC) requires certain vaccinations to be updated before a visa is issued. These vaccinations include mumps, measles, rubella, tetanus and diphtheria, pertussis, haemophilus influenza type B, hepatitis A, hepatitis B, rotavirus, meningococcal disease, varicella, pneumococcal disease, and the seasonal influenza.

Insurance

It is likely that you and your family are eligible for a specific health insurance plan through your employer. You may be given a large amount of material to read, be asked to make some choices, and find it confusing and even overwhelming. Do not worry; this is how most people feel about medical insurance plans, even those who have always lived in the U.S.

With that said it is important to read the material carefully as it provides the details of what your health insurance plan includes. You will need to become familiar with it so you can use full benefit of your insurance. You will receive a card from either your employer or health insurance provider; the card is meant to verify your coverage and act as proof that you have health insurance. Questions regarding your health insurance coverage can be answered by your employer.

Emergency

If you have a medical emergency and need immediate care, you can either take your own mode of transportation to the emergency room of the nearest hospital, or dial 911 for immediate medical attention to arrive at your location. An ambulance will then take you to the hospital. Dial 911 only in a serious medical emergency.

The emergency room is not intended for situations where a call to your doctor or a visit to a walk-in clinic would be sufficient. Situations that demand medical attention but may not necessarily be emergencies include animal bites and small puncture wounds or lacerations.

While emergency care in the U.S. is considered excellent, it is also expensive. There will be a fee for the ambulance, the emergency room, any medications administered, services of the doctors involved, and any tests or special procedures involved.

Hospitals

Most hospitals are either non-profit and operate with the help of endowments or are privately owned and operate for profit.

If your doctor tells you that you will need to go to a hospital for any non-emergency reason, he/she will discuss with you which hospital to choose. To locate a hospital near you visit: www.hospitallink.com.

Urgent Care Centers

You may visit an Urgent Care Center if you need non-emergency medical assistance when your primary care doctor's office is closed. Many urgent care centers are open from the early morning until late in the evening during the week and also maintain weekend and holiday hours.

Just as with a visit to the doctor, the Urgent Care Center will always need your insurance information, and a co-pay may apply at the time of treatment.

Education

In the U.S., most schools operate nine months out of the calendar year, typically beginning around early September and ending in mid-June. Most schools observe public holidays as well as winter and spring breaks, typically one to two weeks in length. Public school districts are required to offer English as a Second Language (ESL) as well as programs for children with special needs.

Typically, schools are in session between 7:00-9:00 a.m. until 2:00-3:30 p.m. Most schools offer lunch for purchase in a cafeteria. Students also have the option to bring a lunch from home.

Some schools offer morning or afternoon care for students with working parents. Your Dwellworks Consultant or a member of the school faculty will be able to advise whether these programs are available.

Transportation

In most cases, public school districts provide free bus service to transport students to and from school if a child lives beyond a specified distance. The school will provide you with the transportation policy and bus routes in your area. Designated stops along the route will identify the most convenient location to your home where the bus will pick up and drop off your children. Parents must arrange transportation from the bus stop to the child's home. Bus service may not always meet the needs of children who wish or need to go to school early or stay late.

Public versus Private Schools

Public Schools

Children attend the public schools zoned to their residential address. In some exceptional instances, parents may have the option to send their children to another school within the district, or to another school outside of the district if the receiving school has room in the classroom and staffing to accommodate the child. Your consultant will inform you of the choices available in your community.

Public School Attributes

Schools are funded by local property taxes and state funds. School districts are governed by local school boards who are elected by voters in the respective districts. The district's Superintendent is hired by the school board. Board members are not paid. Local boards oversee public elementary and secondary schools, and are responsible for:

- + Cooperating with other school districts
- + Selecting textbooks that are provided to all public school children free of charge
- + Ensuring the district operates according to state regulations
- + Establishing rules for the government of the schools and student bodies and addressing local issues

Each public school district has a public relations or communications department that will send you information about the district without charge. Your consultant will provide you with a list of area public school districts including brief descriptions of each district and enrollment information. You are encouraged to contact the school district in which you will be residing for additional information about its respective schools and programs. Districts maintain websites that can assist with gathering further information.

