

السادة الزملاء القادمين للدراسة داخل الولايات المتحدة الأمريكية/
تحية طيبة و بعد

يتشرف اتحاد الدارسين المصريين بشمال أمريكا ان يضع بين ايديكم هذا
الكتيب الذى يشمل ملخصا لما يجب ان تعرفه قبل وصولك الى الولايات
المتحدة الامريكية مع بعض الارشادات و النصائح التى نامل ان تساعدكم عند
وصولكم الى الولايات المتحدة الامريكية.

و لقد راعينا فى ذلك الكتيب الاستعانة بما توافر من معلومات عبر شبكة
الانترنت من خلال عدة مواقع امريكية حكومية و غير حكومية وأذا خرج
الكتيب باللغة الانجليزية لتلافى بعض الاختلاف فى المصطلحات نتيجة للترجمة
الى اللغة العربية و لضمان سرعة اخراج الكتيب الى النور واضعين فى
الاعتبار ترجمته الى اللغة العربية فى اصدارات قادمة باذن الله.

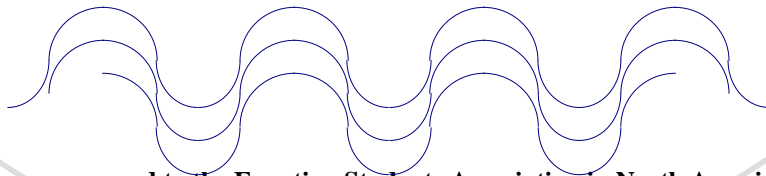
و نحن اذ ننتهز هذه المناسبة نود ان ندعوكم للاشتراك فى عضوية اتحاد
الدارسين المصريين بشمال امريكا و المساهمة فى أنشطة الاتحاد المختلفة بما
فيها خير للاعضاء و لوطننا العزيز مصر.

و ختاماً نود ان نتمنى لكم اقامة طيبة داخل الولايات المتحدة الامريكية و
ندعو الله عز و جل ان يوفقكم فى دراستكم وأن يكتب لكم التوفيق و السداد

عن اتحاد الدارسين المصريين بشمال امريكا

تامر عوض

مدير مشروع الاتصال بين مصر و شمال امريكا



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جميع الحقوق محفوظة لاتحاد الدارسين المصريين بشمال امريكا و للسيد تامر عوض. اى طبع او عرض للكتيب او جزء
منه دون موافقة كتابية من كلا المذكورين بعاليه تعرض المخالف (المخالفين) للملاحقة القضائية

نبذة عن إتحاد الدارسين المصريين بأمريكا الشمالية أهداف الإتحاد

هدف نقابي: يتمثل في حماية والدفاع عن مصالح أعضاء الإتحاد، والعمل على حل المشكلات والتحديات التي قد تواجههم أثناء فترة الدراسة، وكذا تمثيلهم أمام مختلف الجهات الرسمية وغير الرسمية بالداخل و الخارج.

هدف إعلامي: يستهدف العمل على إظهار الوجه الحضارى والإسلامى لمصر، وإبراز الجهود المصرية والعربية لتحقيق السلام والتنمية.

هدف سياسى: يدور حول دراسة وتحليل التحديات والمشكلات التي تواجه مصر والعالم العربى، وإبراز وجهات نظر الإتحاد بصدها على صفحات المجلة الدورية للإتحاد و من خلال المؤتمرات و اللقاءات المختلفة.

هدف علمى: يتركز حول متابعة أوجه القصور فى البحث العلمى فى مصر، والعمل على تقديم مقترحات وحلول لها بقدر ما تسمح به إمكانيات الإتحاد.

سؤال وجواب عن الإتحاد

ما هو إتحاد الدارسين المصريين بأمريكا الشمالية؟

إتحاد الدارسين المصريين بأمريكا الشمالية هو أكبر الفروع التابعة للإتحاد القومى للدارسين المصريين، وهو أكبر اتحاد للدارسين المصريين بالخارج ويضم فى عضويته ما يزيد عن 1500 دارس مصري لدرجتى الماجستير والدكتوراه وما بعد الدكتوراه موزعين على أكثر من 30 وحدة منتشرة بجميع أنحاء الولايات المتحدة الأمريكية وكندا. والجدير بالذكر ان الاتحاد مسجل فى الولايات المتحدة كمنظمة غير قابلة للربح (**Non-Profit Organization**) ويقوم بالعديد من المشروعات لدعم ومساعدة الزملاء الباحثين فى مصرحال مشاريع الكتاب و الدراسة فى الولايات المتحدة و دعم البحث العلمى.

من له حق العضوية؟

يحق لكل الطلاب المصريين الدارسين فى الولايات المتحدة وكندا الإنضمام إلى عضوية الإتحاد. كما يحق لأسرهم، وكل المصريين المقيمين بالولايات المتحدة وكندا الإنضمام للإتحاد والمشاركة فى نشاطاته أيضاً.

ما شكل الهيكل التنظيمي للإتحاد؟

يتكون الهيكل التنظيمي للإتحاد من لجنة تنفيذية منتخبة مكونة من: رئيس، نائب رئيس، وخمسة أعضاء مسؤولين عن الشؤون المالية، والإعلامية، والعلمية، والتنظيمية، والاجتماعية. واللجنة التنفيذية مسئولة عن إدارة أعمال الإتحاد لمدة عام، وتنفيذ قرارات الجمعية العامة للإتحاد، وكذا عن تعيين مسؤولين عن مشاريع الإتحاد المختلفة. تضم الجمعية العامة رؤساء و ممثلي وحدات الإتحاد في الجامعات الأمريكية والكندية، وتجتمع سنوياً في مقر إحدى الوحدات لمناقشة أعمال الإتحاد، وخطته المستقبلية، وإنتخاب لجنته التنفيذية.

مشاريع الإتحاد

مشروع الكتاب:

يعد مشروع الكتاب أكبر مشاريع الإتحاد على الإطلاق منذ أن ولد عملاقاً في عام 1997 ومن خلاله أخذ الإتحاد على عاتقه مد الجامعات المصرية بالكتب والدوريات العلمية الحديثة، والتي يقوم أعضاء الإتحاد بجمعها كتبرعات من الجامعات الأمريكية والكندية التي يدرسون بها، ثم يتم شحنها وتجميعها بإحدى وحدات الإتحاد التي يكون مناط إليها إدارة المشروع لهذا العام. وفي نهاية العام يتم شحن ماتم تجميعه الى الجامعة المعنية بمصر مع قيام كل جامعة من الجامعات المعنية بتحمل تكاليف الشحن والتخزين داخل أمريكا والشحن الى مصر خلال العام المخصص لها.

وقد شارك في هذا المشروع حتى الان ست جامعات مصرية على النحو التالي:
في نوفمبر 1997 تم إرسال باكورة إنتاج هذا المشروع وهي عبارة عن شحنة من الكتب والدوريات العلمية الى جامعة الأزهر وبلغت قيمة الشحنة المادية (حسب التقديرات المحلية بالولايات المتحدة) \$850, 000 دولار أمريكي (ثمانمئة وخمسون ألف دولار أمريكي).
في ديسمبر 1998 إستقبلت جامعة أسيوط الشحنة الثانية من الإتحاد والتي بلغت قيمتها المادية \$1, 200, 000 (مليون ومائتي ألف دولار أمريكي).
في سبتمبر من عام 1999 وصل الى جامعة جنوب الوادي الشحنة الثالثة بقيمة 250, 000 \$1, (مليون ومائتان وخمسون ألف دولار أمريكي).
في ديسمبر 2000 تم إرسال الشحنة الرابعة إلى جامعة القاهرة وبما قيمته \$1, 120, 000 (مليون ومائة وعشرون ألف دولار أمريكي) من الكتب والدوريات العلمية.
في ديسمبر 2001 إستقبلت جامعة المنوفية الدفعة الخامسة من المشروع بقيمة اجمالية \$1, 200, 000 (مليون ومائتي ألف دولار أمريكي) من الكتب والدوريات العلمية.
في ديسمبر 2002 تم إرسال الشحنة السادسة إلى جامعة حلوان وبما قيمته 250, 000 \$1, (مليون ومائتان وخمسون ألف دولار أمريكي) من الكتب والدوريات العلمية.
في مايو 2004 تم ارسال الشحنة السابعة الى جامعة حلوان ايضا وبما قيمته 715, 000 \$1, (مليون و سبعمائة وخمسة عشر ألف دولار أمريكي) من الكتب والدوريات العلمية

وللعام الثامن على التوالي يواصل المشروع نجاحاته بعون من الله، فقد تم ارسال الشاحنة الثامنة الى جامعة المنيا وبما قيمته \$1, 7225, 000 (مليون و سبعمائة واثان و عشرون ألف دولار أمريكي) من الكتب والدوريات العلمية

الدراسة في أمريكا الشمالية: ويستهدف هذا المشروع مساعدة الباحثين المصريين الراغبين في إستكمال دراساتهم بالولايات المتحدة أو كندا، وذلك من خلال توفير المعلومات الضرورية عن أقسام الدراسات العليا في مختلف التخصصات العلمية. كما يشرع القائمون على هذا المشروع في إنجاز قاعدة بيانات عن كافة الأساتذة المصريين العاملين في الولايات المتحدة وكندا، وتخصصاتهم البحثية، والأقسام العلمية العاملين بها

مشروع الإتحاد لدعم البحث العلمي: وهذا المشروع يستهدف تقديم العون والنصح للباحثين في مصر، وذلك من خلال إرشادهم عن قواعد البيانات المختلفة، وأدوات البحث الإلكترونية، والبحوث المنشورة على شبكة الإنترنت، وغير ذلك.

ESA Link

يستهدف هذا المشروع العمل على مساعدة الدارسين الجدد في الولايات المتحدة وكندا عن طريق المساعدة في تقدير مصاريف المعيشة في المدن الأمريكية والكندية المختلفة، ومساعدة الدارسين إبان وصولهم فيما يتصل بخدمات التنقل والسكن وغير ذلك.

الأنشطة المخصصة لخدمة اعضاء الأتحاد

المساعدات المالية: حيث يخصص الإتحاد من ميزانيته السنوية جزءاً لدفع الفواتير المستحقة على الأعضاء نتيجة لعدم تغطية شركات التأمين الصحى الأمريكية لها و يمكن الرجوع الى قواعد الصرف على موقع الإتحاد على شبكة الانترنت.

شبكة إتصالات الإتحاد: وهى حلقة الوصل الرئيسية بين أعضاء الإتحاد، ويتم ذلك من خلال قائمة بريدية إلكترونية عنونها:

members@esana.org

news@esana.org

موقع الإتحاد على شبكة الإنترنت:

www.esana.org

وهو يحتوى على الكثير من المعلومات عن الإتحاد، ونشاطاته المختلفة، وكذلك العديد من الروابط الإلكترونية الأخرى.

مجلة صوت الدارسين: وهى المجلة الرئيسية الدورية للإتحاد، وتحتوى على أخبار الإتحاد ونشاطات أعضائه، وأحدث التطورات العلمية والأكاديمية فى الولايات المتحدة وكندا.

معارض الإتحاد المتنقلة: وهى معارض ينظمها الإتحاد فى مختلف الجامعات الأمريكية والكندية بهدف إبراز الطابع الحضارى والإسلامى لمصر والعالم العربى.

كيفية الاتصال باتحاد الدارسين المصريين بشمال أمريكا
 يمكنك الاتصال باعضاء المكتب التنفيذي و مديري مشاريع اتحاد الدارسين المصريين
 بشمال امريكا عن طريق البريد الالكتروني على العناوين الاتيه*:

<p>President president@esana.org</p> <p>Vice President vicepresident@esana.org</p> <p>Treasurer treasurer@esana.org</p> <p>Units Affairs Officer units@esana.org (To ask about and process your membership)</p> <p>Science Officer science@esana.org</p> <p>Media Officer media@esana.org</p> <p>Social Officer social@esana.org (Membership required to receive social funds)</p> <p>Book Campaign Project book@esana.org</p> <p>ESA-SINA Project sina@esana.org</p> <p>ESA-Link Project link@esana.org</p> <p>ERS Project research@esana.org</p> <p>VESA Magazine vesa@esana.org (Membership required)</p> <p>E-mail list members@esana.org (Membership required)</p>

* نظرا لنظام الانتخاب السنوى لاعضاء المجلس التنفيذي و مديري المشاريع فان وسائل الاتصال الاخرى كالهاتف و خلافه يتم الاعلان عنها سنويا من خلال قائمة البريد الالكتروني.

