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1 Program Overview

With the start of an internship/traineeship in the United States, you will embark on an exciting new chapter in your personal and professional life. We at the GACC are delighted that you have chosen us to be your J-1 visa sponsor, and we are eager to provide you with the tools, knowledge, and helpful hints that you will need to make the most out of your time abroad. Consider this handbook one of your first resources to understanding the American way of life and what you can expect during your stay on a J-1 visa. Join us as we take you through some of the highlights of being a J-1 exchange visitor and help prepare you for what you may experience during the weeks and months to come.

1.1 Mission of the J-1 Visa

The J-1 visa was started in 1961 through the Fulbright-Hays Act with the intention of strengthening US relations with other countries and expanding “cultural exchange.” Cultural exchange is the process of experiencing and learning about another culture in this case, the American culture—while sharing your own values, beliefs, and cultural identity. Throughout your stay in the United States, you will likely be confronted by ideas, behaviors, and customs that surprise and challenge you. Some of these observations may cause you to adjust your own beliefs and expand your view on how people and societies function. One of the main goals of the J-1 visa is to give interns and trainees the opportunity to partake in new experiences with an open mind and to return to their home countries with a redefined opinion and understanding of the United States and its diverse citizens.

1.2 The GACC’s Role as Your J-1 Visa Sponsor

The German American Chamber of Commerce is a designated sponsor organization of the J-1 intern and trainee visas. This means that it is the GACC’s responsibility to verify your eligibility for and aid in the receipt of your J-1 visa at a US Consulate abroad. It is the GACC’s task – specifically within the Career Services Department – to facilitate as smooth of a J-1 visa application process as possible by reviewing your J-1 application materials thoroughly, giving you timely feedback on your documents, and providing you with instructions for using your DS-2019 “Certificate of Eligibility” and receiving your J-1 visa prior to entry.

Even after issuance of your DS-2019 form and receipt of your J-1 visa, the German American Chamber of Commerce retains a number of responsibilities as your sponsor organization. Helping ensure a pleasant and fulfilling stay in the United States is our goal for you, and we are there to support you with any questions or concerns you may have throughout your stay.

This handbook is an introduction to some of the ways that the GACC is there for you (i.e. clarification on State Department regulations, legal requirements, tax-filing information, etc.). Should your internship take unexpected turns or present questions along the way, however, the GACC is also there to guide you through difficulties or to answer pertinent questions you may have.

1.3 Your Role as an Exchange Visitor

Your J-1 stay will give you the chance to face challenging feelings and ideas in adapting to a new lifestyle and culture far away from home. The experience can be of unparalleled benefit, but you must be willing to suspend preconceived ideas about what Americans are like and how society “should” operate. We recommend you do your best to approach new situations and ideas without judgment in an attempt to better understand the varied mentalities of the American people. In so doing, the J-1 visa provides a chance not only to experience a new way of life and thinking for the duration of your stay, but also to transform your identity after your program ends. Your J-1 experience should invite you to re-evaluate your existing ideas and re-enter your “pre-J-1” world with a newfound perspective, openness, and excitement for interacting with and learning from the values and customs of others. Please see “Section 4, Cultural Mentalities,” for more information on experiencing the American way of thinking and living.



Throughout your internship/traineeship, it is your responsibility to be an engaged participant in your exchange program, largely by means of active contribution each week to your host organization. Your host company expects that you will be willing and eager to conform to the guidelines of your Training/Internship Placement Plan (DS-7002 Form), which you signed prior to the start of your program. Included in this expectation are the terms of your pre-arranged contract, such as showing up to your program on time, completing your

assigned tasks to the best of your ability, wearing appropriate attire, and treating your supervisor and coworkers with kindness and respect. Such behavior will help ensure that you attain the most satisfaction throughout your program and best foster your personal and professional identity. (For more information on workplace etiquette, please see Section III, Workplace.) It is very important to give your host company and the Americans with whom you interact the best impression possible of yourself, your home university, current professional experience, and even your home country. Remember, you may be the first German (or Italian, French, Chinese...) intern/ trainee that your company has hosted and the first foreign national that some of your American peers will have met. Part of your responsibility as a J-1 exchange visitor is to represent yourself and your host country positively and to be a strong cultural ambassador for those at home. Doing so may also expand the cultural openness of those you meet and encourage Americans to learn more about your home culture, as well!

Please be reminded that it is your responsibility to stay informed about expectations during your program, from the personal level (i.e. work, financial, and housing requirements) to the legal level (federal, state, and local laws). While the GACC will provide verification of your participation in the Internship/Traineeship Program as necessary, we are unable to provide legal or financial assistance.

In addition to the check-in documents you are to send us upon arrival in the United States (see Before Your Program Starts: Check-In Documents), please be advised that you are also required to fill out a midterm evaluation (for internships/traineeships longer than four months) and a final evaluation rating your program experience (See “Evaluations”: <http://www.go-j1.com/en/applicant/downloads/>). These evaluations are critical for improving our services and for ensuring that our host companies are in compliance with all J-1 objectives. Evaluation feedback remains entirely confidential.

1.4 When to Contact the GACC

You are encouraged to contact us whenever uncertainties with your intern-/traineeship arise. While we are not experts in every field and are not able to advise on every matter, we are happy to provide you with the information that we have and, whenever possible, lead you in a direction for accessing further help.

The following are circumstances under which you should absolutely be in touch with a representative at the GACC:

- Prior to the start of your program, you have troubles at a U.S. Consulate abroad or are unable to obtain your J-1 visa.
- During your stay in the United States, the terms of your internship/traineeship change (i.e. new company address, new supervisor, new tasks).
- You would like to extend or shorten the length of your program or would like to change host companies (please be advised, transferring host companies is only permissible under extreme circumstances, such as if your host company closes unexpectedly).
- During your stay in the United States, your personal contact information (i.e. home address, telephone number, e-mail address) changes. It is critical that we update your information within our records and provide the State Department with accurate J-1 participant contact information.
- You believe that your internship/traineeship is not following State Department guidelines or is deviating from the agreed upon terms in your Training/Internship Placement Plan (DS-7002 form).
- You have left North America (with the intention of returning to your internship/traineeship) without obtaining the necessary Travel Validation prior to returning.
- You have been denied entry to the United States prior to or during your J-1 internship/traineeship.
- You experience legal difficulties during your stay (i.e. you are arrested or believe you have been the victim of a crime).
- You lose your DS-2019 form and/or J-1 visa/passport during your stay. (For a fee, the GACC will be able to provide you with a replacement DS-2019 form, but you will be directed to a foreign consulate for replacement of a passport).

2 Before Your Program Starts

2.1 Checklists

Before the start of your J-1 program, you should consider several points about your approaching US stay:

- You should ideally visit a U.S. Consulate in your country of citizenship and/or permanent legal residence (place that you have been living for at least five years). Bear in mind that you may experience a delay or rejection of your J-1 visa application if you visit a U.S. Consulate outside your home country.
- The cost of living varies greatly across the United States. Urban centers like New York and Los Angeles tend to be more expensive than most suburban or rural locations throughout the U.S. Remember that your internship stipend (if you are receiving one) may not be sufficient for covering all your expenses; your internship stay may prove to be a financial investment. (Be advised that additional jobs/sources of income are not legally permitted while in the US under a J-1 visa). Please be aware that you should have sufficient funds available upon your arrival to the US in order to pay for your first month's rent and a security deposit. Please remember that you will likely not receive any portion of your stipend until the end of your first month at your host company. Also be sure to have some US Dollars in your possession on the day of your arrival (for a cab, phone call, special emergencies, etc.).
- We recommend not booking a flight to the U.S. before you have obtained your J-1 visa, as we cannot take flight bookings into consideration when issuing the DS-2019 form. Be aware, it is NOT necessary to book a return flight out of the U.S. in order to enter.
- Remember that the United States is much larger than most European countries and transportation (both within cities and from one city to another) may be different from where you live. As cars often replace public transit or bicycles, be informed as to international driving requirements before you arrive, i.e. the need to obtain a car and license.