Private Schools

Some families opt to have their children attend private schools; this requires parents to fund the cost of attending the school by paying tuition. Private school's costs vary, ranging anywhere from \$3,000-\$30,000+ per year. There are many types of private schools available, some offering bilingual education, international baccalaureate programs, religious curriculum, and programs for children with special learning needs.

Private School Attributes

- + Private schools will have admission processes and testing requirements different from public school
- + Highly-competitive schools may have waiting lists for students waiting to get in
- + Class size is often smaller allowing for more individualized instruction
- + Schools often have flexibility to individualize programs to meet academic requirements
- + Private schools are not required to provide English classes for students who do not speak English
- + Schools are governed by private agencies or individuals; church affiliated schools for example, may be governed under the auspices of a specific religious denomination
- + Teachers usually do not need to be state certified; standards for teachers may vary
- + Schools are privately funded through tuition and other sources such as private grants and may have the ability to pay for highly qualified teachers
- + Free transportation is usually not provided, however, some private schools offer bus service for a fee
- + There may be additional annual costs beyond tuition, such as fees for uniforms, technology, and sports



If you desire information about private school options in your area, let your consultant know your criteria. The consultant will provide you with a list of private schools appropriate to your needs. Again, you are encouraged to contact the school for additional information.

Common Questions for Public and Private Schools

As you give careful consideration to your children's school selection and best fit, you may wish to consider asking some of these questions for the local school official during your visit:

- + Is there space for my child in his or her grade? If so, what is the average class size?
- + What is the admissions process and criteria?
- + How many students are enrolled in this school?
- + What academic programs do you offer?
- + Do students have a choice regarding program selections?
- + What provisions are offered for children with special needs and/or language support?
- + Do you offer foreign language instruction?
- + What intervention program is available when a skill is not mastered?
- + Is your school accredited? What organization(s) has/have granted accreditation?
- + What is the typical length of stay of faculty members?
- + What is the diversity of the faculty?
- + Which universities do the graduates attend?
- + Do you have counselors that support the college search/enrollment process?
- + Is transportation provided to and from school?
- + What organizations and clubs are available before/after school for students?
- + Are there school organizations for parents?
- + Do you have a handbook that describes the student code of conduct?

Registering Children in Public School

The following information is usually required to enroll a student in a U.S. school; your consultant may provide further enrollment information for your school district if necessary. All documents required should be in English; however, some school districts may offer to translate your documents. There may be a fee for this service.

- + The child's certified birth certificate
- + The child's immunization history; parents should obtain a copy of their child's complete immunization history before leaving their home country
- + Evidence of a medical exam completed no less than 12 months prior to the children's school entry date; ask your physician to provide a copy of the exam
- + Official documentation that the parent(s) or guardian(s) is a legal resident(s) of the school district attendance area; the school district will give you a list of acceptable proof of residency documents
- + The children's transcripts from the school previously attended



Helpful Hint: Remember to hand-carry these items on your final arrival and not pack them in your shipment.

Immunizations

Each state issues a list of required immunizations for students entering school either as a beginning student or a student transferring to a school within that state. School immunization laws are used to avoid epidemics of vaccine-preventable contagious diseases, such as measles, pertussis (whooping cough), and polio.

The Center for Disease Control and Prevention (CDC) is the U.S. Government Agency responsible for all U.S. national concerns and updates the schedule regularly. A current schedule of recommended inoculations is available on the CDC website: www.cdc.gov. You may also wish to discuss these recommendations with your children's physician.

Always check with your local school for an updated list of required immunizations. If certain immunizations are not administered, there must be a statement from the doctor saying that it is in the best interest of the child not to have a specific immunization. If religious beliefs preclude the child from being immunized, a signed statement must be submitted.

Early Childhood Education

Educational opportunities for pre-school children may or may not be provided in your district. However, most districts offer fee-based programs. Some private early childhood education programs are accredited through the National Association for the Education of Young Children (NAEYC). The NAEYC website, www.naeyc.org/accreditation, will provide you with contact information for accredited pre-schools, criteria for accreditation and current issues in the field of early childhood education.