About the US Visas

In order to enter the US you will need a visa. There are lots of visas available, some of them allow you to work, but most of them don't. The following is a list of the main visa types:

Visa code	Visa type	Description
A-1 A-2	Foreign Government Officials	
B-1 B-2	Visitors	Business and tourist visitors.
C	Transits	
D	Crewmen	
E-1	Treaty Trader Visa	Owners and key employees of businesses which conduct a substantial volume of trade between the U.S. and the home country are eligible to apply for visas as treaty traders (E-1).
E-2	Treaty Investor Visa	Those who invest a substantial amount of capital in the U.S. and help to create jobs for U.S. workers are referred to as treaty investors (E- 2). To qualify, the home country must have a treaty with the U.S.
G-1 G-2 G-4	The Representatives to International Organizations Visas	For representatives of international organizations and their accompanying spouse and/or children only.
F-1 F-2	The Student Visas for academic and language programs F-1 for Student F-2 for Dependents (spouse and Children)	To be eligible for this temporary, non-immigrant visa, you must apply to an accredited college or university, or an institution that provides language training, the fine arts or the professions. F-2 are not allowed to work in the USA
H-1A H-1B H-2A H-2B H-3	Temporary Employees Visas (Worker visas)	For the temporary training of certain types of employees by their employers and for certain types of temporary work.
I	Representatives of Information Media	
J-1 J-2	Educational and cultural exchange visa: is designed to promote the interchange of people, knowledge and skills in the fields of education, sciences and the arts. Participants include students' at all academic levels; people coming to on-the-job training with firms, which allows work with certain limitations. J-2 = (dependents including spouse and Children). J-2 is allowed to work with USCIS Authorization	
K	Fiancées of United States Citizens	

L-1A L-1B	Intra-company Transferees: Executives, managers or persons with specialized knowledge employed in a company abroad, may transfer to the U.S. branch, affiliate or subsidiary to assume a similar position.	
M-1 M-2	Students in established vocational or other recognized nonacademic institutions, other than in language training programs. To be eligible for this temporary, non-immigrant visa, you must apply to a community college that provides technical training and awards associate degrees; a trade school; or a school other than language training.	
N	Certain parents and children of section 101(a)(27)(I) special immigrants	
O-1 O-2 O-3	The Aliens of Extraordinary Ability or Achievement Visas	For persons who have extraordinary ability in the sciences, arts, education, business, or athletics, or who have a demonstrated record of extraordinary achievement in the motion picture or television industry, and their accompanying spouse and/or children.
P-1 P-2 P-3 P-4	The Artist, Athlete and Entertainer Visas	For non-immigrant aliens coming to the US to perform as an artist or entertainer under a reciprocal exchange program, or to perform, teach or coach under a program that is culturally unique.
Q	International Cultural Exchange Visitor	
R	Religious Workers	
NATO-1, 2, 3, 4, 5, 6, 7	NATO Nonimmigrant Aliens	

If you are a Mission Student (Full Mission, Joint Supervision, or Post Doctorate) you are eligible for J-1 Visa only; if you are a Self Financed student, even under the supervision of Missions Department, you are eligible for F-1 Visa.

Main Differences between F-1 and J-1 Visa

Difference Point	F-1	J-1
Dependent (spouse and Children) Visa Type	F-2	J-2
2Year Home Residency You have to Stay in your home country for 2 years after you finish your program before you would be able to enter the USA again	NO	Yes
Dependent (spouse) ability to work	NO	Yes
Optional Practical Training after finishing your program	12 months	18 months

Visa and Immigration Regulations

Listed below are some general requirements for all non-immigrants:

- Non-immigrants enter the U.S. for a temporary period of time and are restricted to the activity consistent with their visas. The most important documents in their possession are the passport, the Form I-94, and their particular immigration document (I-20, DS-2019, H, O, or TN approval notice). These documents should be kept in a safe place where they can be accessed, if needed.
- Generally, non-immigrants must demonstrate that their stay in the U.S. is temporary.
- Non-immigrants must maintain a valid passport.
- Non-immigrants cannot hold more than one nonimmigrant status at a time.
- Non-immigrants must be participating in activities that are consistent with the specific immigration status they currently hold.

Visa

A visa is a multicolored stamp placed on one of the passport pages by the U.S. Embassy or Consulate which gives permission to enter the U.S. at the port-of-entry (POE). The visa is presented along with the appropriate document (i.e., I-20, DS-2019, H approval notice, etc.) to an immigration officer. At the inspection, the immigration officer marks the immigration status on the Form I-94

(Arrival/Departure Record). Once admitted to the U.S., non-immigrants are not required to maintain a valid visa stamp.

Immigration Status

Immigration Status refers to an individual's immigration status while in the U.S. Each immigration status has specific conditions and limitations under which a person may remain in the U.S.

Duration of Status (D/S)

Duration of Status (D/S) is defined by the BCIS (Bureau of Citizenship and Immigration Services) as that period in which an F-1 student “is pursuing a full course of study at an educational institution approved by BCIS for attendance by foreign students, or engaging in authorized practical training following completion of studies, plus 60 days to prepare for departure from the U.S.”

J-1 exchange visitors are also admitted with the “D/S” notation and may remain in the U.S. as long as they maintain J-1 status until the ending date on the form DS-2019 plus 30 days.

Important Documents

- **Passport**

Students and scholars should always keep their passport in a safe place. Most passports are valid for a limited period of time. The law requires that all non-immigrants maintain a passport valid for at least six (6) months into the future. It is the responsibility of students and scholars to remember when their passport will expire and contact their home country Consulate or Embassy for the extension.

- **I-94 (Arrival/Departure Record)**

The Form I-94 is the small white card that is issued at the port-of-entry (POE) into the United States. The eleven-digit number listed in the upper left-hand corner on the I-94 card is known as the admission or entry number. This is an identification number with the Immigration and Naturalization Service. The I-94 shows the individual's immigration classification and endorsements made by the immigration officer to indicate the date and place of admission to the United States and the initial period of authorized stay.

- **DS-2019: Certificate of Eligibility for Exchange Visitor**
- **I-20: Certificate of Eligibility for Nonimmigrant (F-1/F-2/M-1/M-2) Student**
- **I-797: INS Notice of Action indicating approval of a specific immigration status.**

J-1 Scholar Immigration Issues

The basic immigration information described in the following paragraphs applies specifically to J-1 Scholar status.

- **Maintaining J-1 Scholar Status**

To maintain J-1 scholar status, participants must adhere to the following conditions:

1. Engage only in activities permitted under the program and the category (refer to Sections #2 and #5 on form DS-2019).
2. File timely and appropriate transfer and extension notifications.
3. Refrain from unauthorized employment.
4. Maintain required health insurance coverage.

- **Limitations of Stay and Extensions**

The form DS-2019 may be issued to a J-1 scholar initially for the period of the exchange up to a maximum of three years. Further extensions may only be granted under rare and extenuating circumstances. The Department of State must approve these extensions.

Permission to stay in the United States expires 30 days after the date shown on item #3 of your Form DS-2019. The Office of International Education at your university will contact departments approximately 90 days prior to an Exchange Visitor's expiration date. The department will update the form with the requested scholar information and forward to the office for processing. The office will inform the scholar when the new DS-2019 form is ready. Scholars will need to come to office with their passport to endorse the extension paperwork.

- **Employment**

Professors and researchers are permitted to engage in the employment specific to the terms stated on the Form DS-2019 and may engage in additional employment (see Incidental Employment) as authorized by the sponsor. However, an exchange visitor who engages in unauthorized employment violates his or her program status and is subject to termination as an exchange visitor participant.

- **Incidental Employment**

Research Scholars may participate in occasional lectures and short-term consultations. These lectures and consultations must be directly related to the scholar's program, must be incidental to the primary program activities, and must not delay completion of the program. To obtain permission to engage in incidental

employment, scholars must present the following to the office of International Affairs:

1. A letter from the person offering the short-term consultation or lecture stating the terms and conditions of the offer, including the duration, number of hours, field or subject, amount of compensation, and description of the activity; and
2. A letter from the department supervisor recommending this activity and explaining how it would enhance the scholar's program.

Employment for J-2 Dependents

Steps for a J-2 to apply for work authorization:

1. Complete Form I-765 and prepare a letter stating why the employment is desired, indicating the source and amount of support for the J-1 principal participant, and specifically stating that the income derived from employment will not be used for the support of the J-1 Exchange Visitor.
2. Submit the Form I-765 (with fee), photocopy of the J-1 principal's Form I-94, photocopy of the J-2's Form I-94, photocopy of the J-1 principal's Form DS-2019, to the BCIS Service Center having jurisdiction over your state.
3. Obtain 2 immigrant-styled photographs.

F-1/J-1 Student Status

In order to remain in the United States legally and to participate in the benefits of the F and J programs, students must strive to "maintain their status." As such, students must follow the regulations of their F-1/J-1 program in order to be eligible for the benefits available under the regulations.

- **Ten Easy Steps to Maintaining Student Status:**

1. The student must have a valid passport at all times.
2. The student must attend the school, which they are authorized to attend. Students that obtain a visa for another school and enter the U.S. on that school's Form I-20/DS-2019, must attend that school for at least one term before they are eligible to transfer.
3. Carry a full course load.

Semester System:

Graduate 9 hours per semester

Undergraduate 12 hours per semester

4. Students must notify the Foreign Student Advisor if they are unable to complete the degree program by the completion date specified on the I-20 or DS-2019.
5. Students must notify the Foreign Student Advisor if they change from one educational level to another (e.g., bachelor's to master's degree).
6. Students must notify the Foreign Student Advisor if they intend to transfer to another school.

7. Students are limited to 20 hours per week of on-campus employment while school is in session. During breaks and annual vacation students may work full-time on-campus.
8. DO NOT work off-campus without the proper authorization by the BCIS or the Foreign Student Advisor.
9. Students can only study for one on-line or distance learning.
10. Students must change their address within 10 days of moving with the ISSS office and BCIS.

Maintaining a Full Course of Study

F-1 and J-1 students must enroll full-time as required by the regulations set forth by the BCIS. This includes a requirement that all international students in F-1/J-1 status attend as full-time students for one academic year before being eligible for annual leave (vacation). The following are lawful reasons for less than full-time enrollment:

- Initial difficulties with the English language
- Initial difficulties with the U.S. academic system
- Improper course level placement
- Preparing for comprehensive examinations
- Doing thesis/dissertation research
- Documented medical reasons

Note: Financial difficulties or poor academic performance are not valid reasons for dropping below full time.

Extensions of Stay

Extension of the immigration documents must be filed within thirty days of the expiration date of the I-20/DS-2019. The expiration dates are located in item 5 of the Form I-20 and in item 4 of the Form DS-2019.

To process an extension, students need to obtain an extension form from the Office of International Affairs to be completed by their academic advisor. Additionally, new proof of funding will be necessary. Students funded by the university will need an updated letter explaining the assistantship or scholarship. Students that are supported by personal or family funding are required to provide an updated bank statement or affidavit of financial support. Anyone receiving funding from a sponsoring organization will need to obtain a current letter of support. This extension must be done prior to the expiration of the current document or the student will be considered out-of-status.

Travel outside the United States

F-1 and J-1 students who plan on traveling outside the U.S. should consult with the Foreign Student Advisor before making travel arrangements. Students complete a

form requesting a travel letter. Students needing to apply for a new visa for reentry will need a new I-20 or DS-2019. These students will also need to take their transcript, a letter verifying good standing with the university, and financial verification. Discuss plans for travel with the Foreign Student Advisor at least two weeks prior to the planned departure.