A few items must be taken care of before the start of your program:

- Your passport must be valid for the duration of your stay as well as for the 30-day grace period after the end of your internship. If your passport is not valid through this date, apply for a new passport as early as possible in order to avoid delays in the visa application process.
- Your DS-2019 form and passport/visa must be obtained before entering the United States under J-1 status. Do not enter the United States if you are missing any of these documents.
- Know where you will stay upon arrival in the United States, even if it means booking a hotel or hostel a few days before the start of your internship.

2.2 Questions to Answer Before Arrival

Consider asking your host company for assistance on various matters before the start of your internship. If your supervisor or human resources representative is unable to assist you on all points, be encouraged to gather information through outside research. Some of these questions may help to get you started:

- What is the approximate monthly cost of living near my internship/traineeship location?
- Is there airline/bus/train service to the city/town where I will be living?
- How far in advance should I arrive in the U.S. before my internship?
- What time should I arrive on my first day of work, and where do I need to go upon arrival?
- What are the directions from the airport/train/bus station to my initial place of residence?
- Is housing provided with the internship? If yes, how much is the rent? If not, where might I be able to look for housing?
- What costs can I expect to pay upon arrival (taxi from airport, security deposit, hotel stay, first month's rent, local transportation ticket, etc.)?
- How far is housing from my work site?
- Do I need a car, and if so, how will I be able to access one (i.e. shared car available for interns/trainees)?
- How accessible are stores, banks, entertainment, etc.?

In addition to online resources and guidebooks, you can often get information on the area where you will be living from a local Chamber of Commerce or the local Office of Tourism. These organizations sometimes offer information about housing for short-term visitors. The more research and preparation you complete before the start of your program, the lower the likelihood that you will be faced with unexpected hurdles upon arrival.

2.3 Pre-Departure Documents

These are the documents you will need in order to successfully enter the United States as a J-1 Exchange Visitor any time during your program period. These documents should always be unexpired upon entry. You should make copies of everything (including all the relevant pages of your passport) and keep them in a safe place separate from the originals.

2.3.1 DS-2019 Form

As a participant in the J-1 Visa Program, you received a DS-2019 “Certificate of Eligibility” (DS-2019 form) from us at the GACC documenting participation in your program. It is this document, together with your Training/Internship Placement Plan (Form DS-7002),

which allows you to apply for a J-1 Exchange Visitor visa at a U.S. Consulate abroad. The DS-2019 form officially identifies the GACC as the program sponsor, describes the purpose of your J-1 program, and lists the exact dates during which you are allowed to intern/train.



2.3.2 Passport and J-1 Visa

When you apply for the J-1 Exchange Visitor visa, you will present your DS-2019 and DS-7002 forms at the U.S. Consulate along with your passport. The J-1 visa will be placed in your passport with the program number (P-4- 05715 for interns, P-3-16641 for trainees) marked on it. It is the J-1 visa together with a valid DS-2019 form that enables your entry into the United States under J-1 status.

2.4 Pre-Program Grace Period

Should you want to do traveling before the start of your program, you are legally permitted to enter the United States under J-1 status up to 30 days before the start of your intern-/traineeship. Be advised that you should be health- and accident-insured for the entire duration of your stay upon arrival in the United States. If you would like to travel inter- nationally before the start of your internship but will be stopping in the U.S. first (either for a brief stay or for an

airport transfer), we recommend that you apply for an ESTA (or applicable tourist visa) for your initial arrival. Make clear to the Customs/Border Patrol Officer that you are merely stopping over in the United States as a tourist but will subsequently be returning to the U.S. under J-1 status. Initially entering as a tourist and then as a J-1 visitor before the start of your program will help to avoid problems that could arise from re-entering the United States without a “travel validation” (See Personal Matters: Travel Outside the US).

2.5 Entering the United States: Flight and Physical Arrival

You must enter the U.S. as a J-1 Exchange Visitor in order to be in legal status to begin your internship. When you arrive in the U.S., you will present your DS-2019 form and your passport to an officer of Customs and Border Protection at your port-of-entry. The officer will stamp and return the DS-2019 form to you. Keep the DS-2019 form safely with your passport at all times.

Upon arrival in the United States, you will be assigned identifying “I-94” information corresponding with your non-immigrant status and travel his- tory. Your I-94 number can be obtained and printed through <https://i94.cbp.dhs.gov> and must be sent to us at the GACC as part of your “Check-In Documents” after arrival (See Before Your Program Starts: Check-In Documents). You will go through customs after retrieving your luggage. You should make sure that all prescription drugs

are clearly marked. You may not transport perishable foods such as cheese, fruit, or nuts into the U.S. If you bring in alcohol, you must be 21 years of age or older. If you are carrying more than \$10,000, you must report this to customs officials.

Onboard your flight, a flight attendant will hand you a Customs Declaration Form, which you will have to fill out. Upon entering the U.S. you will have a short interview with a U.S. Immigration Officer from U.S. Customs and Border Protection, during which he/she may ask you a few questions about why you are coming to the U.S. Answer all questions truthfully, including that you are coming to the U.S. for an internship or traineeship and that you want to experience American culture by participating in the J-1 Visa program. You will be digitally fingerprinted, and a photo of you will be taken. The Immigration Officer will stamp your DS-2019 Certificate of Eligibility and your passport. You will also have to hand them the Customs Declaration Form that you filled out.

Once you have entered the United States with your J-1 visa and DS-2019 Form, you are in valid J-1 status in the United States.

2.6 Check-In Documents

After your arrival in the United States, it is critical that you send us your check-in documents (under “Important Arrival Documents”: <http://www.go-j1.com/en/applicant/downloads/>) as soon as possible. You will receive an email reminder from us upon the start of your internship to do so. The Check-In Documents consist of:

- Completed check-in form, including local telephone number and address (even if temporary)—available in our download section under “Important Arrival Documents” <http://www.go-j1.com/en/applicant/downloads/>
- Scan of your Consulate-stamped DS-2019
- Scan of your passport and J-1 visa
- Scan of your I-94 online confirmation (found at <https://i94.cbp.dhs.gov>)

Upon receipt of your completed Check-in Documents, we will be able to validate you in SEVIS (Student Exchange Visitor Information System) within thirty days, thus verifying the official start of your program. If you do not send us your Check-In Documents in a timely manner, you will switch to “No-Show” status in the SEVIS record and will be considered illegally present in the United States. Failing to send us your Check-In Documents within the first two weeks of your program can jeopardize your legal status, your planned internship, and potential future entries into the United States.

Only after submitting your completed Check-In Documents and receiving confirmation of your validation in SEVIS will you be eligible to go to a local Social Security Office to apply for a Social Security number (see During Your Program, At the Workplace: Human Resources Documents).

2.7 Housing – Short-Term and Long-Term

Prior to your arrival, you should gather as much information as you can about housing in the area you plan to live-- if possible, from your host company. (See Questions to Answer Before Arrival). In some cases, host companies will find housing for interns, either for a short time upon arrival or for the entire duration of stay. Sometimes other interns at the company can help you find housing, as they may be familiar with the area and can recommend safe neighborhoods, clean

accommodations, and reasonable rents. Be sure to consider the ease of getting to work from various neighborhoods or areas where you will be residing.

Certain metropolitan areas in the U.S. tend to have high rent prices, and locating available units - especially from abroad - can be difficult. Unless directed by a host company to do so, we do not recommend agreeing to any accommodation or signing a rental contract before you have seen a unit in person. Spending the first weeks of your stay in a hotel or motel may be advisable so as to enable you to complete your apartment hunt and sign any rental paperwork in person.

When settling on an apartment, consider finding a living arrangement with Americans rather than individuals of your own nationality, so as to increase your opportunities for cultural exchange. Avoid paying so much for an apartment that you will not be able to take advantage of cultural activities and entertainment in your spare time.

If you plan on living in the New York Metro Area, the GACC can provide you with a preliminary housing list that has been used with some success by other interns.

2.7.1 Renting a Room

When looking for a place to live, apartments or individual rooms will typically be available to either rent (sign a lease directly from a landlord) or sublet (sign a temporary living agreement from a lease-holder). Since leases usually cover a one-year period, if you will be living in an apartment for less than the full period of the lease, it is often better to sublet from a lease-holder.