Kindergarten Entrance Requirements

State laws determine when children are eligible for admission to public kindergarten. Typically, this is when a child has reached the age of five years on or before a specific date during the school year - most often this date is between September 1 and December 1. Your local school district will provide its admission requirements.

Magnet Schools

Magnet schools are special public schools that offer a wide range of distinctive education programs. Some emphasize academic subjects such as math, science, technology, language immersion, visual and performing arts, architecture, and humanities. Others use specific instructional approaches such as Montessori methods or approaches found in International Baccalaureate programs and early college programs. Admission to a Magnet school is often either by lottery, applications or proof of residence within the school boundary.

International Baccalaureate Programs

The International Baccalaureate (IB) offers high quality programs of international education to a worldwide community of schools. The IB is divided into three programs: primary, middle and diploma (or high school). Some U.S. IB schools are private, fee based, and some are publicly funded. For more information and locations, go to www.ibo.org.

Special Education

The U.S. Department of Education requires all states to develop statewide policies and procedures for educating individuals with special needs in compliance with the Individuals with Disabilities Education Act (IDEA). All students, including those with disabilities, are entitled to a free and appropriate public education. Contact your local district curriculum coordinator, principal, or school administrator to obtain more information regarding the enhanced program offerings for children with learning disabilities. The website www.osepideasthatwork.org offers complete information.

English as a Second Language (ESL) Program

Public schools are federally mandated to offer English as a Second Language (ESL) programs. English literacy programs are designed to help individuals of limited English proficiency achieve competence in the English language. These individuals have a limited ability in speaking, reading, writing, or understanding the English language; have a native language other than English; or have lived in a family or community where a language other than English is the dominant language. Some schools are now referring to this as English as a Foreign Language (EFL) Program or English Language Learners (ELL) Program.

If your child needs ESL classes, the school in which he or she is enrolled will test your child's language ability and then provide assistance with the learning environment that best meets his or her needs. Students are usually placed in one of three settings:

- + A self-contained classroom with other English learners and later integrated into the regular classroom as language develops
- + The regular classroom with separate one-on-one or small group English instruction
- + The regular classroom, accompanied by an ESL/ELL (English as a Second Language/English Language Learners) trained professional who remains with the student as needed

An emerging trend is to train teachers in ESL and allow the student to be fully integrated into the classroom beginning with the student's first day in the new school. Whatever setting is provided for your child, he or she will be observed and tested at specific intervals so that the program can be adjusted as needed.

Adults may enroll at local colleges and universities or language schools for ESL instruction. In addition, many churches and non-profit organizations, such as community public libraries, offer ESL services at little or no cost. Ask your consultant for information regarding ESL instruction in your area.

Gifted and Talented Program

Public schools address the needs of students who have been identified, usually through testing, as talented and gifted learners. You can discuss your child's needs with your local school district. There are also many organizations that support and enhance your gifted child's growth outside of the classroom through additional learning opportunities, seminars, and conferences for parents.

More information can be found at the following organizations' websites:

- + The National Association for Gifted Children (www.nagc.org)
- + The Association for the Gifted/TAG (www.cectag.org)
- + Supporting Emotional Needs of the Gifted/SENG (www.sengifted.org)
- + University of Connecticut's Neag Center for Gifted Education and Talent Development (www.gifted.uconn.edu)

Standardized Tests

Testing that takes place throughout your child's education will be discussed on the State Department of Education website. Every state tests its students by using two kinds of measures:

- + Criterion-referenced tests reflect the curriculum that is taught within the state. These tests usually include mathematics, science, reading, writing and social studies
- + Norm-reference tests assess individual student performance against national norms. Consult your school district for information regarding standardized testing

Advanced Placement

The Advanced Placement Program (AP) is available to students at the high school level. AP courses are offered within high schools with the option to take AP examinations offered by the College Board, a non-profit examination board in the U.S. High scores on these tests can help with course placement for college freshmen and possibly allow high school students to earn college credit. Over ninety percent of U.S. colleges and universities recognize AP Examination grades for credit and/or placement. AP courses offered will vary; consult your school district for information regarding local AP programs.