Employment Opportunities for F-1 Students

- **On-Campus Employment**

A student in valid F-1 status is entitled to work 20 hours per week on-campus. On-campus employment is limited to positions that provide services to the university. In most situations, graduate students that receive assistantships are working the maximum 20-hour per week limit. An additional benefit attached to on-campus employment is the ability to work 40 hours per week during breaks and annual vacation. Please consult with the Foreign Student Advisor before accepting a position in order to verify eligibility.

- **Off-Campus Employment Authorization**

There are three types of off-campus employment authorization available after a student has been enrolled full-time for an academic year (nine months).

1. **Economic Hardship**

F-1 students are eligible for off-campus employment if unforeseen circumstances beyond the student's control occur. An unforeseen circumstance is defined as any situation that seriously alters a student's financial condition. According to BCIS, the following scenarios are examples of possible unforeseen circumstances that may qualify for employment based upon economic hardship:

- Loss of financial assistance or on-campus employment without fault of the student
- Substantial fluctuations in the value of currency or exchange rate
- Inordinate increases in tuition and/or living expenses
- Unexpected changes in the financial condition of the student's source of support
- Any unexpected expenses such as medical bills

If approved, the BCIS will issue a work card valid for one year. This card may be renewed provided that the student remains in good academic standing and maintains their immigration status. The student must also provide proof of continued economic need.

2. Curricular Practical Training

Curricular Practical Training (CPT) is available to students after they have been in F-1 status for a full academic year. Graduate Students may be immediately eligible for CPT if the graduate curriculum requires an internship. This type of employment is designed to provide students with hands-on experience to augment their academic program while still in school. Internships or course practicum requirements may be authorized under this type of employment. The off-campus employment must be directly related to the program of study and recommended as an integral part of the academic program. This employment opportunity is limited to twelve months of authorization for full-time employment. For further details contact the Foreign Student Advisor.

3. Optional Practical Training

Optional Practical Training (OPT) is a benefit available to students following completion of their coursework requirements. OPT is limited to twelve months of full-time employment. Most students apply for OPT following completion of their degree. Graduate students who have completed their coursework and who are still working on their thesis/dissertation are eligible to apply. It is optional to apply for this employment authorization for work during annual vacation, but students should take note that this period of employment will be subtracted from the 12-month limit.

NOTE: Students may not begin employment until the BCIS has issued their Employment Authorization Card (EAC).

Employment Opportunities for J-1 Students

There are two types of J-1 student employment authorization. All employment for J-1 students requires approval in writing from the J-1 Responsible Officer prior to beginning employment.

1. Student Employment

On-Campus:

J-1 student employment is limited to 20 hours per week except during school breaks and annual vacation. The J-1 Responsible Officer can approve the employment in increments of 12 months.

Off-Campus:

Students may obtain approval to work off-campus by the J-1 Responsible Officer when “necessary because of serious, urgent, and unforeseen economic circumstances” that have arisen since the student’s arrival in the U.S. as an Exchange Visitor, or since their change, inside the country, to J-1 status.

2. *Academic Training*

Academic training is employment in the field of the student's academic program. Academic training can be taken part-time during the program of study or full-time during vacation periods. Academic training used during the program of study will be subtracted from the post-graduate academic training. Academic training is limited to 18 months or the time that the student has been in student status, whichever is shorter. However, if the student receives a doctorate degree, they may be eligible for 36 months of postdoctoral training minus any academic training time used before the degree was awarded. This authorization will be granted in two 18-month increments.

Main Units used in the USA

In the United States, the measurement system is different. Here is a list of the most widely used measures in America. The date is written as, **MM/ DD/ YY i.e. Month/ Date/ Year.**

Money

US Bills: \$1, \$2, \$5, \$10, \$20, \$50, \$100.

US Coins: 1 cent, 5c (**nickel**), 10c (**dime**), 25c (**quarter**), 50c, and \$1. A peculiarity of the US coins is that the **10c (dime) is smaller in size than the 5c (nickel) coin.**

\$1 = 100 Cents. Please note that the \$2 bill and the 50c and \$1 coins are quite rare

Distances, Length

The largest distance is the **mile**.

1 mile = 1.60 km

1 km = 0.62 miles

1 yard = 0.91 m (approx = 1 m)

1 m = 1.1 yard = 39 inch

1 foot = 0.30 m (approx 3 feet = 1 m)

1 cm = 0.39 inch

1 inch = 2.54 cm

1 yard = 3 foot = 36 inch

Volumes

1 **gallon** = 3.78 liter

1 **quart** = 1/4 gallon = 0.95 liter

Shortly, 1 gallon is almost equivalent to 4 liters and a quart is approximately a liter. The Gallon is widely used, when you purchase gasoline at the gas station or milk at the grocery store.

Temperatures

The temperatures in the US are measured in Fahrenheit, conversion formula is:

$$F^{\circ} = 32 + (9/5) C^{\circ}$$

$$C^{\circ} = (5/9)(F^{\circ} - 32)$$

You can approximate this roughly with $F^{\circ} \sim 32 + 2xC^{\circ}$ you can approximate this roughly with $C^{\circ} \sim (F^{\circ} - 32) / 2$

US Holidays

There are 10 federal holidays in America, however they only observe New Year's Day, Independence Day, Labor Day, Thanksgiving and Christmas Day. Some states observe few more holidays too, like Martin Luther King Holiday, and disclose few of the days listed below. Some states celebrate them, but on different dates.

Date/Day	Holiday
1st January	New Year's Day
January (Third Monday)	Martin Luther King's Birthday
February (Third Monday)	President's Day
May (Last Monday)	Memorial Day
4th July	Independence Day
September (First Monday)	Labor Day
October (Second Monday)	Columbus Day
11th November	Veteran's Day
November (Fourth Thursday)	Thanksgiving Day
25th December	Christmas Day

Time zones:

- 1- USA is divided into 4 time zones; Eastern, Central, Mountain and Pacific Standard Time.
- 2- All watches are reset twice every year, in April and October, in order to make the maximum use of the day light.

In the Airplane



If this is your first time to America, or for a trans-Atlantic flight, you might have some questions on how to prepare your baggage, how to pack and what to pack.

Pack your belongings in two categories: a small backpack or handbag for personal items you want to take with you on-board, and a large suitcase for all your other items.

Be aware that some airlines, especially if you will have a connection flight from state to state after your arrival to the USA, have **weight limitation** for baggage. **Weight limitation is 32 kg or 70 lbs (pound) per suitcase (1 Kg = 2.2 LB).** Please be careful that Egypt Air might allow you to have extra weight; this may not be the case with the airline for the connection flight within the US. Best is to call the airline you are flying with and ask about the weight limits for baggage.

Every **adult person** is allowed to have **2 suitcases, 32 kg each**, and a **hand bag** to be carried with him on plane (you can check for the dimensions and weight for this hand bag with your airline agency before flight). Each **child** is allowed to have only **one 22 kg (50 lbs)**.

What to take on-board?

On board you are allowed to have a **hand bag and one personal item**, please refer to the back of your ticket to see what you can take with you on-board.

General tips to be followed before getting to the airplane:

- 1- Do not forget to take your passport, tickets and all your official documents in your hand bag.
- 2- Money: please be advised that USCIS (previously known as INS) requires that you **MUST** have at least \$2000 (Two Thousand dollars) upon first arrival to the USA. USCIS officers do not usually check, however you might be subject to investigation at any time regarding this issue. This amount can be in the form of Cash (not recommended) or traveler's checks (recommended).
- 3- If you have a child who is less than 2 years old, you can ask for a **passé net** where he / she can sleep. This is a free of charge service that you have to ask for when you are booking your tickets and confirm it at the time of check in at the airline front desk. Please be advised that there are limited numbers of **passé net** (usually 2 for the whole airplane). They follow, first come first serve rule, so plan to be as early as possible in the airport to get this service, if

you need it. You will have this service for long flights only and it is not available for connection flights.

- 4- If you switch planes, you have to have a layover of 2-3 hours or more for the connecting flight, especially if you are eligible for **Special Registration** (Males from the age of 16-45) or changing airports.
- 5- Be aware of certain food regulations on the airplane or the check-in area. It is not allowed to bring with you or take abroad certain food products.
- 6- The USA customs will not allow you to have plants, seeds, meat, meat products and fruits entered to the USA. They will dispose any on site. If you lie about having these products it will be considered a federal offence; you might be fined, sued or even prevented from entering to the USA. **Only food allowed is cheese** and you have to declare that on the customs form. You are allowed to have **snacks and cookies** with you as well.
- 7- If you want to work and have a laptop, take it with you on board for two reasons:
 - A. It can help you spend the time productively.
 - B. Baggage is usually not handled very carefully, unless you indicate that you have a fragile item, such as your laptop, in one of your suitcases.
- 8- We recommend that you include in your backpack an extra pair of socks, a T-shirt or a shirt. You can go to the lavatory and change it any time, if necessary. **Wearing comfortable clothing is adventitious for such a long trip.**
- 9- If you are a **tall person**, we suggest that you ask the airline employee at the check-in desk if she/he can give you an **aisle seat** instead of a window or a middle seat.
- 10- Over-weight persons can ask for extra seat belt before the plane takes off.
- 11- **Cell phones must be shut off during take off and landing.** In USA the cellular system is different, and you need a special phone to be able to use it in America. So most probably don't bother yourself to bring your cell phone with you because it won't work, unless it is tri-band phone 900/1800/1900 MHz.
- 12- Laptops and other electronic devices can be operated onboard after the plane reaches a certain height and when the flight attendant announces that you can use them. They are not allowed to operate during take-off or landing.
- 13- If someone asked you to carry items for his/her relatives in the USA, make sure that you know and see the stuff you are carrying. Make sure that you will not carry prohibited materials (item 7 and 8).
- 14- **Never attend, carry or guard suitcases that are not your belongings.** In USA airports you might be subjected to random checks any time.

In the airplane during your flight you receive two forms: an Arrival/Departure Form (also called I-94) and a Customs Declaration Form. The flight attendants will

help you fill out both You will have to fill out some of your personal information like name, date of birth, passport number, your contact address in the US etc.

Landing in the USA



Most international US airports reserve one or more terminals for international flights only. Before you are granted entrance to US territory you have to pass two checks: INS check and US Customs check.

The **USCIS** (United States Citizenship and Immigration Services) previously known as Immigration and Naturalization Service (INS) is a governmental agency responsible for immigration-related services and enforcement of immigration laws and regulations. It is in charge amongst other things for:

- 1-Port-of-entry inspections
- 2- Border control
- 3- Work authorizations and permits
- 4- Granting refugee and asylum status
- 5- Deportation of illegal immigrants and unlawful residents
- 6- Document fraud and others

INS Check:

To the INS officer you will present your (and your dependents') passport and the I-94 form (s), However be prepared to wait and stay in a long line. Sometimes, especially when several international flights arrive at the same time, the INS inspection area can be quite busy. It is not uncommon to see 20-30 or more INS officers processing applications on 20-30 or more lines. The lines should move pretty fast, however sometimes it might take 30-50 minutes or more to get through. Just be patient, smile and relax. Please be advised that while you are waiting in the line **you are not allowed to skip others' turns.**

The INS officer always inquires about the purpose and estimated length of your stay. In case of tourists and students they often ask how much money do they have available, who will take care of them etc. Be prepared to answer these questions. Usually this questioning is very light, just like a formality, but sometimes if they suspect you try to hide something from them they can go into much more details. **The INS officer has the right to refuse anyone's entrance in the US whatever your entrance category is. Moreover, they can even cancel your visa and send you home right away if they find it appropriate.**

Answer their questions in a straightforward and polite manner (For example if he asked you what is your sex don't think that he is joking and try to play funny, answer the question directly without a comment from your side).

Special Registration is required for all people coming to the USA. You will be fingerprinted, left and right thumb, and will have your photo taken. This is an ordinary security procedure enacted after the September 11th attacks on the USA.