Regardless of whether you rent directly from the landlord or sublet, you should always sign a rental agreement and keep a copy for yourself. Such a written contract should define the terms by which a particular apartment is rented. A rental agreement is presented by the landlord to the tenant, or by the lease-holder to the subletter, and protects both the tenant and the landlord by stating the rental price and the time period that the tenant will reside in the apartment. Before you sign any rental agreement, be sure to read it carefully and get an explanation for any terms that are unclear. Remember that whatever agreements are made verbally should also appear in writing. Only written information on a rental agreement is binding, while verbal agreements are not. You will probably be asked to pay one month's rent as a "security deposit," either to the landlord or to the lease-holder. This will be returned to you when you leave, if there has been no significant damage to the apartment during your occupancy. Therefore, it is a good idea to inspect an apartment with the landlord or lease-holder before signing a

rental agreement and to get written acknowledgment of existing damages as well as a listing of furnishings and their conditions. For any payments you make, be sure to get a receipt!

3 During Your Program

3.1.1 Human Resources Documents

Before you begin your internship/traineeship program at your host company, you will likely be asked by the Human Resources Department to submit a number of documents substantiating your work authorization and, if applicable, adding you to the company payroll.

Here is a (non-exhaustive) list of some of the documents you may be asked to present to the HR representative. (Remember to make a photocopy of everything for your records!):

1. Passport 2.DS-2019
3. DS-7002
4. I-94 printout (accessible through I-94 webpage: <https://i94.cbp.dhs.gov>)
5. GACC sponsorship notice (Employer Letter)
6. Social security card (obtained in the US at a Social Security Office, see below)

The HR representative at your host company will likely also ask you to fill out an I-9 Employment Eligibility Verification Form. This form requires you to prove that you are able to work legally in the U.S. You must show your host-company:

1. Your DS-2019 form,
2. Your passport, as proof of your identity
3. Your I-94 printout

All of these should together substantiate your authorization to work.

3.1.2 Employer Letter

You should have received an email from the GACC, your official Program sponsor, prior to the start of your internship containing an “Employer Letter” -- a letter of J-1 visa sponsorship. You will need to present this letter to your host company, as well as to the Social Security office when you apply for a Social Security card. The “Employer Letter” identifies you by name and identifies the program number that is stated on your DS-2019 form. This letter also contains important information about your tax status as well, so be sure that your host company reads it carefully.

3.1.3 Social Security Number/ Card

A Social Security Number (SSN) is a universal, personalized identification number used for taxation identification, benefits, payroll, and other related purposes. Although a SSN is only absolutely necessary if you receive financial support from your host company (i.e. so that you are put on payroll), we recommend applying for one in any case as an additional form of identification. You may need one in order to open a bank account or to obtain a state driver’s license. To apply for a Social Security number/card (AFTER receiving confirmation of receipt of your check-in documents), bring the “Employer Letter”, your DS-2019 form, I-94 number, and your passport/visa to a local Social Security office, where you will fill out an application. You can call 1-800-772-1213 for information on the location of the Social Security offices in your area, or speak with your host company’s HR representative. Your Social Security card should be mailed to you within 10 business days of the date of application.

Request a temporary certificate (Form SSA-5028) when you apply for the Social Security card. This temporary certificate has no number, but it is proof that you will be receiving the card. It is your responsibility to report your SSN to your host-company immediately after receiving the actual number.



As a Social Security number is good for life, should you choose to come back to the United States in the future, you will not need to reapply for a new SSN. Obtaining the Social Security number is not the same as participating in the Social Security system, which is a pension plan for elderly Americans (if you are a German national, you are exempt from paying Social Security tax).

If you lose your Social Security card, inform your host company's HR representative and inform the nearest office of the Social Security Administration.

Be aware that you should protect your social security number and only give that information to authorized people or organizations. The GACC, for example, does not need your SSN. There is no reason to give out your SSN unless there is a legitimate business purpose. Keep your Social Security card in a safe place (i.e., not your wallet). If you lose your SSN or it gets stolen, you may be at increased risk for identity theft.

3.1.4 W-4 Form

If you are receiving financial support from your host company, you will likely be asked to fill out a W-4 form (Employee's Withholding Allowance Certificate) at the start of your internship/traineeship. The W-4 Form ensures that an appropriate amount of tax is withheld from your pay. Your host company will keep this form on file while you are interning/training there and use the information to determine at which rate taxes should be withheld from your paycheck. The objective is to match the amount of tax withheld from your wages with the tax you will actually owe for the fiscal year. If you do not fill out your W-4 form properly, you may have to pay more tax to the IRS (Internal Revenue Service) when you file your taxes at the end of the year (See Taxes)

3.1.5 Non-Disclosure Agreement

Some host companies may ask you to sign a non-disclosure agreement at the start of your program. The agreement protects against sharing company secrets and disclosing confidential information to third parties.

3.2.1 Dress-Code

Be sure to be informed by your supervisor or HR representative regarding what form of dress is appropriate at the workplace. While some work environments may permit street clothes (i.e. jeans and a t-shirt), many offices will require business casual (i.e. shirt and tie, khakis) or even full business (i.e. full suit) attire. Certain types of footwear, like sneakers and flip-flops, may also be banned as part of the dress code.

Please bear in mind that work events or designated days/ times may call for different forms of attire. Special events, like office gatherings or business meetings, may require more formal wear than is typical during most weeks. On the other end, “Casual Fridays” exist in many locations as well, when employees are allowed to “dress down” (or dress more casually) on Fridays. Please confirm any questions about appropriate office attire with your HR representative when you begin work. If in doubt, always dress more rather than less formally.

3.2.2 Office Hierarchy

The American workplace may seem much less hierarchical than the workplace in Europe. You may get to call your boss by his or her first name (only do this with permission), supervisors may share personal information, and socializing with co-workers may feel light and casual. Please remember, however, that your supervisor is still your superior, and work boundaries with American employees need to be respected in spite of any perceived degree of informality. Watch and listen to your manager and co-workers to learn the level of formality or informality that is appropriate. Also be sure to treat your superiors with respect by being punctual and cooperative.

3.2.3 Team Work

Even though Americans may appear individualistic, great importance is often placed on teamwork in the workplace. Make sure to help co-workers if they request it, and don't be afraid to request help if you need it. Your employer may ask you to take on tasks not mentioned in your training plan in order to get a job done, even if certain supportive tasks (making copies, data entry, etc.) may not be part of your initially stated tasks. While you should not participate in work that makes you feel uncomfortable, it is important to recognize that your internship may require a degree of flexibility in order to achieve a larger team goal.

Should you have problems with a supervisor or co-worker, you will have to assess the cause of the problem. You may find that approaching a person directly and asking how to improve relations may address the situation best. Express your desire to learn more, do more, and fulfill your university/career requirements, as well as to fulfill any wishes your host company has for you during your internship/traineeship. Ask your supervisor for suggestions on how to achieve this. In the event that you feel unable to approach a colleague or supervisor with difficulties or believe that your host company is deviating from the terms of your agreement, contact the GACC New York for advice on moving forward and finding a solution.

3.2.5 Work Benefits

You are not required by law to receive many of the social advantages that are taken for granted in many European countries: vacation time, sick leave, medical insurance, etc. Many employers do provide some benefits, but they vary from company to company. Be sure to seek clarification at the beginning of your internship/traineeship regarding which benefits are included.

3.2.6 Drug Testing

It is within your host company’s legal right to request that you take a drug test before you begin your internship/traineeship or at any time during your program. Be aware that testing positive for an illegal drug is sufficient grounds for dismissal and termination of your J-1 visa.

3.2.7 Salary

No minimum or maximum restrictions exist on how much interns/trainees may earn, though your salary should be listed in your Training/Internship Placement Plan (DS-7002). You may be paid once a week, every two weeks, or every month (clarify with your HR representative when payment is received). During each pay period, your host company should give you a salary statement or “pay-slip” explaining which “deductions” are taken out of your paycheck. Due to taxes and deductions, you will likely receive less as your “net salary” than the non-taxed “gross salary” appearing in your contract/training plan.

3.2.8 Business Hours

Business hours for offices in the U.S. usually run from between 8:00 – 10:00 a.m. and 4:00 – 6:00 p.m., with 30-60 minutes generally allotted for lunch. Shops and stores in the United States are typically open seven days a week and do not close during the lunch hour.