High School Graduation Requirements

Minimum high school graduation requirements are detailed on the website of the State Department of Education. Local districts may add to the minimum state requirements, so it is important to obtain a list of requirements from your local district as well.

Many states now require students to pass a high school competency test in order to graduate. This test is often administered during the student's junior year of high school so that those who do not pass the first administration have additional opportunities to retake the test.



Pets

Regulations

In general, the Center for Disease Control (CDC) governs the importation of animals to protect and prevent the transfer of diseases. The U.S. does not require health certificates for entry, but some states do. Visit the website to find your state's requirements:

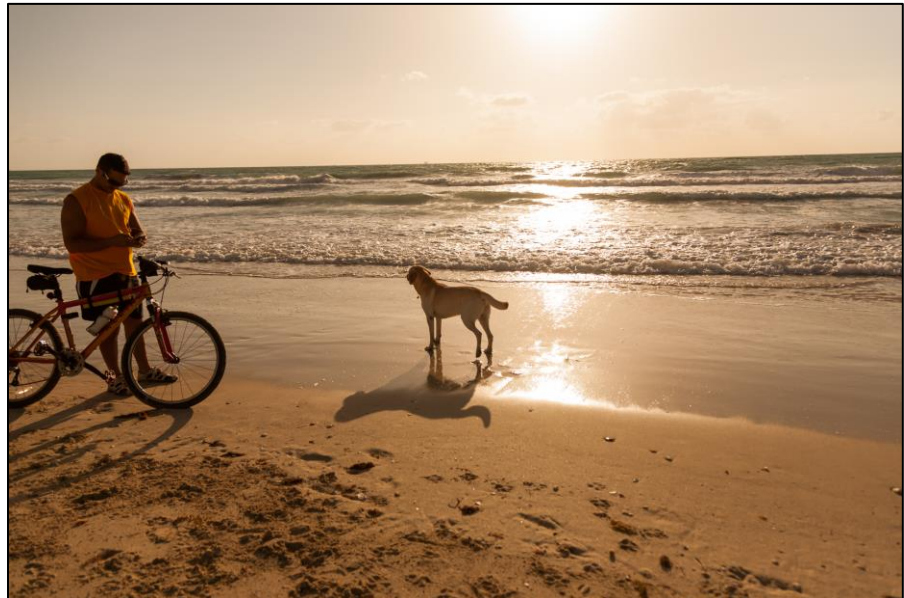
www.avma.org/Advocacy/StateAndLocal/Pages/certificates-veterinary-inspection.aspx.

Registration

Register your pet at the local county licensing department, or look to see if your city offers a mail-in option. Though registering your pet is not mandatory in all states, it is highly encouraged. Check with your state to see if the law requires you to have a pet license. Registering your pet also improves the chance of finding him if lost. Yearly registration is also a great reminder for regular rabies vaccination.

Care

The first and most important thing to do for your pet is following local laws for licensing and vaccinating for rabies. Your Dwellworks Consultant can provide referrals to veterinarians in our area. Many cities also have 24-hour or late night clinics for after hour pet emergencies.



Housing

Home Finding

Selection of a rental home in your new community is one of the most critical aspects of your relocation. Your consultant will provide basic information on neighborhoods, schools, and activities to help you with the first steps of this decision.

Things to Consider:

Before beginning the rental search, it is important to determine which community best fits your needs. The city you are moving to may be a large area with many different residential areas. Each of these areas has its own advantages and disadvantages. In selecting an area, consider the points below. It is likely that several communities may meet your needs.

Schools

If you have school-aged children, the availability and quality of the public or private school your child(ren) will attend will influence where you choose to live. (Refer to the “**Education**” section of this guide for more information)

Commute Time and Public Transportation

Driving long distances to work and navigating large freeway systems and traffic can consume much of your time and be frustrating. Is it important that you have access to public transportation? You should consider this when selecting a location in which to live.

Cultural Activities and Sports Events

Most large cities and communities offer concerts, museums, plays, opera, sports events, universities, and other venues of cultural interest. Typically, they are located in the central part of the city but may be spread throughout the area.