At the end the INS officer will stamp on your **I-94** form the admittance date, detach a portion of your I-94 form and stamp it in your passport. Take good care of it and don't lose it. **You will have to submit it to the INS officer when you leave the US.**

The admittance date stamped usually in red onto the I-94 is the last date when you can stay legally in the US. For a visitor visa this is usually 3-6 months. In other words you **MUST** leave the US at latest at the stamped date, Even if your visa is valid much longer (e.g. 10 years for a visitor visa), you can not stay past the stamped date. For F-1 and J-1 Visa it is usually stamped (DS) which is an abbreviation to Duration of Status.

After you passed the INS you have to go through the **US Customs check**. This is usually pretty fast. While you wait in line for the INS check, the entire baggage from the airplane is transferred to the baggage claim areas. After you passed the INS check you are free to find and pick-up your baggage (Baggage Claim Area). After doing so, go to the US Customs. They will X-ray your bags, ask you if you have anything to declare, if you have any hazardous materials with you, then you will give them the Customs Declaration Form and you are free to go.

Just as a remark, once entered in the US you probably won't have too much to deal with the INS. If you fly on domestic flights (only inside the US, without leaving the country) you never will be checked by the INS again. Normally they check you at the arrival and departure only.

Did You Know?

At most of the American airports, **baggage carrier trolleys are not free** of charge. You will have to pay a nominal charge of 25 cents to 4 dollars, so make change ready in your pocket.

You can ask for the help of baggage carrier personnel. They will bring their own trolleys. There is no charge but you have to tip them tipping range from 5-10 dollars (Based on the number of suitcases and the distance moved).

First to Do in the USA

When you arrive you MUST do the following issues:

- 1- If you are a missions student / scholar or a self-financed student under the supervision of missions department you have to send a fax to the Egyptian Cultural and Educational Bureau (ECEB) including the following:
 - A-A statement from you indicating your arrival date to your University. You have to state whether you are accompanied by your family or not.
 - B-A copy of all the biographical pages of your and your dependents passports showing your personal data, USA visa and stamps of departure and admissions.
 - C-A copy of your DS-2019 (J-1/ J-2) or I-20 (F-1/ F-2) and I-94 forms

The fax number for the ECEB is 202-296-3891; the phone number is 202-296-3888.
- 2- All Students/ Scholars should report to the Office of International Education (OIE) in their universities. They should have all documents with them at the time of reporting. OIE will make copies of your documents for filing. You may want to ask the OIE officials, while you are already there, to issue you the appropriate letters to have your Social Security number and driver license issued.
- 3- Do not forget to ask the OIE personnel where you can issue your University ID.

How to Rent an Apartment



Renting your first apartment might not be easy, but definitely it will be a good learning experience. The following will give you an overview of your housing options.

If you want to live on-campus, usually you can apply for campus apartments online. So please refer to your university website and search for housing. You can start doing that in Egypt before departure. Usually on-campus residences fill up pretty fast so you have to plan ahead. Please be aware that there is housing for single and married families, graduate and undergraduate so be careful when you choose.

Usually you can rent on campus apartments, some of them are furnished, on semester bases so it is a good opportunity to have 4 months to search for other off campus apartments if you do not feel like on campus housing.

To look for off-campus apartments, we advice you to do the following:

1- Define your needs:

What size of apartment are you looking for (studio, 1 bedroom, 2 bedrooms or more), what extra services etc Please be advised that some states enforce laws that require a minimum number of bedroom apartments depending on your family status. For example:

- Married Couple: Studio. Or 1 bedroom apartment
- Married couple + 1 child: 2 bedroom apartment
- Married couple + 2 child: 2 bedroom apartment, if the 2 children of the same sex.
- 3 bed room apartments if the 2 children are of different sex (a boy and a girl); you may want to consider renting a duplex or town house.

2- Search:

Look and find the right apartment for you. This might not be easy especially in big cities. It might take even weeks.

There are several ways to start looking for an apartment:

Airport: try to find the apartment guide before you leave the airport

Personal references: Egyptian colleagues might know apartments which are suitable for you.

Newspaper: This is still the most widely used advertising medium. The Sunday edition of your local paper has a thick real estate and rentals section.

Supermarkets, grocery stores very often have at their exits free newsletters and classified ads and publications which can be a good source to find an apartment

Walking around, If you are moving to a relatively small town, you can walk around in the neighborhood and look around for vacancies. You will find apartment complexes. You can go in, ask about vacancies, prices and even you can get an application. If the office is closed, write down a phone number and call them next day. Internet is the easiest and fastest to reach the rental office. There are several websites specialized in apartment renting (see below).

Internet: before you leave to the USA you can use the internet to look for housing. Sites: <http://www.forrent.com/search/> it is one of the few websites that allows you to make searches based on a wide variety of search criteria. This is very convenient if you want to find an apartment in a limited neighborhood. In the US the zip codes (postal codes) define a quite small area, usually not more than a few blocks. Thus searching based on zip codes only is the easiest way to find something in a few blocks distance. Plus the site offers a wide variety of information about each selected complex; you can specify the number of rooms, number of bathrooms, maximum price level and other parameters

Another good site is <http://www.apartments.com/>. This a good place to look for short term lease. If you are moving temporarily in a location and looking for complexes with monthly leases, this is a good place to start with..

Whichever apartment you pickup, it is important to do two things at this point:

A. Call the complex or send an email and ask a set of preliminary questions. These include:

- What kind of vacancies do they have available?
- How much is the monthly rent? And how much is the security deposit? Is the deposit refundable? Deposit is usually a one month rental value.
- What amenities come with the apartment (like refrigerator, microwave oven, dishwasher, washer, dryer, fireplace, ceiling fan, garbage disposal etc?)

- What utility costs are supported by the complex? Quite often you don't have to pay for some of the utility costs including water, sewage, trash pick-up, TV Cable because it's included in the monthly rent. Make sure you ask about this.
- What facilities does the complex offer? Covered parking, CATV, garage, balcony, extra storage space, laundry facility, clubhouse with computer and internet access, pool, spa, sauna etc. are examples. Which of these is for free?
- If you have children: Are children permitted in the apartment? Where is the nearest childcare facility located? Where are the nearest schools and is there bus service?
- What is the minimum lease period you should commit yourself to? This varies drastically from community to community. Sometimes they require signing up for a year, sometimes for 6 months, sometimes you renew your lease month by month. Obviously if you plan to stay in one place for a shorter time you are not looking for a complex which requires from you a full year commitment. You should also ask: How much notice must be given before the lease is terminated?
- Is subletting allowed? What procedures are followed, if subletting is permitted?
- What is the penalty if you move out earlier? Many complexes penalize you if break the lease agreement and move out earlier. Sometimes you lose your security deposit, sometimes you have to pay a full month rent fee, or even more. Ask about it before you apply.
- Do they have a pet policy? Some communities accept pets, others don't at all. Some communities accept only small pets, like cats and dogs up to a certain weight, others have no limits.

B- Make a physical inspection of the neighborhood and the apartment

- Check the appearance of the neighborhood. Walk around the complex, drive in every direction a few blocks and look at the neighborhood as a whole. How are the houses? Who are the people who live here? What feelings the neighborhood generates in you?
- Check the complex the same way. What is your impression? Does it look and feel safe?
- Even if the price is right and the neighborhood looks OK, always inspect the apartment you are willing to rent. Check the external appearance. Check from inside the painting, the amenities. Is the carpeting clean? Any smells in the apartment? Any spots? Everything looks right?

If the look and feel satisfies you, can ask for an application, fill it out and submit it. If you will rent the apartment with your wife it is a good idea to take her with you because she will need to fill out and sign her own application.

3- Submit your application:

Things you will need in order to submit an application:

I- Application form: every person above the age 18 who intends to live in the apartment must fill out an application form. Every apartment complex has its own dedicated set of forms, but the information you fill out on these are mostly the same. These include most or all of the information below:

A- Personal information: your name, phone number, driver's license number, Social Security Number etc.

B- Rental history: in America most management companies will check your previous rental references. If you rented before, give that information. If you didn't give the address of your friend where you lived before and ask him to serve as reference or a co-signer, if the management company will call him

C- Employment information and history: in order to ensure proper quality tenants, and to insure you can afford the apartment, the management company might check the prospective tenants' employment background. If you attach enough employment and income evidence to your application (letter of financial support form the Egyptian Cultural and Educational Bureau or a letter from your university about your income, will be enough)

D- Financial information: can include the name of your bank, the type of accounts you have, credit cards you have, major loans and obligations etc. if applicable. This helps the management company to have a clear picture of your financial background. Usually they don't call your bank and check your financial information.

II- Credit check fee/ Application fee: when you apply for an apartment they will run a credit check on you. The credit check fee varies it is usually about \$25-50 per person or \$40-100 for a couple. All the persons who intend to live in the apartment will have to have their credit checked. Usually they won't accept cash; just money orders.

III- Proof of income: letter of financial support form the Egyptian Cultural and Educational Bureau or a letter from your university about your income, will be enough. As a rule of thumb, usually your monthly income should be at least 2.5- 3 times higher than your monthly rent to qualify.

IV- A holding deposit (Sometimes): some companies in order to process your application might request a deposit. Now if you don't qualify and your application is not approved you will get your deposit back in full. However, if you qualify and change your mind and decide still not to move in, you will lose your holding

deposit. If you decide to move in, the holding deposit will go toward the first month's rent.

4- Move in:

If your application is approved and you agree and accept their terms, sign the lease contract and move in.

I-Once accepted (approved), you should find out:

- What your new address is.
- What your total move-in cost will be. Usually you pay the monthly rent in advance plus one time security deposit. Security deposits are refundable upon move out (minus the amount needed for the realty to fix the damage you might have caused in the apartment). Security deposits differ from complex to complex and from person to person based on credit history. The first months rent plus the security deposit together total your move-in cost.

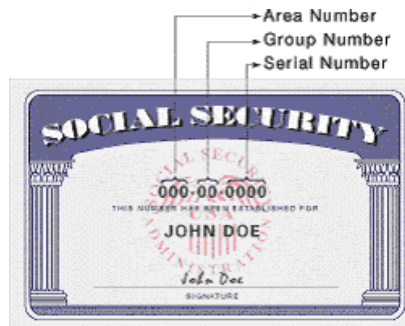
II- Get familiar with the rules of the house including:

- Rent payment. Usually the rent is due between the 1st and 5th day of the month. For late payments you will be charged a fee, a certain percentage of your monthly rent. If the rent is not paid by the 10th of the month the management company will make the necessary steps to evict you.
- Parking rules and regulations
- Lost key replacement fees, or lockout charges after business hours
- Emergency maintenance services, whom to call if you need them

Do You Know?

1. Normally, apartments provide basic kitchen appliances like cooking burners, oven, and refrigerator; some come with dishwashers.
2. Mostly all the apartments are equipped with AC/heat.
3. Electric switches are operated in the opposite direction, i.e. upside-ON and downside-OFF.
4. You can rent furnished / unfurnished apartment. If you rented an unfurnished apartment you can buy furniture from yard sales (do not forget to buy Friday news paper it will have all Saturday's yard sales in the area). When you buy from a yard sale, you buy used furniture from families that are leaving their homes.

How to be Issued a Social Security Card



The Social Security Card is a blue paper card with your name on it and a special identification number on it called Social Security Number (SSN). You never change your SSN; it stays with you for a lifetime.

F-1, J-1 and J-2 are required to apply for a Social Security Number (SSN) when they start their first job. SSNs are issued by the [Social Security Administration](http://www.ssa.gov). (<http://www.ssa.gov>)

Some background

Generally, the term social security describes a United States government program established in 1935 that provides old age, disability insurance, as well as supplemental security income for elderly or disabled people.

In the United States, employers and employees are required to pay Social Security taxes. The money raised from these taxes primarily goes to providing benefits for those who have reached retirement age.

The original and essential purpose of SSNs (Social Security Numbers) is to keep track of the money you put into the Social Security program so that you can get the benefits you're entitled to. The government needs **lifelong, unique identity numbers** to keep track of people's payments throughout an entire working life, no matter how often we move or change occupations or even change our names. This seems a good idea, since you aren't allowed to change your SSN, even though you might change your address, your name, or your phone number.