3.2.9 U.S. Holidays

This list includes federal holidays for which you may receive time off from work: (“Observed” holidays are those holidays not celebrated by all businesses.)

January 1	New Year’s Day
Third Monday in January	Martin Luther King Day (observed)
Third Monday in February	Presidents Day
Last Monday in May	Memorial Day
July 4	Independence Day
First Monday in September	Labor Day
Second Monday in October	Columbus Day (observed)
November 11	Veterans Day (observed)
Fourth Thursday in November	Thanksgiving Day
December 25	Christmas



3.3.1 Currency

The basic unit of currency is the dollar (\$1.00). Coins are most commonly minted in denominations of 1 (one cent or a penny), 5 (a nickel), 10 (a dime), and 25 (a quarter). Bills are printed in denominations of \$1, \$5, \$10, \$20, \$50, and \$100. Consider converting some currency at home before your trip so that you will have money at hand when you arrive. Exchange services at the airport often include higher fees.

3.3.2 Banking

You will want to open a bank account as soon as you have settled into your program and permanent accommodation. Banks will usually require a Social Security Number and several forms of identification including your passport and maybe even a major credit card. They may also request proof of your residence in the U.S. such as utility bills sent to your residence or a letter from your host-company or the GACC (i.e. "Employer Letter") verifying your participation in the GACC's program. The kinds of services and fees vary from bank to bank. Therefore, you should check with several different banks to find the one that best suits your needs. Below are a few questions to help you decide which bank might be appropriate for your needs.

1. What is the period of time between opening the account and receiving access materials (e.g. debit card or ATM card and associated passcodes)?
2. What is the period of time between depositing checks into the account and the clearing of those checks (the time when deposited money becomes available for withdrawal)?
3. Is there a monthly service charge or a charge per check written? If you are still a student, ask about student checking accounts and special rates.
4. Is there a minimum balance you must maintain to avoid monthly fees?

Most banks are open from 9:00am until 5:00pm, Monday through Friday (excluding holidays), and some may have weekend hours. Many smaller U.S. banks are not interstate/national. Therefore, if you are going out of your state for a trip, be sure to cash or deposit checks before you leave if you will need the money. The majority of banks are closed on all major U.S. holidays, but many are also closed on less well-known holidays like Martin Luther King Jr.'s Birthday, Memorial Day, and Columbus Day. Be sure to ask for your bank's posted holidays for the year.

3.3.3 Debit and Automated Teller (ATM) Cards

Most accounts include debit cards that can be used to make purchases at many major stores and restaurants in the U.S. that accept credit cards. These cards include the logo of a major credit card (Visa or MasterCard), but they access funds in your account directly and can also be used at 24-hour automated teller machines (ATMs). Be aware that many banks charge additional fees when using an ATM out of their network.

Some businesses may have minimum purchase amounts required to use a debit card, and some may not accept them as payment at all, so you should ask if you do not see a sign displaying common credit card logos (Visa, MasterCard, etc.).

3.3.4 Credit Cards and Bank Accounts in Your Home Country

Credit card use is more common in the U.S. than in many other countries, and they are accepted at most major businesses here, with VISA, MasterCard (Access) and American Express being the most widely recognized. Merchant systems in the

U.S. have only recently begun converting over to the “chip” system more common in Europe, but cards from your home country should still function with no difficulty. Be sure to notify your bank prior to your trip in order to avoid the appearance of fraud, and also check on any restrictions on daily purchase/withdrawal amounts.

3.3.5 Sales Tax

Sales taxes vary from state to state and even from region to region within a state. Just remember that sales tax is always calculated in addition to the marked purchase price; a tax of between 3-15 % is normal. Items which are taxable also vary from state to state. In some areas, there is an additional tax on accommodations (hotels, etc.). It is not possible for you to claim money paid as sales tax back at the end of the year.

3.4.1 Time Zones

The Continental United States is divided into four time zones: Eastern, Central, Mountain, and Pacific. When it is 12:00 noon Eastern Time, it is 11:00 a.m. Central, 10:00 a.m. Mountain, and 9:00 a.m. Pacific. The UK and Ireland are usually 5 hours ahead of Eastern Time, and continental Europe is usually 6 hours ahead. Keep in mind that GACC’s New York office is on Eastern Standard Time (EST) and is open from 9:00 a.m. - 5:00 pm EST. With the exception of a few counties in several states, the U.S. keeps Daylight Savings Time, turning clocks forward one hour in early March and turning them back one hour in early November each year.

3.4.2 Telephones and other American terminology

Whether you choose to use your own cell phone service from home with an international plan, or to set up an American cell phone or land line, you should be aware of some standard features of the U.S. telephone system. U.S. telephone numbers consist of ten digits—a three-digit area code, which identifies a specific city or region, followed by the seven-digit telephone number. For local calls within the same area code, you may use the seven-digit number alone. For non-local calls and all calls outside your area code, dial “1” followed by the full ten-digit telephone number (e.g. 1-212- 974-8830 for the GACC in New York). The area codes “800” and “888” indicate a toll-free number, usually for a business.

In order to place a call, you must first hear the dial tone, a steady tone indicating that the line is open. After dialing, you will usually hear an intermittent ringing sound that indicates that the call has gone through. You might also hear a “busy signal,” which is a short, repeating buzzing tone signifying that the person you have called is on the line with someone (or a telephone is off the hook).



If you activated “Government Alerts” on your smartphone, you may receive some of the following alerts during your stay:

- **AMBER alert:** An AMBER Alert or a Child Abduction Emergency is a child abduction alert system signifying to recipients information about the abducted child and/or abductor’s vehicle. AMBER is officially an acronym for America’s Missing: Broadcast Emergency Response, but was named after Amber Hagerman, a 9-year-old abducted and murdered in Arlington, Texas, in 1996.
- **Emergency Alerts:** Alerts involving imminent threats to safety or life; like flooding, storms, earthquakes, terror, etc.

3.4.3 Mail

Buy stamps at a post office and avoid any stamp machines where you will pay more than the value of the stamps. Domestic rates vary based on the size and weight of what is being sent. For regular letters, you can purchase a “Forever” stamp, which will be valid even if postal rates increase. Postcards are often cheaper to send, but international rates will be slightly higher. Mail letters at the post office or drop them in the blue U.S. mailboxes on many street corners. You can also ask your host company whether personal mail may be sent from the office. Mail within the country takes between one to seven days to arrive; to northern Europe and South America, a week to 10 days; to southern Europe, two to three weeks; and to Australia and New Zealand, 10-14 days. For important items, consider using a secure trackable service through the U.S. Postal Service, or a private carrier such as FedEx or UPS.

3.4.4 Measurements and Temperature

Metric Conversions		
If you know	Multiply by	To get
Ounces	28.00	Grams
Grams	0.04	Ounces
Pounds	0.45	Kilograms
Kilograms	2.20	Pounds
Fluid ounces	30.00	Milliliters
Milliliters	0.03	Fluid ounces
Teaspoons	5.00	Milliliters
Milliliters	0.20	Teaspoons
Tablespoons	15.00	Milliliters
Milliliters	0.07	Tablespoons
Cups	0.24	Liters
Liters	4.22	Cups
Pints	0.47	Liters
Liters	2.10	Pints
Quarts	0.95	Liters
Liters	1.05	Quarts
Gallons	3.80	Liters
Liters	0.26	Gallons
Inches	2.54	Centimeters
Centimeters	0.39	Inches
Feet	0.30	Meters
Yard/ 3 feet	0.9	Meters
Meters	3.28	Feet
Miles	1.61	Kilometers
Kilometers	0.62	Miles

For Temperatures, the formula for converting Fahrenheit into Celsius is to subtract 32 from the Fahrenheit temperature and multiply the result by 5/9. A simpler, if less exact method, is to subtract 30 and divide by 2. To convert Celsius to Fahrenheit, multiply by 2 and add 30.

3.5 Travel within the U.S.

During your program, you will be traveling both for work and pleasure. The continental United States is vast by European standards (3,100 by 1,800 miles or 5,000 by 2,900 kilometers), and some areas are largely uninhabited. Except in the Northeast, travel between major urban centers can take several hours or even days. Many major cities in the U.S. boast extensive public transportation systems, but in smaller cities and more rural regions, personal transportation may be the only option. Ask your host company about what you can expect once you arrive.