Housing

Do you prefer an urban, suburban, or rural area? With some important exceptions, larger and newer houses are further away from the city center, perhaps offering more luxury for the money. However, you may have to drive further to work, access stores and services, participate in cultural activities and sporting events.

Partner’s Possible Future Employment

If the accompanying partner is eligible to work and is interested in looking for a job, consider where in the area that job may be found. Living in an area where the partner would have access to job opportunities could prove beneficial in the future.

Types of Rental Housing

The following are descriptions of the types of rental housing typically available in the U.S. Please keep in mind that available housing styles and rental costs vary from city to city and even from neighborhood to neighborhood within cities. Your consultant will advise on the housing options and price ranges available in your destination city.

Apartments

These are multi-residential units in low or high rise buildings. They range in size from a studio (one large room) apartment to units with three bedrooms and two and a half baths. Styles include flats and townhouses. Apartment complexes can be as small as five units and as large as 500 units. The apartment building may have private entrances into each unit or have a common entrance shared by all residents.

| Advantages | Disadvantages |
|--|----------------------------------|
| No maintenance responsibilities | Lack of privacy |
| Major appliances and/or hook-up provided | Limited covered/enclosed parking |
| Recreational amenities may be available | Limited storage |
| Some utilities may be included | Pet restrictions |

Multiplexes are usually two, three, or four connected units, which can be of townhouse, condominium, or flat design.

| Advantages | Disadvantages |
|------------------------|---|
| Yard (garden) space | Yard maintenance may be your responsibility |
| Garage/covered parking | Tenant responsible for several utilities |
| Some privacy | Tenant may have to provide major appliances |

Single-Family Homes are free standing residential properties. Styles include ranch (single story), split-level, and tri- or multi-level.

| Advantages | Disadvantages |
|----------------|---|
| Privacy | Yard maintenance may be your responsibility |
| Garages | Tenant responsible for all utilities |
| Yard (gardens) | Snow removal, as applicable |



Securing Rental Housing

Application Fees

When you find a rental property of interest, it may be necessary to complete an application and pay an application fee which usually ranges from \$75-\$150 or more. This fee is non-refundable, even if you do not secure the property.

The rental application will ask about your housing history, employment history, salary, and debts. Your consultant can assist you with the completion of the application. You will typically also be asked to pay for a “credit check”, which evaluates an applicant’s likelihood of paying debt and confirming a history of good financial standing. Since it is very likely that you will not have a credit history established in the U.S., the property owner or landlord may additionally request a Letter of Employment, supplied by your local U.S. employer.

Security Deposit

Once your application is approved, you will pay a security deposit and sign a lease. The security deposit may be as much as one or two times the monthly rent, so it is important to confirm the amount before you sign a lease. At the end of your lease, the condition of the property is evaluated and the security deposit is returned to you less the cost to repair any damages.

Lease Review

Prior to signing your lease, it is important to read and understand the terms of the rental agreement. Your consultant will act as your advocate during this process. The security deposit and first month’s rent are usually due at the time of the lease-signing. The lease document will outline the length of time you rent the property (a one-year term is standard), how much notice you need to give when you plan to move out, the rental amount, your responsibilities in maintaining the property, as well as the landlord’s responsibilities. Any specific property rules will also be outlined in the lease. Be certain that you are willing to meet all of the rules listed. These may include restrictions on pets or the number of persons allowed to reside in the home.

Transfer / Diplomatic Clause

Your employer may require that a Transfer or Diplomatic Clause be included in your lease. This allows you to terminate the lease without a large monetary penalty in the event that you are transferred. If your company requires a Diplomatic Clause, your consultant will help you negotiate the inclusion of this clause. Please note: not all landlords are willing to include this in the lease; your consultant provides guidance in the event that a landlord is unwilling to accept a transfer/diplomatic clause.

Monthly Rent / Utility Costs

Rental prices and details vary. Before signing the lease, it is important to determine what is included in your monthly rent. For example, some landlords/management companies may pay for heating, electricity, and/or waste removal on your behalf, while others require the tenant to assume all utility costs. In these instances, utility service connection will need to be established.