They have become a widely used identifier which can be used to link multiple records together about a single individual. Many institutions, including hospitals and banks use client's SSN as a secure representation of their identity. Even more, the SSN acts as a global personal identity number. Every financial information (bank accounts, credit cards and credit information, tax information), personal information (where did you live, your ID number, Drivers License number), legal

information (convictions, driving background) about you is recorded and everything is linked to your SSN and might become accessible by knowing your SSN

Steps to get a new Social Security Card

Important: In order to be able to get a SSN you have to be a US citizen or have a working permit. No SSN are issued without a working permit. More on work permits at the Immigration section.

1- From the office of International education at your University get a letter addressed to the Social Security Administration at your city to issue you a SSN. Please be careful that only F-1, J-1 and J-2 among students and dependents Visa are eligible to issue SSN.

2- Locate the Social Security Office in your area here :

<http://www.ssa.gov/regions/regional.html>

you can do this by entering your zip code (your home or the university's zip code) into the Social Security Branch locator. It will provide you with the address and telephone numbers nearest you.

3- Stop by your local office to get an application or download a printable application from the Social Security Administration Web site. <http://www.ssa.gov/online/ss-5.html>

4- Bring the application and supporting documents to your local office in person. The application cannot be sent by mail. You will also need a document that proves your age and who you are. This includes **Passport (most of the student cases)**, Birth Certificate, Driver's License, Marriage or Divorce record, Military records, Employer ID card, Insurance policy, School ID card are all other forms that can be used for identification. They must be original documents or certified copies of the documents, **NO Photocopies will be accepted.**

You will need to provide an address where your card can be sent. If you do not have a home address yet, use your university work address or a friend's address.

Wait for your card. You will receive the card by mail in a few weeks (2-6 weeks). When you have your card, keep it in a safe place.

Types of Social Security cards

There are 3 types of Social Security Cards:

- 1- This type allows the person to work without restriction. It shows the person's name and number, usually for American citizens and green card holders.

- 2- The next one is for people who are legally not admitted to work, but need a SSN for tax reporting purposes. On the card, it says "*Not valid for employment.*"
- 3- The last type is for people who are admitted by the INS to work temporarily for a limited period of time. On this card, it says, "***Valid for work only with INS authorization.***" This is the type that you will get.

Never Use Fake Social Security Numbers

DON'T mess with fake SSNs. You can get into SERIOUS trouble. It is not only against the law, but you can get in big trouble fast. With a fake SSN you won't get far anyway. All the banks or other governmental or financial institutions are linked to the Social Security Administration database and they do check the validity of the SSNs. When you open a bank account they check your SSN. And if it turns out you used a fake SSN you can be banned from the US forever, or for a long-long time.

Opening Your First Bank Account



Sooner or later you will need to open a bank account. If you are a mission student you will need a bank account as soon as possible to start receiving your monthly salary by direct deposit. Probably the first question you will be asked is what type of account you would like to open.

There are mainly two major types of bank accounts in America:

- **checking account, and**
- **savings account**

* The **checking account** is the account type used for *regular, daily use*. It is excellent for frequent deposits and withdrawals. In most cases it earns you no interest. Checking accounts are usually free to open, but many banks will charge you a monthly fee if the average monthly balance of the account will drop below a certain amount. In other words you have to keep in the bank all the times a certain minimum amount of money (varies from bank to bank, but it is usually a few hundred dollars) if you want the monthly fee waived. These monthly fees are usually around \$10/month. However some banks offer free checking accounts with no imposed limits called *free checking accounts*. The best way is to shop around, visit a few banks and ask them.

You should be aware of the bank's overdraft limit and fees. Usually you won't be warned about this. If you spend more money from your checking account than you have available, and the difference is not more than \$50-500, the bank will accept your transaction and will "lend" you the difference. For this service

you will be charged a \$25-50 flat fee called **overdraft fee**. You will have to pay back not only what you overspent, but the overdraft fee as well. So be careful, monitor your checking account limits and don't go below zero. For safety reasons try not to go below \$100 on your checking amount balance.

* A **savings account** is the account type used for savings. If you want to keep your money in the bank for a longer time this is what you should open. Because the number of withdrawals is limited only to a few free transactions per month only, it is not suitable for daily use as a checking account. Depositing your money in the savings account will earn you a monthly interest. The interest rate is pretty low, starting anywhere from tenth of percents to a few percents (e.g. from 0.5% to 2% typically), depending on the amount deposited. This interest rate is BELOW the rate of the inflation. This is the reason why keeping money for a long term in the bank actually will result in loss of money, despite of all contrary beliefs.

If you have at the same bank a checking and a savings account as well, you can even link them together. Do you remember how painful overdrawing your checking account can be? Well, here is way how you can avoid it. You can set up an **overdraft protection**. If your checking and savings accounts are linked together, whatever amount is missing from your checking account, the bank automatically will take it from your savings account. This way you can protect yourself from overdrawing from your checking account.

How you can we access our money? You can access your money in person in the bank, or via an **ATM (Automated Teller Machine)**. The ATM is a banking terminal on the street or in a public location and allows you to withdraw, deposit money or to check your balance on the account. With most of the banks you can check your account balance online, via the internet.

Steps to open a bank account:

Look around in the neighborhood and pick up 2-3 banks which are conveniently located to you and have lots of branches in your area. Dealing with banks with lots of offices and branches is convenient; it makes banking easier and the waiting times shorter.

Checking account is needed first for daily activities

Here is a list of possible questions you might want to get answered before opening a checking account.

- **What type of checking accounts do they have?** Some banks have 4-5 types of checking accounts and the service they offer with them differs. For e.g. with some checking accounts you can make deposits only via an ATM using your card, and only a limited number of deposits are allowed via the tellers (people who work in

the bank). They might have different monthly maintenance fees. In some cases you can write only a limited number of checks free of charge, and the bank charges you a fee for the rest of your checks. Ask the banker to tell you more about the options. Don't be shy. Tell them you don't know anything about their various accounts, and ask their help to explain to you the best they can

- **Do you need a social security number** in order to open a checking account? Many banks do, but some don't. You have to have your passport with you all the time in your early days in the USA. Some banks may need a letter from the Office of International Education in your University to tell them about you as an international student.

- **What is the minimum to open the account?** In other words how much money do you need to deposit at the moment of opening. Usually this is about \$100, but for student checking accounts it can be as low as \$25.

- **Do they have a monthly maintenance fee?** If yes, how much is it? Some banks sometimes charge a fee just for keeping your account open.

- **Do you have to have a minimum daily balance** in order for the monthly maintenance fee to get waived? In other words if you keep in the bank a certain amount of money (hundreds of dollars) all the times, you don't have to pay the monthly maintenance fee.

- **Do they charge any fee to deposit at the tellers?** Do they limit the number of free deposits? If they do you must do most of your deposits via an ATM (Automated Teller Machine, a banking terminal).

- **Do they have a limit on how many checks can you write** a month free of charge? If you don't know too much about checks don't worry, you will learn a lot more in detail about checks later.

- **Do they offer you free checks?** Usually the bank will print you free of charge a batch of 250 simple checks, but in some cases you have to pay for those, too

- **Which states is the bank operating in?** Most of the banks operate locally in a few states only. If by any chance you are traveling a lot, even coast-to-coast you might need a bank which is everywhere or almost everywhere.

- **Do they offer online banking?** (To be able to check your accounts on the internet) Is it free? Most banks offer free online banking, which makes banking VERY convenient. In most cases you can make transfers between your checking and savings accounts online for free. However if you want to pay bills online, you can optionally enroll to bill payment services for a small monthly fee.



Always, always inspect your new checks. Verify and double check if your name, address, telephone number on the check is printed correctly, and check the account number on the checks

You will receive automatically an **ATM card** as well. This way you can deposit and withdraw money via an ATM. Ask if this card is a **VISA checking card** or just a regular ATM card.

To be able to access your money worldwide you will need a **checking card** with the VISA or MasterCard logo on it. Most banks offer Visas. This gives you tremendous flexibility because you can access your money at any ATM in the US and worldwide which displays the VISA or MasterCard logo on it. Plus you can use these checking cards to buy stuff on the internet.

What to have with you when opening a bank account

1-Two forms of ID, one of them must have photo (passport (for sure), driver's license etc.). The other one can be a non-photo ID, like another bank card, social security card etc.

2- \$100-500 in cash (minimum required to open a checking account)

3-If is necessary, your social security card. If you don't have a Social Security Number, shop around and find a bank which doesn't requires a SSN

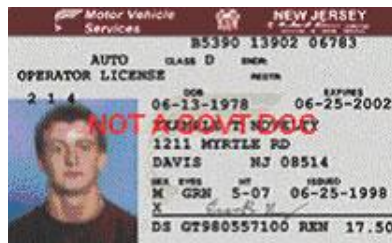
4- Some banks, especially in south need a letter from you University to verify that you are a student. Make sure that you get one from Office of International Education

After you open an account, the bank will give you a starter check (usually 10 checks) till you receive your first box of checks in mail.



Be careful that if you wrote a check to pay for utilities, do not mail it late. Please allow 5-7 business days before the due dates so you will not pay a late fee. (In holidays you might want to mail your payments 10 days earlier).

Driver's License, State ID



A **Driver's License** is a card which allows you to operate a motor vehicle legally. A driver's license is issued by the state in which you live in but allows you to drive anywhere in the United States and Canada. **A driver's license is also the major form of official identification in the USA.**

If you are only visiting America, as a post doctorate for 6 months you can still drive in the US using your home country Driver's License. It is valid in the US for up to 6 months. However if you plan to stay in the US for a longer time in order to drive you will need to get a **US Driver's License, which requires a Social Security Number.**

If you don't have a SSN (F-2) you can still make an **ID Card**. For people who can not or do not want to drive, or visitors who don't have a SSN, the Department of Motor Vehicles (DMV) or similar state agency will issue photo identification (ID) card for a small fee. The fee is usually about \$15-20. This ID card is also called State ID and is usually identical to a Driver's License, but it does not allow you to drive.

Just as a remark, a few years ago anyone could obtain a State ID or a Driver's License easily without a social security number. All you had to do was to go to a DMV office with your passport and in about 10 minutes you had your ID. This was great because the ID, being one of the major identification documents, helped you to become "more American" as there is no difference between the state ID and Driver's License of the American citizens and other non-American citizens. They look exactly the same.

Because the ID was so easy to obtain many people abused it and used it as a form of identification during their illegal stay. So the US Government changed the rules and step-by-step stopped the issuance of State IDs for certain visa types. Right now if you have a visitor visa (called B1/B2), the DMV in most states won't issue you an ID. There might be some states which still allow you to make an ID card based on a visitor visa, but most don't. You can always check this by calling and asking a local DMV office.

Both the Drivers License and ID are valid for 4 years.

The procedures on how to obtain a Drivers License or ID slightly differ from state to state. Please, check the procedures for your state of residence and study. If you are interested in information regarding a specific state you can visit or call any DMV office, or you can find the info on the web by logging on to http://www.ibrinc.com/dmv_web2.html or searching on any search engine the keywords "DMV office".

Do You Know?

- 1- Unlike Egypt, to have a driver's license you have to pass a written exam and a road exam. You can find a booklet of materials for written exams in the Department of Motor vehicle (DMV) in your city.
- 2- There is a different Driver's license and exam for all kinds of cars (Driver's license for Car differs from Motorcycle, bus, truck etc.)
- 3- One has to keep to the right hand side of the road. And the driver's seat is on the left side of the car. Exactly the same as Egypt.
- 4- In cars, kids under 12 years of age should always be seated at the back with a seat belt. Additional car seat must be used for infants and toddlers.
- 5- For crossing roads there will be buttons provided on the signal post, which have to be pressed in order to get the "Walk signal".
- 6- On campus (at the university) you have to stop for pedestrians (walking people crossing the street) any time.
- 7- You will be fined heavily, if found walking on the highways. For all nature calls, you are supposed to take the closest exit, and use public rest rooms.
- 8- Make sure you cross a busy street at the pedestrian crossing; otherwise you could be fined if caught (jay walking fine)
- 9- You will be fined heavily if you litter (throw trash even cigarettes) on the roads (\$50-500) in the cities and up to \$1000 (one thousand dollars) on the highways.
- 10- Some of the traffic signals are equipped with video cameras. Don't wonder if you get a traffic violation ticket in your mail box.
- 11- You can be fined for driving above the posted speed limit. Make sure you know the speed limit and drive within it. You can also be fined for driving below the speed limit! So, just drive within the speed limits.
- 12- If a cop (police officer) asks you to stop while you are driving, just stop the car at the right side of the road, and wait inside. **Never get out of the car!!** Always put both hands on the driving wheel till he comes. Cop may consider it as an offense, and might shoot you for self defense if you do otherwise.