Air travel in the U.S. is often the easiest way to reach major tourist destinations such as New York, Los Angeles, and Washington, D.C., but it can also be expensive. When booking your trip, try searching online airfare aggregators like Kayak, Orbitz, Google Flights and Momondo, but do not forget to check the airline carriers' websites for unpublished or last-minute offers. There are several discount airlines in the U.S., but their destinations are somewhat limited, and tickets often come with minimal services. Additional fees may apply for baggage and boarding privileges.

Bus service remains an inexpensive travel alternative in the U.S., and some companies provide regular and relatively inexpensive service between major cities. Companies like Bolt Bus and Megabus offer routes between Washington, D.C., Philadelphia, New York, and Boston. For travel across the country, the best-known provider is still Greyhound.

Outside of the Northeast corridor, travel by train in the U.S. is not as available or convenient as one might find in Europe. Amtrak is the federally funded national railroad, and it offers promotional fares based on region, as well as rail passes valid throughout the country.

3.6.1 Driver's License

Typically, all you need is a valid driver's license from your home country in order to drive in the U.S. However, it is advisable to carry an International Driving Permit which can be obtained from a national Automobile Association in your country. The International Driving Permit is more easily recognizable in the U.S. Many times the coded information on a foreign license is incomprehensible to U.S. law enforcement officials and others who might need to check its validity and use it for identification purposes. An International Driving Permit must be obtained before you leave your home country for the U.S.

Check to see if there is an International Driving Agreement between your home country and the U.S. state where you will be residing. You must have your driver's license in your possession at all times whenever you are driving. Even if your

foreign license is accepted, many states limit the period during which you may use it. You may be required to obtain a license issued by that state after residing there for 30, 60, or 90 days. Check with your state's Department of Motor Vehicles and remember to include the time it will take to receive your license when planning. You do not want to be caught without a reliable means of transportation during your program!

3.6.2 Car Insurance

Your health/accident insurance will cover you for any injuries sustained during a car accident, but it is very important to purchase an additional automobile insurance if you plan to drive. Note: You should make sure your automobile insurance coverage insures you against liability. If you are responsible for an accident and do not have this coverage, you could be held responsible for harm to your car, and harm or damage to another car or individual as well. U.S. companies offering reasonable, short-term auto insurance for non-residents are rare, so you might want to look into obtaining coverage from a company in your home country.

3.6.3 Car Rentals

Most car rental companies require that you be at least 21 years of age and possess at least one major credit card. In many cases you must be 25 years old, or pay an additional fee if you are younger. When renting a car, make sure you understand the terms of the agreement very clearly before you sign anything. You should also consider purchasing insurance that may be offered if you do not already have such a policy in place.

3.6.4 Speed Limit

The speed limit in cities, town centers, and congested areas is usually 20 to 35 miles per hour. White signs with large numbers will be posted to indicate the speed limit. The maximum speed limit on a U.S. highway can range from 55 to 70 miles per hour, depending upon the state. Speed limits can change along the same road, highway, or interstate, and laws against speeding are strictly enforced.

3.6.5 Traffic Lights

Traffic light patterns in the U.S. follow the sequence: Red (stop)—Green (go)—Yellow (use caution/slow down)—Red. Most state laws permit motorists to turn right at a red light, after stopping to check for traffic, unless otherwise indicated, but ask a local driver when you first arrive.

3.6.6 Tickets/Infractions

You are responsible for paying all traffic tickets you receive and answering all charges that might be incurred.

3.6.7 General Driving Rules

The following are general rules of the road and driving hints that should be followed at all times:

- Passing on curves, at intersections and near the top of hills is prohibited.
- Passing school buses loading or unloading children is strictly prohibited, whether the bus is on the same side of the road as your car or on the opposite side.
- Reduced speed limits are in effect in all school zones.
- Always signal when you turn, stop, or change lanes.

- Never pick up hitchhikers.
- Rules regarding seatbelts vary from state to state, but most require front passengers to wear a seatbelt.
- Never drink and drive or have open containers of alcohol in your car. Penalties are strict and enforced.
- Cell phone use and/or texting is prohibited while driving in many states and cities.

3.7 Travel Outside the U.S.

During your program, you may decide to travel outside the country, and that is allowed under certain conditions. If you are a citizen or national of a country that participates in the Visa Waiver Program (VWP), you may travel to Canada, Mexico, with no special authorization required from the GACC. Travel to any other location (for example, back to your home country) requires authorization from the GACC as your sponsor that you are a participant of and in good standing with the J-1 exchange visitor program. To obtain this Travel Validation, you will have to send us your original DS-2019 Certificate for signature. Contact the GACC three weeks prior to any trip requiring Travel Validation for further instructions. If you are not a citizen or national of a VWP-participating country, travel to any destination outside of the U.S. requires Travel Validation. Please note that travel to Cuba is prohibited under J-1 status.

3.8 Legal Information

Below you will find some general information regarding common questions about what is and is not allowed in the U.S. Disclaimer: While you should contact us immediately with any questions regarding serious legal issues, please note that the GACC and your case manager are not able to provide you with professional legal advice. We may advise you additionally to contact your host company, but for professional legal services, you should contact a licensed attorney in your state.

3.8.1 Drugs

Illegal possession of controlled substances (drugs) in the U.S. is subject to prosecution by law. The penalties for drug possession vary from state to state and region to region. If you are caught in possession of or using illegal drugs, expect that there will be some type of legal consequences, as the U.S. is engaged in serious measures to control the trafficking of illegal substances. Your program and J-1 visa status may also be impacted.

3.8.2 Alcohol

You must be 21 years old to drink legally in the U.S. (this includes beer, wine, and distilled spirits). In many regions you will be asked to produce picture identification to prove that you are above the legal drinking age. Your passport is often sufficient, but some bars and restaurants will only accept a driver's license or state identification card from the Department of Motor Vehicles which states your date of birth. This identification card does not authorize you to drive. Contact the Department of Motor Vehicles in your state for information on the procedure for obtaining driver's license or an identification card.

Driving While Intoxicated (DWI) and Driving Under the Influence (DUI)

The enforcement of DWI/DUI laws has become quite stringent in the U.S., and it is not uncommon to encounter DUI checkpoints on the road. The legal limit before a driver is considered intoxicated varies from state to state. DWI/DUI are considered very serious offenses and can carry severe penalties. To keep yourself and others safe, do not drink and drive. Americans generally appoint a “designated driver” when going out with a group of friends. This person agrees to refrain from drinking alcoholic beverages.

Open Bottle/Container Laws

It is illegal in many states to be in a public place (such as a park or beach) with an open bottle or can of alcohol. This law is enforced in many resort areas and college towns. You frequently are not permitted to have any alcohol in a vehicle at all, unless it is in the trunk of the vehicle. Find out about these laws from co-workers and friends.

3.8.3 Local Law Enforcement

Laws vary from state to state and even city to city. It is important to become familiar with the local laws in the town or city where you are living. You should pay special attention to these laws if you are living in or visiting any kind of resort community. The permanent population of resort towns may be only a few thousand, but during the summer or high season months, the population may grow to more than 100,000 vacationers. In an effort to maintain a sense of order, the local law enforcement officials often strictly enforce what may seem to be unusual laws. Many times there are strict local laws governing alcohol consumption, noise levels, and group gatherings. It is extremely important for you to familiarize yourself with the local laws so that you may avoid any unexpected legal difficulties. Your best source of information will be American students and colleagues who are living and working in the town or city in which you are residing or visiting.

3.8.4 Smoking

Smoking is banned on all domestic flights and all other forms of public transportation. In addition, it is restricted in office buildings, restaurants, and bars in many U.S. cities. No smoking signs are usually posted in a clear, visible location. If no one around you is smoking, ask what the rule is. Less than 1 in 5 Americans smoke, so be aware that it is frowned upon in many social settings.