“Pet Friendly” Housing

Some rental properties are deemed “pet friendly” or accepting of pets/domesticated animals such as dogs, cats, birds, fish, guinea pigs, rabbits, hamsters, gerbils, and small reptiles. You may have limited choice of housing options if planning to have a pet occupy your rental unit. Additionally, landlords often have limits on the type and number of animals allowed as well as restrictions on breeds and weight. Notify the landlord during the home selection process if you are a pet owner. Additional fees and/or deposits are typically charged to tenants with pets.

Rental Furniture

Most rental homes in the U.S. do not include furniture. If you are not shipping your furniture, you can furnish an apartment, house, or condominium with furniture from a rental company. Your consultant will advise on furniture rental companies available in your area. Rentals are typically on a monthly basis and you will have the option to rent full room sets or single pieces. These companies may also offer other items necessary to maintain a working household, including a full line of linens, small kitchen appliances, and silverware.

Renters Insurance

The owner of the property you rent in the U.S. will insure the structure against damage or destruction. This policy is for the property owner’s benefit only and does not cover you, your personal possessions or any furniture you rent. Some landlords require proof of renters insurance at the time the lease is signed. Therefore, renter’s insurance is a necessity. Your consultant can provide you with a list of local insurance agents who will be able to explain details of the coverage.

Renters insurance provides coverage for theft or damage of the personal property in your rental home (such as furniture, electronics, clothing, etc.). If you are renting furniture, contact the furniture rental company and ask for the replacement cost of the furniture. This information should be given to your insurance agent along with the value of your personal possessions.

Renters insurance also provides personal liability coverage. You and your dependents are protected while at home or away, for both personal injury and for damage to the property of others. Renters insurance may also include such things as protecting against stolen bank and credit cards, covering the cost of a hotel stay in case of flood or fire, and paying for damages to pipes or appliances caused by frozen plumbing.

It is important that you understand exactly what your insurance policy covers. It may be recommended to pay for additional policies that specifically guard against severe weather damage prevalent in your region of the country. This may include flood protection or hurricane insurance, for example. Your consultant can advise which, if any, policies should be considered for coverage against weather damage in your area.

Insurance companies often offer discounted rates when combining various types of coverage. For example, if you receive renters and automobile insurance from the same carrier, they may offer a less expensive rate for carrying the two different policies with their company.

Move-in Walk Through

During your first days of occupancy in the rental property, your consultant will assist you in completing a move-in walk through. It is important to evaluate and document, in detail, the move-in condition of the property. Upon the close of your tenancy and lease agreement, a move-out walk through should also be conducted. Money will be deducted from your security deposit to cover any damages found at the property when you vacate not previously listed on the move-in walk through checklist.



Helpful Hint: It is advisable that you take photos of existing damage when you move in, as further proof of documentation during move out.

Smoke and Carbon Monoxide Detectors

Homes and apartments in the U.S. often come equipped with smoke detectors. These devices are typically mounted on the ceilings and are installed to alert residents should there be a fire. If smoke is present in the home, the detector will sound a very loud alarm indicating that residents should evacuate immediately and call the fire department.

Although not as prevalent as smoke detectors, some homes may also have carbon monoxide detectors. Similar to smoke detectors, these also may be mounted on the ceilings and possibly in an area near the home's furnace. Carbon monoxide is a colorless, odorless, and tasteless gas that is toxic to humans if inhaled in concentrated doses. Detectors are designed to alert residents in the event that high levels of the gas are detected in the home.

Your Dwellworks Consultant will help you determine the location of the smoke detectors and carbon monoxide detectors (if present) in your home. Please note that these devices are most often battery operated and set off a short alert should the batteries need to be replaced. It is typically the responsibility of the tenant to ensure batteries in all detectors are functioning.

Departure

Security Deposit and Move-Out Walk Through

A typical Security Deposit is paid at the start of a lease, held for the duration of the lease, and refunded at move-out. Landlords may deduct money from the security deposit for damages to the property. An important part of this refund process is to complete a move-out walk through just prior to departing the home. During this walk through, the landlord and tenant go through the home and make note of its current condition. The tenant should reference the walk through checklist completed at move-in to prevent deductions for any "pre-existing" damages.