- 13- If you violated traffic laws and a police officer stopped you, he will ask you about your driver's license, car registration and insurance, and then he will be back to his car to check your status on the computer. Then he will come back to you again. Never argue with him (he does not accept "I did not know"; you have a driver's license so you must know). Never get out of the car unless he asks you to. If you feel that he misjudged you, you can see him in court 60 days after you get your ticket.
- 14- Try to avoid using car horns, unless required, you can be fined if you did.
- 15- Most of the gas stations (Petrol Pumps) are self-serviced, i.e. you need to fill it up yourself. All machines are equipped to pay by checking / credit cards.
- 16- In public local transport buses, there is no ticket conductor. Also in some places you won't get any formal tickets for traveling, unless you want a day pass. You need to make a stop request to the driver, by pulling the bell string.
- 17- In local public bus, you need to drop the fare into a cash-box by the driver's side. (Don't give it to the driver). Dollar bills will go in the machine and coins into the drop box. Always carry the exact fare, since there is no provision to get back the change. **** Remember:** Whatever you put in the cash box, if extra, is gone. Maximum driver can do is, to give you that much worth tickets, but not the money.
- 18- In local trains/bus, there are two types of travel tickets: a "Day pass", which allows you to take as many trips as required for the whole day. Or a "one way ticket", which is good for a single ride. There is a standard fixed charge for single ride ticket, whether it's for the next stop or the last one.
- 19- You won't find any taxi/cab waiting in a queue on the road sides especially in small cities. You will have to call them up (at the numbers given in the yellow pages). However, there are taxi stands at the airports and railway Stations. Also consider that taxi/cab tariffs are relatively high –and no way to negotiate it!-. So use it only when you really need it, or where there is no other way of transportation

Guidelines for Buying Your First Car



America is a huge country. From one coast to the other is about 4000 miles, or over 6400 km. It takes about 5 days driving through from one coast to another. Thus the distances are different from Egypt. This is why probably one of the first investments you will ever have is to buy a car. In the US a car is not a luxury, but a real necessity. The guide in this chapter has the emphasis on how to buy a used car from a private party, or private seller. This is how most newcomers in America buy their first car. We will not go into too much details of buying a car from a dealer, because there is a very informative tutorial on the internet, which covers all the aspects of buying a car, new or old from a dealer. You will find it at <http://www.carbuyingtips.com/carintro.html>

Compared to other states, owning a car in the US won't cost you a fortune. You can buy cars for as low as a few hundred dollars, however you need to be careful not to get a car that will be out of order in a couple of weeks.

Keeping a car is not necessarily costly as well. Car repairs can be expensive, but by doing your homework and choosing the right car you can save lots of money and nerves on the long run. Maintenance costs are usually quite low as well. Gasoline prices have risen in the last years.

The buying process

The process of buying any kind of car breaks down into three parts:

1. Research
2. Shopping around
3. Buying

1. Researching the market

1-**Decide on your budget**, how much money you want to spend on a used car. Be aware, that you might need to allocate some money on repairs, fix-ups, and about \$50 - \$100 for the registration process

2- **Decide what options** are you looking for on your car and prioritize them. If you are buying a car, you can be in the range of 6-8 years old car and can find good ones

3-Check the reliability: usually Japanese cars like Toyota, Honda are the most reliable; however their parts are very expensive. American cars are less reliable but their parts are very cheap. Do not shoot for Hyundai or Daewoo; they break up fast (if you buy a brand new Hyundai for \$11000 four years later it will be worth \$2000). Look for stick shift transmission as it is more reliable than automatic transmission (in a used car if an automatic transmission is down, you will pay a lot of money to fix it. In this case it is cheaper to send it to the junk yard and buy another one).

4- Check the consumer reports: regardless of what manufacturers say about how great their car is, it's a good idea to take a look at the consumer reports. Consumer reports are real feedbacks from actual car users. It can give you valuable information not only what people like about a certain car, but most importantly what they don't like. You can check this at: <http://www.epinions.com/auto>

2. Shopping for a car

The shopping phase is comprised of these steps:

A- Start searching for cars which fit your selection and price range. There are several ways to do this:

* **Online classifieds:** if you have internet access, the easiest and fastest way is the web. There are dedicated auto buying/selling sites, which literally list millions of listings, all across America. You can search in your area using your ZIP code; you can specify the make, model, price range and the distance in miles within which you want the results. Then clicking on the results you can browse the individual results and find out technical details and the seller's contact information. Here is a list of some of these sites:

<http://www.cars.com>

<http://www.autotrader.com>

<http://www.usedcars.com>

* Newspaper advertising like the bulletin board

B- Call the seller. You can get a lot of information over the phone that will be valuable to your search. Also, you can easily eliminate cars that have problems such as excessive mileage or a salvage title (this means the car has been declared a "total loss" by an insurance company, usually because of a serious accident). Create and use a form when calling. Get as many information as you can. Ask about the engine, transmission, exterior, interior and AC conditions.

C- Set an appointment to see the car: if you are satisfied with the results of the questioning, set an appointment to see the car in person. You can make several appointments with different sellers, if they are in the same area.

D- Determine the true market value of the vehicle: before you go to inspect a vehicle it is a good idea to know the market value of the vehicle. This can help you in the negotiations to get a fair price for your car. The authority in used and new cars pricing in

America is a book called **Kelley's Blue Book** (www.kbb.com). It gives prices information for all the models for the last 15 years. It is updated twice a year to reflect the most recent changes.

E- . Run a Carfax title check: before buying, check the car's history by running a Carfax title check by logging on to www.carfax.com. Carfax is the biggest company in the US and Canada that performs searches on a car's history. Carfax Vehicle History Reports reveal important background information and hidden problems in a vehicle's past that may affect its safety and resale value. You need the Vehicle Identification Number (VIN) to run the report. Each car has its VIN number. **The Vehicle ID Number (VIN)** can be found in the dashboard on a metal strip and title documents. All cars and light trucks built after 1981 have a unique 17-character VIN that contains valuable information about that vehicle's history. You should also be able to find the VIN# inside the driver side door on a factory sticker, the passenger door, the trunk, the hood, and sometimes the engine and other major parts have one, or it's engraved.



Carfax can protect you from buying a **lemon**. A "lemon" is defined as a new motor vehicle which has a defect or condition which cannot be repaired after reasonable attempts. It's a problem car. A vehicle is presumed to be a lemon if (1) the vehicle has been sent to the dealer four or more times for repair for the same problem, or (2) you have been without the use of the vehicle for 40 or more day's total.

Carfax report also can identify other key problems in used cars, like cars wrecked in floods, totaled and rebuilt after an accident, stolen cars, odometer roll-back cars etc.

F- Inspect the car carefully. If you are not very familiar with the car, its various functions, then take a more knowledgeable friend or a mechanic with you to help you with the evaluation. It is not recommended anyhow to go alone at a car inspection. You have a better chance of getting a better deal if you are two persons at the negotiations than when you are alone.



Never make an inspection at night, or just before getting dark. You need plenty of light to evaluate and examine a car properly.

G- Test-drive the car. It is wise to make the test drive last longer than 15 minutes, so that the car is thoroughly heated up. In fact, stretch out the test drive for as long as possible. Check the car's behavior on the freeway at high speed. Look at its stability. Test the brakes. Try to go uphill and see how the engine behaves. Does it speed up easily or does it look pretty tired and worn out? Drive on a bumpy road at low speed and listen for different noises.

H- Ask a mechanic: if the car checks out well up to this point, and it seems to meet your needs, consider taking the car to a mechanic to have it inspected more thoroughly. This will cost anywhere from \$25 to \$150, depending on the car, but it is a worthwhile investment. If you are buying from a dealership don't make this inspection with the dealer's mechanic, because they are not unbiased.

I- Emission test: It is much recommended to run an emission test (or smog inspection test) before buying the car. Most states in the USA have adopted emissions laws. If the car can't pass the emissions test, it cannot be licensed, and you cannot use it for transportation. Certified testing centers usually charge no more than \$50 for the test, and it could end up saving you hundreds of dollars in repair bills.



Don't buy the first car you inspect, unless it is fabulous. It is not a good idea to buy the first car you inspect. Inspect at least 10 cars before you consider buying. This will increase your options and you will form a better idea of the cars on the market. You will learn to distinguish good deals from bad deals.

3. Buying the car

The buying phase is usually made up of the following steps:

- A- Set a figure in your own mind:** before you discuss the price with the owner or begin negotiations. Know exactly how much you would like to pay for the car.
- B- Make your opening offer:** if your opening offer is based on the fact that you found mechanical problems with the car, state the problems first, then make your offer. Your offer should be high enough to be attractive to the owner but leave room for you to come up and still get a good deal.
- C- Be prepared for a counter offer:** in dealing with private parties, this process will usually be a simple two- or three-step process. If you are negotiating with a dealer, this will take longer and involve a lot of back-and-forth negotiation. If you made your homework, and determined the true market value of the vehicle you can have a better idea on how much the real value of the car is. Thus your counter offer can be more factual.

Get the deal in writing: once you reach an agreement on the price, get it in writing. Get a sheet of paper and make a hand written or computer-typed contract, specifying the year, make and model of the car, VIN#, agreed selling price, date it and sign it by both the buyer and the seller. Make this in two copies and both of you have a copy. Or you can download or print out a bill of sale from <http://www.carbuyingtips.com/billofsale.xls>. You should receive the car title from the seller; please be aware that any alterations, erasures, liquid paper or white-out on your car title voids, so please keep the title in a safe place. You will need the title to register the car and get a license plate (tag) at the Department of Motor Vehicles (DMV) at your county.

Important Tips:

- 1- Avoid high mileage used cars. The industry standard is 12,000 miles per year
- 2- **NEVER EVER sign an "As is" paper at a car dealer. You want at least a 30-90 day warranty or DO NOT buy the car under any circumstances whatsoever! The minute they stick an "As is" paper in front of you, get up and walk out.**

Verbal promises mean absolutely nothing. If they claim there is a warranty, get it in writing.

3-If the seller does not have the title; they are not the owner of the vehicle. NEVER take delivery of a used car from a seller without the title! NO TITLE, NO DEAL! IT'S THAT SIMPLE!

4-Don't Forget About **Sales Tax!** Check out the laws and procedures of transferring the title in your state. Next, fill out the back of the title to register the car in your name with the state. There is also a box to enter the selling price. People like to write in a much smaller amount for the car than they actually paid in an effort to avoid paying a high tax bill. I advise against this, your state is not stupid. Their computer tells them the blue book value of the car. If you paid \$7000 for a car then claimed you paid only \$2000, the computer flags down the Department of Revenue, and they'll send you a nasty letter stating that they know the car is worth \$7000, you better have a good excuse why you only paid \$2000 for a \$7000 car, otherwise, you're looking at fines and jail time. Write in a fair amount.

5- Watch out for used car airbag fraud! They can be over \$800 to replace them. Airbag fraud is a huge and profitable scam. When cars are wrecked, the insurance companies pay for damages including airbag replacement. But many unscrupulous repair people keep the money without replacing the \$800 airbag, many companies sell fake airbag covers so that you think you have an airbag but you really don't.