3.9.1 Health Insurance

There is no “National Health Insurance” in the U.S., which is why the United States Department of State requires all exchange visitors to have insurance which meets very specific standards. Depending on the health insurance you purchased, the procedures for payment and reimbursement may differ. Generally, when you are treated by a doctor for a non-emergency medical problem, you will have to pay a small portion of the total fee until your deductible has been met. After that amount has been reached, many medical offices can file a claim on your behalf with your insurance company for any remaining balance. If the medical office does not offer this service, or if your insurance provider requires it, you may have to pay the entire bill yourself and receive a reimbursement later, so be sure to keep careful records and receipts of all medical services you receive. Refer to your insurance information for details on how to make a claim.

If you are going to see a doctor for a non-emergency medical problem, check your health insurance policy to make sure that this type of treatment is covered. For example, some international health insurance policies do not cover preexisting

medical problems. Please note: most health insurance policies do not cover accidents or injuries resulting from your own actions if you are intoxicated.

Important note: if you purchased health insurance through a partner of the GACC, please contact the insurance provider directly for all questions about the policy. GACC staff will not be able to provide information about cost or coverage issues.

3.9.2 Hospitals, Clinics, Urgent Care Facilities, and Emergency Rooms

Medical fees will depend on the service provided, the doctor, the type of facility, and its location in the country. In certain areas of the country, especially large cities, medical care will be significantly more expensive. Unless you need immediate treatment, it is better not to go to a hospital “Emergency Room” to see a doctor. You should use these facilities for emergencies only as they tend to be quite costly. After you have established yourself in an area, it is a good idea to find a private doctor who will agree to see you if you become ill. You can ask friends or colleagues at work or call your local hospital for recommendations. Your country’s Consulate may also be able to provide a list of approved physicians.



“Walk-in clinics” and “Urgent Care Facilities” have become common all around the country in recent years. They offer an alternative to seeing a private physician or going to a hospital emergency room. They tend to be less costly, and for people who do not have a continuing relationship with a doctor, they can be a good choice.

If you prefer to find a German-speaking physician, German Consulates in the U.S. have lists of German-speaking doctors available online:

www.germany.info/Vertretung/usa/de/05Dienstleistungen/07Vermischtes/AnwaelteAerzteUebersetzer.html

3.9.3 Medicine

If you require and plan to bring medicines containing controlled drugs or narcotics (e.g., cough medicine, heart drugs, sleeping pills or stimulants), you should have all of these products properly packaged and labeled. You will not be able to have foreign prescriptions for controlled drugs filled in the U.S. without seeing a U.S. registered doctor. You should also have a statement or prescription in English from your doctor indicating that the medicine is being used under a doctor’s direction and is necessary for your physical well-being. Also keep in mind, not all over-the-counter medicines and preparations are easily available in the United States. The dispensing of birth control is not a free service in the United States. In order to avoid additional costs, it is best to bring a supply of all necessary drugs to cover your whole stay in the U.S.

3.9.4 Dentists

Dentists, like doctors, usually have private practices, and they can be expensive. Many large hospitals, particularly those associated with universities, have dental clinics which are open to the general public and charge established clinic fees which are much lower than those charged for private treatment. Many times fees are based on a sliding scale which takes your income into account. Only emergency dental treatment is covered by most insurance policies purchased by J-1 exchange visitors

3.9.5 Mental Health

If you experience mental or emotional challenges during your time in the U.S. and would like to speak with someone, please reach out to a therapist in your area.

German Consulates in the U.S. also offer lists of German-speaking doctors available online:

www.germany.info/Vertretung/usa/de/05Dienstleistungen/07Vermischtes/AnwaelteAerzteUebersetzer.html

Whether you are looking help for yourself or for a friend or family member, there are dozens of organizations available to help you deal with a variety of immediate concerns, from crisis situations and domestic violence, to rape and substance abuse. Most of these hotlines are available 24 hours a day and can help you with whatever level of assistance you need — from offering general information about a topic, to helping you obtain immediate intervention.

For immediate Online Assistance, you can try one of these free crisis chat services:

- Crisis Chat: <http://www.crisischat.org/>
- Crisis Text Line (on your smartphone): Text START to 741741 from anywhere in the USA
- Samaritan Crisis Response Hotline: 212 673 3000
- Listening Support through “7 Cups of Tea”: <http://www.7cups.com/>

If you have thoughts of ending your life, please call 911 or reach out for help immediately. The National Suicide Prevention Lifeline is available 24 hours a day toll-free at 800-273-8255.

4 Cultural Mentalities

One of the major components of the J-1 visa program is cultural exchange. The U.S. is a very large country with many regional differences, so it is sometimes difficult to identify singularly “American” cultural norms. Below are some broad, general suggestions, but you should consider asking people at your host company and in the area where you reside about what you should know in that part of the country. The most important part of experiencing a new culture is to be aware of and open to the differences you are sure to encounter. Allow yourself time to adjust to your new environment. If you feel that you are having greater than normal difficulty, talk to the people at your host company. They may be able to offer some suggestions or help you to better ease into your settings. Please contact the GACC immediately if you feel that cultural differences are affecting your program.

4.1 First Encounters

Americans have a reputation for being somewhat less reserved than many other cultures. Even when first meeting, they opt for friendlier, less formal interactions. Being asked “How are you doing?” by casual acquaintances and strangers is common and does not require a detailed response. A simple “Fine, thank you. And you?” is appropriate and will suffice. When engaging in “small talk”, avoid potentially controversial topics like politics and religion.

4.2 At Work

Workplace culture is typically more casual in the U.S., but a certain level of professionalism is expected. For more information, see the “At the Workplace” section of this handbook.

4.3 Social Engagements

As with other aspects of American culture, making plans and going out can be more relaxed and informal than what you might be used to. A suggestion to have coffee or to meet up later may not necessarily be a serious invitation, so be sure to confirm. The bill is often split so that each person pays his or her own share. Be cautious if you decide to enter into a romantic relationship, especially in the office. Remember that your behavior and interactions can affect your performance and your overall experience during your program. Also keep in mind that your time here is limited and that your eventual departure could be complicated.



4.4 Tipping

Tipping is a very American phenomenon. In many states servers at restaurants are paid below the standard or minimum wage, and tips make up the difference in their salaries. It may be best for those on a low budget to avoid restaurants that require tipping. Some restaurants include a service charge/gratuity on a bill for large groups. If this is the case, the menu will state that for groups over a certain number (usually starting at 6-8) a certain percentage is automatically added to the bill for gratuity. If you are in a large group and are not sure whether a tip is already included on the bill, ask the server. Americans generally tip servers 15-20% of the price of the meal. In bars, a standard tip of \$1 per drink is appropriate when served by the bartender, or 15-20% for table service. Similar practices apply to taxi drivers, hairstylists, porters and various other service industry individuals.

Tipping in the above-mentioned situations is not optional, it is expected. You may even see “tip jars” set out on the counter at fast food and sandwich-style shops. Of course, if you are treated exceptionally poorly, it is within your right to discuss the matter with the manager, and Americans have no inhibitions about doing this.

5 Concluding Your Program

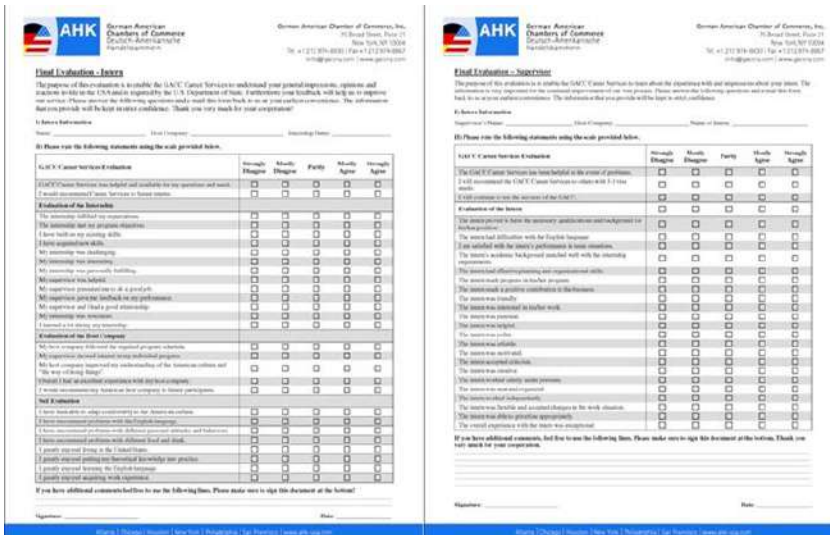
5.1 Final Evaluation

As part of the J-1 Exchange Visitor Program, you will be asked to complete and submit a final evaluation of your experience. We will contact you several weeks before the end of your program with the required forms. These evaluations provide important feedback to the GACC as your sponsor and are required by the U.S. State Department. Your evaluation will be held in confidence, so please be as honest and detailed as possible.