After the walk through, the landlord is required to provide a full refund or accounting of deductions within a specific timeframe according to individual state law. Language regarding the security deposit is also typically included in the lease contract. This may state the amount as well as timeframe and conditions surrounding its return. A forwarding address must be provided to the landlord so these funds can be returned via mail.

Lease Completion and Returning Your Property to Acceptable Condition

Although lease contracts typically stipulate a lease end date, a key requirement in departing a rental home in the U.S. is providing formal notice of departure to the landlord.

It is important to note that the tenant's obligations conclude on the lease end date, not the date the home is vacated. Tenant obligations include: maintaining the interior and exterior premises and the payment of all charges (i.e. utilities and monthly rent). Additionally, the tenant may be required to allow access to the premises for maintenance and for marketing purposes.



Helpful Hint: Leaving the property in acceptable condition is vital to ensure a full refund of the security deposit. Even the most conscientious tenant is likely to cause some minor 'damage' while living in a home. For example: nails in walls, stickers on cupboard door, chips to walls from furniture, and marks on the carpets.

It is the tenant's obligation to return the property in the condition typically outlined in the lease, normal wear and tear excepted. Although damage charges may be negotiated, landlords reserve the right to require monetary reimbursement for repairs and damages required outside the terms of the lease agreement.

Overall Expectations

It is expected that all 'damages' which have occurred during occupancy are repaired and all tenant maintenance obligations have been met (e.g. electric, plumbing, appliances, etc. are in working order). These expectations extend to the exterior of the home including, but not limited to garden spaces, swimming pool and lawn. Remove any nails, picture hooks, shelves, or alterations. Consult with your landlord should there be a need to hire a professional to carry out repairs. A property will be delivered in a clean state and it will be expected to be in that condition when the tenant vacates.

Professional Cleaning

It is typically a requirement that the premises are professionally cleaned upon lease completion. This may include a comprehensive cleaning of the entire home or be limited to carpets. Carpets are an important feature of any home. If carpets are marked beyond wear and tear and professional cleaning is not successful, one can expect the landlord to insist on replacement.

Structural Defects

Typically, the lease stipulates that the tenant must immediately notify the landlord of any leaks, dampness or structural defects (e.g. leaks in plumbing or the roof); it is then the obligation of the landlord to attend to these within a specified time period (typically 10 days). If, however, the tenant has not notified the landlord of these types of defects during the lease, the tenant is usually liable for the repairs of the affected area and additional damages at the end of the lease.

Utilities

“Utilities” describe the services provided by the electric, gas, television, and telephone companies. Your consultant will be able to advise you regarding local providers in the area and assist you with utility setup. The general procedure for each utility company is to call the customer service department and a service representative will guide you through the process. If you hear a recording that says you need a Social Security Number and/or a U.S. State Driver’s License, and you have not yet obtained those items, do not hang up. You may often use your passport in lieu of these standard forms of identification necessary for utility setup.

When calling to set up service, you will typically need to provide the following information:

- + Social Security Number and/or Passport Number
- + Address of residence, including apartment number, if applicable
- + Phone number where you can be reached during the day

Please note: Some utility companies may require that a deposit be paid prior to establishing service. If a deposit is required, your consultant will inform you of the amount and how payment must be made. You may discover that certain deposits may seem unusually high, but the collection of deposits is standard in the U.S. for anyone without U.S. credit history. Any required deposit will most likely be refunded to you in its entirety after a period of time (one year or less).

Gas

The furnace and water heater are most often gas systems. In addition, some appliances such as cooking ranges/ovens and clothes dryers may be gas fueled. Natural gas is odorless, but a distinct odor is added to the gas system as a way of alerting you that there may be a leak. If you smell a strong odor near your gas appliances, leave the area immediately. Go to a safe location and call the gas company right away. Do not re-enter your home until a gas company employee tells you it is safe.

Electric

Air conditioning, appliances, and lighting account for a high percentage of the electricity used in a home. Hot water heaters may also be powered by electricity.

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