6- Before you drive away the car, make sure you have the following:

- The title
- A signed copy of the bill of sale
- The maintenance records
- Be sure the car has a spare tire and jack

7- After you buy your car you have to take it to a mechanic and make sure of the following:

- * Change the oil (should be changed every 3000 mile or 3 month whichever comes first)
- * Change transmission fluid (should be changed every 10000 miles)
- * Change Timing Belt (it should be changed every 60000 miles, it can live up to 100000 miles, however you are not sure when the last owner changed it. If you lost timing belt you will properly lose your car engine)
- * Check the brakes and rotors

Buying Car Insurance

In the USA, **car insurance is a MUST** bylaw. Car insurance insures not the car, but the driver. In other words, if you have car insurance, and your wife doesn't if she makes an accident she (you) will have to pay for the damage. So the insurance coverage is related to persons.

Basic auto insurance policies are made up of a combination of the six types of coverage:

- 1- **Liability - Bodily injury** (minimum insurance required before you license a car in any of the states). This covers injury or death caused by a vehicle driven by you or someone covered as a driver under your policy. This coverage pays for both the claim against you and the cost of your legal defense. If you are found to be liable for a higher amount than the policy you bought, you will have to pay the difference. In such a litigious society, it seems sensible to purchase the highest level of coverage that you can get your hands on.
- 2- **Collision**: Covers the physical damage done to your vehicle as the result of an accident. This covers your property in accidents in which you are at fault, like a single car accident or collision with a stationary object.
- 3- **Comprehensive**: This covers repairs or replacement of your vehicle from damage caused by "non collision events", such as damages resulting from fire, theft, vandalism, etc.
- 4- **Liability - Property damage**: This covers damage caused to another person's vehicle or property. This is not limited to damage done to another's vehicle. If you drive through someone's yard and demolish their garden shed, it would be covered by Property Damage Liability, up to the limit of your liability.
- 5- **Medical payments** or Personal Injury Protection (PIP): Covers you, the members of your household and your passengers for medical expenses resulting from an automobile accident, regardless of who is at fault. Usually limited to \$5,000 - \$10,000 in most policies.
- 6- **Uninsured motorist**: Bodily injury: Protects you and occupants of a covered vehicle in an accident in which the owner or operator of a motor vehicle who is legally liable does not have insurance.

The combination is determined by the state in which you reside. Check your minimum states requirements

There are few factors which decide the insurance rate:

- New or Old Car: New car insurance is normally higher than an old car.

- Safety features: Cars with extra safety features like ABS system get comparatively low rates.
- Your driving experience: If you have a fairly good driving experience, you should get good rates.

Average rates for a new driver is around 600-700\$ for first six months. It again depends on the company agent and the deal you make with them. Rate varies from company to company. Normally it is higher for initial six months. After that depending on your driving record and accident history, it may come down or go up.

How to Save on Car Insurance

1- Compare and shop around: Most people are aware that the insurance industry is highly regulated. However, few are aware that each company determines its own policy rates based on their own unique set of criteria (in most states). The result is insurance prices for the same coverage that can vary by hundreds of dollars.

The best place to compare different rates is online, as it is far less time consuming than calling from agent to agent for quotes. There are internet sites that will provide you with several comparison rates from highly rated insurance companies like www.progressive.com , www.geico.com

2- Raise deductibles: deductibles are the amount of money you are paying from your own pocket before the insurance company starts paying. For example, if you have a deductible of \$200 means that you pay the first \$200 from your own pocket, and after \$200 the insurance company pays the rest. Requesting higher deductibles on collision and comprehensive coverage can lower your insurance costs substantially. Raising your deductible from \$200 to \$500 could result in a reduction in these premiums by 15% to 30%.

3- Take advantage of discounts: There are several discounts that insurance companies offer provided you meet certain requirements. Never assume that you are receiving these discounts. Determine which ones you feel apply to you and then contact your agent to determine if you qualify and always ask for the discounts.

Common discounts:

A- More than 1 car on the same policy

B- No accidents in 3 years

C- No violations in 3 Years

D- Anti theft device(s)

E- Low annual mileage driven

G- Vehicle equipped with air bag(s). Passenger side air bag became a must at 1995 models and up.

H- Vehicle equipped with anti-lock brakes

I- College students living away from home without a car



Useful Tips

- Talk to 2-3 insurance company agents. Make a comparative study of the rates.
**Remember, there is scope for bargaining every where.
- Take your insurance before going to the car dealer, as without insurance, you can't buy a car, and taking insurance at the dealer's place could be costly.
- Make a note of your car insurance agents contact information. Keep it in your wallet; you might need it at any time.
- Always keep a copy of your car insurance papers, along with the car registration in your car.

Gasoline Grades

There are three types of gas quality displayed on every gas station

Gasoline Grades: The classification of gasoline is based on their "octane" ratings. They are graded as- Regular, Mid-grade or Plus, and Premium.

Regular (87): Octane rating is greater than or equal to 85 and less than 88.

Mid-grade/Plus (89): Octane rating is greater than or equal to 88 and less than or equal to 90.

Premium (93): Octane rating is greater than 90.

What should I use?

There is no advantage in using a higher octane fuel. Stick to your vehicle manufacturer's recommendation for fuel requirements, unless knocking occurs. If your engine knocks because of the conditions you encounter, use a higher octane fuel.

Did You Know?

- Unlike Egypt, Gasoline price, of the same grade, differs from one gas station to another even if they are in the same street! Pick your own cheap gas station but still watch for low prices.

How to Rent a Car

If you are traveling long distances in the USA (over 8 hour driving) it would be cheaper to rent a car especially if your car is old. The main rent-a-car companies in the US are:

- 1- Budget: www.budget.com
- 2- Hertz: www.hertz.com
- 3- Enterprise www.enterprise.com
- 4- Alamo www.alamo.com
- 5- Avis www.avis.com
- 6- Dollar www.dollar.com
- 7- Thrifty www.thrifty.com
- 8- Advantage www.advantagerentacar.com

In order to rent a car you will need:

- a valid Drivers License (DL) and
- a credit card.

The rates on renting a car depend on the type and category of the car you want to rent.

Remember when you rent a Car:

- The person who rents the car is supposed to drive and nobody else. Unless you ask to add other drivers (there is an additional charge for that).
- It is advisable to get the insurance also, if you don't have car insurance coverage. This protects you in case of any accident. It may cost you some extra (10-20\$)/day. Though the cost of the rent goes up a little high, but it is worth taking.
- A few credit cards provide the option of covering your insurance. If you use such cards for renting, you can take such advantages. Please call you Credit Card Company and revise your policy before you count on that.
- If you are going to drive outside the state, do notify it at the time of renting



Useful Tips

- Always check and note the mileage reading of the car before leaving. This is because, some companies let you drive unlimited, but on the other hand some companies charge you extra for every mile you drive over some particular limit. So, clarify this before renting.
- Few companies offer pick up and drop back till your residence. So, confirm this and make use of this opportunity.
- Always compare the rates of few rental companies prior to renting.
- In case of any problem contact the rental office. Remember, it's totally their responsibility, so don't hesitate for anything.
- There are different charges for weekdays and weekends. So, take the maximum advantage as it's cheaper on weekends.
- There will be some discount, if you want to rent the car for a month or more.
- Some car rental companies are AAA certified i.e. they give special discounts to AAA members.
- Always check the condition of the car properly. Give a proper search for any kind of scratch or damage, and clear it before hand, so that there is no dispute at the time of returning.
- Always return the car before the time limit, otherwise in case of delay by some nominal margin also, they may charge you one full day extra charges. So, be cautious!

Health Insurance



What is health insurance?

Health (also known as medical) insurance is a contract between you and an insurance company. In exchange for your payments the insurance company agrees to pay for your medical expenses under the terms of the contract.

Why do you need health insurance?

Health care in the United States is excellent, but it is expensive! The United States does not have a national health plan, nor is the government a major provider of medical care. Arranging and paying for health care is the responsibility of the individual. Because health care in the U.S. is very expensive, the best way to arrange for health care coverage is through the purchase of a comprehensive health insurance coverage plan.

The most important issue is that the US-INS requires that all international students and their dependents **MUST** have health insurance coverage.

The INS policy regarding health insurance for **F1 visa holders does not specify minimum requirements; however the university you wish to attend might have some requirements.**

For **J-1 visa holders**, the INS has **minimum requirements** as follows:

Policy life time - \$50,000 minimum

Repatriation - \$7,500 minimum

Evacuation - \$10,000 minimum

Deductible does not exceed \$500 per event.

Insurance Plan:

There are three kinds of medical insurance you can get viz. **HMO, PPO** and **POS** plan. The basic difference between these plans is the cost, and the flexibility in choosing a physician.

1-What is HMO?

HMO stands for Health Maintenance Organization. HMO is a company that offers health plans, provides medical care from an approved network of doctors, hospitals and pharmacies. The patient needs to pay some set minimum fee per visit. These fees are usually much lower than PPO (Preferred Provider Organizations).

Advantages of HMO:

- Nil or very low deductibles.
- Comprehensive benefits.
- Preventive care is often good

Disadvantages of HMO:

- HMO plan includes only a particular chain of hospitals and doctors.
- The patient must see doctors within the network.
- The patient must get permission from the [primary physician](#) to see a specialist, or the HMO may not pay for the services.
- HMO's often refuse to pay for the emergency visits, if they don't consider it as a true [emergency](#).

What to do after you get a HMO plan?

Once you've signed up and received your HMO plan, be sure to read your policy thoroughly and carefully. You should know answers to questions like:

- Which doctors or hospitals are included in your plan?
- What procedures are covered and what aren't.
- How are emergency visits handled? And what procedure you must follow to get the full coverage.
- What kind of cases come under [emergencies](#) (As they may deny coverage, if they don't consider your problem as an emergency)
- What is the co-payment cost (i.e. how much you will have to pay per visit?)
- Find out the procedure for claims, if any.

2-What is PPO?

PPO stands for Preferred Provider Organization. PPO allows patients to see a specialist without a referral from a [Primary Care Physician](#). They have a wider range of doctors to choose from. The direct access to specialists is good for people who have chronic illness, or in case of urgent care and emergencies. Patients can get appointments with their preferred specialists as and when required.

Usually, a PPO will pay a greater percentage of the cost for a [preferred provider](#), and less for a [non-preferred provider](#).

Advantages of PPO:

- Patient can visit any doctor and hospital. They are categorized as [preferred](#) and [non preferred](#) providers.
- PPO covers all preferred providers according to their policy.
- You may see a specialist without referral from Primary Care Physician

Disadvantages of PPO:

- For all non preferred providers PPO covers only 80% of all the expenses, depending on your insurance company rules. The rest has to be paid by you.

What to do after you get a PPO plan?

- Always find out which doctors and services are considered preferred and which are non-preferred.
- It is always better to go to the preferred providers, as the PPO plan would give full coverage for them. You will only have to pay the co-payment. However for a non preferred provider, your co-payment is quite higher compared to the preferred provider.
- Always read your policy very carefully.
- Find out the procedure for claims, if any.

3-What is POS?

POS stands for a Point of Service plan, which combines the cost savings of a HMO with the flexibility of a PPO. Find out the details and rules from your medical insurance company.

What is a Primary Care Physician?

A primary care physician manages your entire health care program. One has to first visit his/her primary care physician for any kind of medical problem. In case you require a specialist, then your physician should refer you to a concerned specialist

Can you change your primary care physician?

Yes, one can change his/her primary care physician maximum once a month. However, it is always better to stick to one physician. Find out the rules from your insurance company. Normally to change, you will just have to call up the new physician you want to be your primary care doctor, and then inform your insurance company about the change.

What is a Chart Number?

This number is given to each patient, and it refers to a file which has all the records of your prior tests, ailments, etc. This number makes it easy for the person at the reception to make your future appointments and is also a reference for your doctor. You will be required to provide your chart number whenever you call or visit a doctor.

What is difference between Urgent Care and Emergency Services?

Scheduling an appointment for any ailment is a time-consuming process; hence every hospital provides urgent care and emergency care services. There are quick medical care services provided by almost all medical centers.

Emergency services are those services required as a result of unforeseen injuries or acute illness, for which a delay in treatment would result in a permanent physical impairment, or loss of life; such as heart attacks, strokes, poisonings, sudden inability to breathe etc.

On the other hand, urgent care includes less serious medical conditions which require immediate attention. Such as fever, fractured bone, any cuts which require immediate attention, etc.