5.2 Grace Period

The last day of your intern- / traineeship is indicated on your DS-2019 Certificate. After this date, your status as a J-1 Exchange Visitor ends, and you are no longer permitted to work. However, the U.S. Citizenship and Immigration Services

(USCIS) allows you to remain in the United States for up to thirty days after the end date on your DS-2019 Certificate. This so-called “Grace Period” is designed to give exchange visitors time to organize their affairs before returning to their home country. You may need to close out a bank account, end your apartment lease, and cancel your utilities (electric, cable/ internet, etc.). During this Grace Period you are also allowed to travel within the U.S. for any sightseeing you did not accomplish during your program. However, you may not continue to work at your intern- / traineeship to complete any unfinished projects or train your replacement.



The forms are titled "Final Evaluation - Intern" and "Final Evaluation - Trainee". They are provided by the German American Chambers of Commerce (AHK). Each form includes a header with the AHK logo and contact information. Below the header, there is a section for "Final Evaluation - Intern" and "Final Evaluation - Trainee". The main body of each form is a grid with columns for "Strength", "Quality", "Partly", "Quality", and "Strength". The rows list various aspects of the program, such as "The J-1 Exchange Visitor Program is suitable for your personal, professional, and academic goals", "The program provided you with the necessary training and support", and "The program provided you with the necessary training and support". The grid is used to rate each aspect on a scale from "Not at all" to "Very much".

Please be advised that you may not leave the country and re-enter, as your J-1 Exchange Visitor status will have ended, even if the expiration date on your actual visa may be later. The visa allows entry only when accompanied by a valid, unexpired DS-2019 Certificate. Any travel outside the U.S., whether to Canada, Mexico, or another country, should be completed during your program (not during the Grace Period), and only with the proper Travel Validation, if required (see Travel outside the U.S. section).

5.3 Leaving the U.S. after Your Program

After your program has ended, or at the conclusion of the 30-day Grace Period, should you decide to take advantage of it, you must leave the U.S. You will not be required to submit any documentation that you are leaving; your electronic I-94 record will be updated upon your departure. Leaving the U.S. after your program should be considered “final” for this particular visit. Be sure to take all belongings with you, as you will not be permitted to re-enter under the J-1 visa, even if

it is unexpired. Immediate re-entry under an ESTA (for citizens or nationals of countries participating in the Visa Waiver Program) is not encouraged and is likely not to be approved.

The intent of the J-1 Exchange Visitor Program is that you return to your home country in order to share and make use of the new skills and experience you have gathered while in the U.S. You may decide to travel elsewhere prior to returning home, and while that will not affect your most recent participation in the J-1 Program, your particular visa circumstances may require that you remain in your home country for a total specified time period before you are eligible to participate in future J-1 exchanges. Please check your visa and communications with the U.S. Consulate you visited for specific details.

5.4 Taxes

The GACC has established a partnership with Taxback.com, a European-based company offering global tax return filing services and specializing in the unique filing needs of non-residents, particularly J-1 exchange visitors. While individual exchange visitors may decide to complete their tax returns, if required, on their own, the GACC encourages you to consider engaging the services of a tax preparation specialist. In addition to tax preparation services, Taxback.com also offers interns and trainees sponsored by the GACC of New York advice on specific tax issues and can help you determine when and if a return must be filed. You may also contact Taxback.com for assistance with completing the tax documents at the start of your program, such as the W-4 Withholding Allowances form.

The GACC will contact all of the exchange visitors it sponsors in a given tax year with a reminder of important tax information. This notification will be sent electronically in late December or early January, so please be sure to maintain a current email address with the GACC. The notification is timed so that necessary tax forms for the relevant tax year will be available online from the Internal Revenue Service. Unfortunately, the GACC is not able to offer advice on specific tax filing situations.

5.4.1 Do I Have to Pay Taxes in the U.S.?

There are several different kinds of taxes taken out of each paycheck an individual receives in the U.S. The Internal Revenue Service (IRS) is the federal agency responsible for collecting taxes. Many individual states in the U.S. also collect taxes. State and City taxes are withheld according to local tax codes. These codes are as varied as the states and cities themselves. For example, both the state of New York and New York City have an income tax. Ask your host company what taxes are collected and will be withheld from your pay in your area. You can also search for “(Your State) tax agency” online to find official websites and information.

Income tax is based on the stipend or pay you receive from your host company in the U.S. and is the most common tax withheld. Social Security tax is used for the pension fund for elderly U.S. citizens. Medicare tax is used for health care for the elderly. These two taxes together are often called FICA. Because exchange visitors would not be participating in these programs, you are exempt from paying into them. If Social Security and Medicare taxes are being deducted from your check, ask your host company to refer to the “Employer Letter” you received from the GACC at the start of your program, which explains that you are not subject to Social Security and Medicare taxation. Your host company should stop deducting Social Security tax immediately. Host companies with questions about Social Security taxation should contact the GACC in New York. Make sure your host company also knows that you are exempt from Federal Unemployment Taxes (FUTA).

There is no national policy on state unemployment taxes, and you must check with state tax offices to find out more about this.

As a quick summary:

EXEMPT	NOT EXEMPT
Social Security tax	Federal income tax
Medicare	State income tax
Federal Unemployment tax	City income tax
	State Unemployment tax

If you receive no payment from a U.S. Source, or if you receive payment only from the parent company in your home country, you will not be required to file an income tax return. If you receive payment from a U.S. source (i.e., your host company) during your program, you should file an income tax return. The GACC recommends that all exchange visitors, regardless of whether they file an income tax return, complete and file the Form 8843, which serves to exclude some or all of the days you were present in the U.S. during your program. This exclusion could prove beneficial to your tax filing status should you find yourself completing another program in the U.S. in the future.

5.4.2 Tax Withholding

Most employers in the U.S. withhold a portion of an individual's pay to help cover the eventual taxes that will be owed. Based on the W-4 form you filled out at the start of your program, your host company will withhold an amount from your weekly/bi-monthly/monthly pay. When you complete your annual tax return, you may owe no additional taxes, based on the amount withheld during the year; may owe additional taxes; or may be entitled to a refund if you have overpaid.

5.4.3 Tax Return Forms

Tax return forms for the previous tax year are generally available in mid- to late January each year. Most J-1 exchange visitors will be able to use the form 1040NR or 1040NR-EZ provided by the IRS. State forms vary depending on the jurisdiction. Depending on your particular status as a J-1 exchange visitor, you may be required to submit additional forms. Aside from the tax return form(s), you or your tax preparer will need a W-2 earnings statement from your host company. The W-2 specifies how much you have earned and how much has already been withheld from your pay. Employers are required to provide the W-2 by January 31 of each year. Many choose to mail a hard copy document, so it is very important that you provide your host company with a correct mailing address, especially if you will have returned to your home country before January.

If you encounter problems with taxes, you may contact us, but the GACC is neither responsible nor authorized to complete your tax return. Again, we are not trained tax specialists and strongly recommend that you contact a professional service provider such as Taxback.com to assist you with your U.S. tax return. Not filing a tax return when you are required to do so is against the law could affect your ability to re-enter the U.S. in the future.

6 Appendix

This section of the handbook includes information you may find useful and is designed for quick and easy access. We do encourage you to read the handbook in its entirety for much more detailed information you may need during your program.

6.1 Emergency Contact Information

- Fire, Health, and Police Emergencies—dial 911 on your telephone
- Urgent Program and Visa Problems—call the GACC at 212-974-8830 or 212-974-8845
- After business hours you may contact the Responsible Officer or one of the Alternate Responsible Officers. Please keep in mind that these are personal cell phone numbers and should only be used in true emergencies (medical, legal): Thomas Dzimian (RO) 860-810- 6097; Christopher Gallagher (ARO) 917-716-2729; Tammy Beram (ARO) 914-357-3432

Find the contact information for the nearest Consulate or Embassy for your home country, and keep it with you at all times.

6.2 Online Resources

- The GACCNY, your sponsor— <http://www.go-j1.com/en/> and <https://www.facebook.com/GoJ1visa/>
Contact for information and concerns related to your program and visa status.
- Club J-1—<http://www.go-j1.com/en/network/club-j-1/>
Find information about upcoming events in the New York/Tri-State area.
- J-1 Exchange Visitor Program—<http://j1visa.state.gov/>
Visit for an overview of the J-1 visa program and categories.

6.2.2 Cultural Information

- Visit the USA—<http://www.visittheusa.com/>
Find out about exciting destinations in the U.S.
- 50states.com—<http://www.50states.com/>
Find facts about each state in the U.S.

6.3 On Your Smart Phone

Consider downloading these apps for your device:

Everyday

- Free Wi-Fi Finder, by JiWire
Locate free Wi-Fi hotspots around you.

- Google Translate

Use it for instant translations or to supplement an English dictionary you may already have.

- OANDA Currency Converter

Convert U.S. prices in dollars to a currency more familiar to you.

- Yelp

Search for places to eat, shop, drink, and read reviews of doctors, shops, services offers, restaurants etc.

Travel

- Google Maps

Maps, routes, sights, and public transportation.

- Maps.Me

Map an area and download for offline use.

- GasBuddy

Locate the least expensive gas in your area.

- GateGuru

Get flight and airport information around the nation.

- Roadside America

Plan your Great American Road Trip!

Going Out/Dining

- Open Table

Make reservations at hundreds of restaurants and earn points.

- Seamless and Grub Hub

Order delivery food. Note: Some areas may not have large restaurant participation.



6.4 Glossary of Terms

6.4.1 U.S. Governmental Agencies

- Department of Motor Vehicles (DMV): The agency responsible for issuing driver's licenses in most U.S. states.
- Internal Revenue Service (IRS): The federal agency that enforces tax law and collects taxes for the U.S. government.
- Social Security Administration (SSA): The federal agency that administers the Social Security benefits program. If you are being paid in the U.S. you will likely be required to apply for a Social Security number so that your host company can report your income and withhold taxes from your pay.
- United States Customs and Border Protection (CBP): This agency under the Department of Homeland Security maintains I-94 entry/exit records for visitors to the U.S. It enforces U.S. regulations related to immigration, and its officers have final determination as to who is allowed to enter the U.A. at airports and other ports of entry.

- United States Customs and Immigration Services (USCIS): USCIS is a division within the Department of Homeland Security and is chiefly responsible for processing immigration petition requests. Most importantly for J-1 exchange visitors, USCIS is the agency that allows you to arrive up to 30 days before the start of your program and to remain in the U.S. for up to 30 days after your program has ended. This agency also controls the I-9 form completed with your host company at the start of your program, and which proves your authorization to work under your J-1 status.
- United States Department of State: Also called the “State Department” or simply “State,” this agency regulates the J-1 Exchange Visitor Program.

6.4.2 Travel and Program Documents

- B-2 Tourist Visa: A limited duration visa used for tourism and vacation. This visa does not allow you to work in the U.S.
- Check-In Documents: You must provide these documents to the GACC after you have arrived in the U.S. They will include local contact (address, telephone number) information for you, as well as confirm your successful entry into the country and activation of your J-1 status. It is important that you send these documents as soon as possible after your arrival. We will contact you with a reminder.
- D/S (Duration of Status): This notation should be indicated in your electronic I-94 entry record. It indicates that you may remain in the U.S. up to 30 days after your DS-2019 certificate expires.
- DS-2019 Certificate of Eligibility: The “Certificate of Eligibility” provided to you by GACC that allows you to obtain a J-1 visa. You always need this document in order to enter the U.S. on a J-1 visa, as well as to obtain a Social Security number and to prove work authorization.
- DS-7002 Training Plan: This document is prepared by your host company and contains specific details about the activities of your program. It is presented to the GACC and the U.S. Consulate as part of your J-1 visa application. It should be signed by your supervisor, by the GACC, and by you. If your program deviates significantly from the training plan, please contact the GACC immediately.
- Employer Letter: The GACC letter of sponsorship provided to you before you depart your home country. This letter should be presented to your host company contact person or supervisor on the first day of your program. You also need it when you apply for a social security number. It contains important information about your program participation and tax status as well.
- ESTA: The “Electronic System for Travel Authorization” is an online registration form used for visa-free travel. Applicants must be citizens or nationals of a country that participates in the Visa Waiver Program. If you hold a J-1 visa, you do not need to apply for ESTA.

- **I-94:** This online form documents your arrival in and departure from the U.S. It is created by the Border and Protection agents at your U.S. port of entry. You must send a copy of the I-94 to the GACC as part of your check-in documents, after your arrival. Your I-94 should include “D/S” to indicate the duration of your non-immigrant status.
- **J-1 Visa:** The visa you obtain from the U.S. Consulate which is placed inside your passport. This document is required to enter the U.S. (in conjunction with your DS-2019 certificate) and must be unexpired and allow multiple entries if you plan to enter the U.S.
- **J-2 Visa:** Similar to the J-1 visa, this travel document is issued to spouses and/or dependent children who accompany a J-1 exchange visitor to the U.S.
- **Passport:** The primary travel document issued to citizens and nationals of sovereign countries. It can often be used for identification purposes and is required in order to enter the U.S. Your passport should always be easily accessible, if not necessarily on your person. You should take your passport along for any travel outside the state where your program takes place or if you travel outside the U.S.
- **Travel Validation:** If you decide to travel outside the U.S. during your program, you may have to obtain authorization from the GACC as your sponsor. You will have to send your DS-2019 to us for the required travel validation.

6.4.3 Taxes

- **Federal Income Tax:** Taxes paid to the U.S. federal government by all income earners, including J-1 exchange visitor participants. Expect to pay at least 10-15% of your salary in federal income taxes.
- **FICA:** An abbreviation for Social Security and Medicare taxes often used by payroll departments. Make sure it is not being withheld from your paycheck.
- **FUTA:** Federal unemployment tax. You are exempt from this tax, as well.
- **Medicare:** A government fund to provide health care to elderly U.S. citizens. Medicare taxes are withheld from the paychecks of Americans, but you are exempt from this tax.
- **Social Security:** A government fund that provides a pension to elderly Americans. You are exempt from Social Security taxes, but you must apply for a Social Security number if you are being paid in the U.S.
- **SSA-5028:** Receipt proving you applied for a social security number. You may need to provide this to your host company, if requested.
- **Tax Return:** General name of the document(s) filed to pay taxes in the U.S.

- W-2: A summary of earnings and taxes withheld in a given calendar year. Your host company is required to provide this form to you by the end of January. If your program ends before January and you return to your home country, be sure to provide a current mailing address to your host company.
- W-4: The tax form you fill out when you begin work that tells your host company how much money to withhold in taxes. The GACC cannot advise you in completing the W-4 allowances statement, but you may contact a tax preparer such as Taxback.com.
- 1040NR: Federal income tax return form for non-residents. This form can be obtained online, from libraries, from post offices in the U.S., or from U.S. Consulates overseas. Some J-1 exchange visitors are eligible to complete and file a shortened version of this form called the 1040NR-E

7 Last, but not least... Social Media

We hope that you will have a great time here in the U.S.! Let us know how your American Experience is going. We would love to hear from your experience. Send us pictures and stories or post them on your Social Media profiles.

Use following hashtags so we can find your posts:

- #GoJ1 and #GACCNY
- #MyAmericanExperience
- #exchangeourworld, #exchangeprogram
- #graceperiod

Please do not forget to tag us. You will find us on following Social Media channels:

Facebook:

www.facebook.com/GoJ1visa/

Instagram:

www.instagram.com/gaccnewyork/

Twitter:

www.twitter.com/GACCNewYork

LinkedIn:

www.linkedin.com/company/german-american-chamber-of-commerce-inc

Feel free also to tag the U.S. Department of State (@exchangeourworld). They would love to hear about your experience! Follow their blog "Route J-1" on <http://j1visa.state.gov/routej1/>.