**** Note:** Always make sure from your insurance company as to what situations are treated as urgent and emergency. If possible, it is better to contact your primary care physician in an urgent situation and arrange for your immediate care.

What are preferred and non-preferred providers for a PPO plan?

PPO is a network of physicians that have agreed, by contract, to discount their rates for the respective PPO members. These physicians are known as preferred providers, and PPO members are free to see any of them, without any reference from their primary physicians.

PPO members may also see non-contracted providers; these are known as non-preferred providers. The co-payment fee for seeing a non-preferred provider is generally higher than the preferred providers.

How to get medicine from a pharmacy?

Read your insurance company's manual to find out which are the pharmacies included in your plan. Select the nearest pharmacy to your place. For all prescribed medicines, you will have to pay the minimum fee, and the rest will be covered by your insurance. Your insurance won't cover other medicines, which can be picked directly over the counter from the stores like vitamins, etc.

Calling Egypt from the US



The best way to call home from the US is the **prepaid phone cards**. They are called "prepaid" cards because you buy and pay for them first. You can purchase calling cards for different values (\$5, \$10, \$20 etc). You can purchase them from supermarkets, post offices, gas stations, online etc. You can call virtually from everywhere where you find any phone. With a calling card it is possible to place local, long distance or international phone calls as well. Depending on your call destination and the available rates, a recorded voice message will tell you the available minutes or dollar amount left on your card, and will connect your call. The card has on its back a **toll free number** and a **PIN number** (or calling card number) composed of 10-13 digits. You dial the toll free number first and a voice message will guide you through the calling process

How do you choose the card that's right for you?

You should be aware of a few hidden tricks calling card companies use. Most cards have **hidden fees**, various connection fees which will make them finally more expensive. Don't make your decision on the rate/minute only. A card which advertises a rate of 1.9c/min but charges you an additional 50c connection fee each time you call, is not cheaper than another one with 3.9c/min flat fee, especially if you are making short calls.

Calling Cards Recommended *

Rechargeable AT&T flat fee calling card purchased from **Sam's Club**. You can purchase it initially with 400, 600, and 1000 and up to 2000 minutes. It offers**:

- low flat rate in the US, 3.4 cent/min
- 1 minute increment billing
- no connection fee
- no service or maintenance fee
- low payphone surcharge fee
- no expiration date
- it's rechargeable in 200 minutes increments
- good rate with Canada

* Recommendation is based on several individual opinions to call all over the world, you might find cheaper prices. Recommendation is based on voice clarity /price.

** Policy is subject to change, please review the policy every time you buy it, if you decided to go with this recommendation.

Pay phones

There are public phones available on streets. These are called payphones. You can use coins, calling cards, and your credit card to place a call. If you use coins a 3 minute local or long distance call will cost you 35c. Most phones will accept quarters (25c), dimes (10c) or nickels (5c) coins. Pennies (1c) are not accepted.

If you want to call someone and you don't have any money, calling card or credit card, you can still place a **collect call**. This is when the other party you are calling will pay for the call. You will have to dial the operator (see instructions on the phone) and tell her you want to place a collect call. The operator will ask you the phone number you want to call, will call the number for you, and ask the party if they will accept the collect call or not. If they do, operator will put you through. If the party you are calling decides to refuse the collect call the operator will let you know and you will get disconnected

When placing collect calling instead of just dialing the operator pressing "0" you can place collect calls cheaper by dialing **1-800-CALL-ATT** or **1-800-COLLECT**. These are special collect call services which will give you a cheaper rate per minute than other services. All toll free numbers from any phones are free. If you call a Toll free number from your cellular phone, you will be using your cellular phone plan minutes.

Useful Tips

- **What is a Toll Free Number?**

A toll free number is a telephone number that can be called at no cost to the caller, because the recipient pays for the cost of the call. It is also referred to as '800' numbers, although toll free numbers can start with the area codes, 800, 888, 877, and 866.

- **The Phone Directory service (411 service)**

411 is a free of charge phone number (except from cell phone, which may or may not be free). 411 gives you access to the directory service, where you can ask for the phone number and the address for practically everything –people, shops, restaurants, museums ...etc. It is very helpful.

- **The Emergency phone number (911)**

The number "911" is the **universal emergency number** for everyone in the United States. If you are having a case of emergency –theft, heart attack, fire ...etc., you can dial the emergency number 911. You will be connected to a trained emergency agent, who receives your phone number and your address automatically, and is able to take the necessary help actions.

Shopping



There are a lot of shopping places in the USA. Please be advised for the following as it might help getting your needs for competitive prices

- 1- For weekly shopping, look for the Sunday newsletter; every Sunday you will find the deals on different groceries and supermarkets so you can determine where you can get your week supplies. The deals usually last for a week and price change takes place on the following Sunday. Please be advised that price change does not mean that this item will go lower it might go low or up. You also can view the deals on the internet on weekly bases.
- 2- The best time to get hot deals on clothing and electronics is the second day after the big holidays like Memorial Day, Independence Day, Thanksgiving and Christmas. Usually you can get the best deals after Thanksgiving.
- 3- Few stores have a membership card which is free of charge. If you are a frequent purchaser from that store, then it is better to get the membership card, as they provide some bonus buy program for their members (i.e. members get some advantages and rewards).
- 4- Few shops don't accept debit/credit cards for payments less then 5\$ or 10\$. Or in some cases they don't accept cards at all. Hence you may find the display board saying "Cash only".
- 5- You will be getting some discount coupons of some items of certain stores, in your mailbox. Don't hesitate to show them at the respective counters to get discounts on those items.
- 6- You have right to give back or change any item within some period of time if you are not happy with the product you purchased, unless it is an edible or any perishable item. For this, you have to have the receipt that proves you bought this item. It is very important to keep your receipts. Also, most

of the time you will have a period of guarantee that varies depending on the item. For example, a guarantee of one year is often offered on electronic items. If your purchased item is broken during the guarantee period –even after 11 months and 29 days, for one year guarantee- you have to right to repair it, change it, or even get your money back, depending on the store policy. Of course, no receipt, no guarantee. So, always keep your valuable receipts.

For Regular Shopping: Well-known Market Places:

Some of these shopping markets are: **Wal-Mart, save mart, K-mart, Safeway, Albertsons, Longs Drugs, Rite Aid, Target, and Walgreens** etc.

In supermarkets, if the cashier asks for paper or plastic? It means what you would like to carry your stuff in, paper bags or plastic bags.

Miscellaneous notes

- At fast food joints, you will be asked if the food is for "**Here**" or "**To Go**". "Here" means dine-in, and "To Go" means packed/ parceled.
- At most restaurants, it is a custom to tip the server. Normally you should tip around 15%-20% of the check (not bill).
- In open buffet restaurants, it is a custom to use a fresh plate for each next serving. Leave the earlier one at the table itself, server will clear it up.
- At any dine-in place, don't go and occupy any empty table yourself. Wait at the front desk, as someone will assist you to get seated.
- Are you a Vegetarian? Or you do not want to eat meat thinking it might be pork? No Problem! Just be careful while ordering to specify "**no meat**" and don't say anything else like "**without meat**", "**meat-less**" etc., as they don't understand these terms
- When you want a soft drink without ice, specify "**No Ice**", and not "**Without Ice**".
- In US the T.V. channels can't be tuned according to your wish. For e.g. ESPN will come on channel 39 for everybody, you can't change it. This is applied according to your area and the cable company.
- Never ever ask for a **rubber** when you need an **eraser**. Here a rubber means "condom"!!
- The date is written as, MM/ DD/ YY i.e. Month/ Day/ Year
- When you are going to smoke, don't say, "I am going out for a fag". "Fag" in British English means, "to smoke", whereas in American English, it means "Gay".

- Smoking is prohibited inside 99% of the buildings, even in your apartment. In some realities, you can be fined heavily or others can sue you if are found smoking inside buildings.
- It is recommended to use water filters for drinking water, as there may be some lead content in it. Some rental companies make you sign paper work with lease contract relieving them from the responsibility if you experience symptoms of lead toxicity.
- Males wearing pink color shirt is normally taken as the sign of being Gay.
- At work or elsewhere while talking, if you want to say YES, just say "YES". Don't nod your head up and down. Moving your head side to side is very confusing, and it's mostly taken as NO.
- Don't say, "Phone was engaged", as here engaged means getting engaged. Instead say "There was a busy tone".
- Don't say, "I'll ring you back." or "I'll give you a ring later". Here ring is the engagement ring, rather say "I'll call you, or buzz you.
- Don't offer chewing gum, or a breath freshener to others. It gives them a message that they have bad breath. Your intention may not be that, but it is easily mistaken.
- Don't call a black person a "Negro" or "Black"; it is always polite to call them "African Americans". Also never call an "American Indian" as a "Red Indian", they get very offended.
- Don't walk/sit with arms around the shoulders of anybody of same sex, as you might be mistaken for a Gay or a Lesbian.
- When standing in a line, make sure there is enough space between you and the person standing in front of you. If you stand too close to strangers, they feel you are invading their personal space....Watch Out!!!
- During your conversation, don't say, "I have a doubt", rather say "I have a question/query"
- **FREE** is a buzz word here. You may get hundreds of advertisements with FREE in bigger fonts. Make sure that you read and understand all terms and conditions. Look for any hidden costs (generally referred as catch) before accepting such offers. **Note:** Generally, the catch is written in almost unreadable font size.
- You can check for almost everything on the Internet. Information is usually updated. You can know addresses, business hours, make reservations ...etc. Get the habit of using Internet. It will save you a lot of time.
- In Egypt, people don't like leaving voice messages. If the called party doesn't answer, the caller usually hangs up, and tries again later. In USA, people use voice messages pretty often. They check their messages frequently. So, leave your voice message, and how you can be contacted later, and most probably you will be answered in a short period of time.
- Also, emails in USA are a very convenient way of communication. People in Egypt prefer human contacts such as phone calls or personal meeting. Here, you better get used to communicating using emails. People check their emails several times a day. In a lot of situations, emails are more

useful than phone calls. They are even considered as official documents in some cases.

Relationship between Students and Faculty

The relationship between students and faculty in the United States is more informal than in most other countries in which a teacher is more distant from students. Faculty members have a greater interaction with students in contrast to countries in which it is difficult to get in touch with the teacher after class. The idea of office hours is also something that is not common in other countries. Teachers in the U.S. are required to have a specific number of hours in a week in which a student may discuss his/her problems. If a student is uncomfortable asking questions about course work in class, these office hours can be very helpful. Also, teachers take into consideration the limitations of students and act accordingly.

The student/faculty relationship in the U.S. is a more unconventional and casual approach in which students can address their issues in a comparatively more relaxed way. The classroom atmosphere is much more casual. Sometimes, students are allowed to carry food and drinks into the classroom to serve the needs of a mobile American society. This is much different from countries in which the students are not allowed to do anything in the class except study.

Students in the U.S. participate actively in class. They provide verbal feedback to the teachers inside and outside of the classroom. In fact, teachers vigorously encourage this interaction as this helps students to have a better understanding of the topic. Students can disagree with the professor and participate in a healthy debate. The approach is unconventional, but it does not affect this consummation of knowledge in any way.

American Culture and Customs

This is a very exciting, and perhaps anxious time for those who have never traveled or lived in the United States. Moving and leaving behind close friends and family can be very stressful, and immersing oneself in a new culture can be even more so. Many newcomers will be adjusting to a new language, culture and a distinctly different way of life.

Having an understanding of American culture will help in the transition to life in the United States. The following generalizations on American customs are offered as a guide for adjusting to life in the U.S. There are many regional, ethnic and individual differences within the U.S., so please keep an open mind and learn from each person you meet. A selected bibliography is listed at the end of this section, which provides valuable information on American culture and culture shock.

Greetings

Americans often greet each other with a “hi” or “how are you.” This is not a question, but a statement. During introductions people will often shake hands. Embraces or hugs are generally reserved for greeting family members or very close friends.

Appointments

Time is very important to Americans and people are expected to arrive at the precise time an appointment is scheduled.

Gestures and Nonverbal Communication

Many Americans move quite frequently while conversing. People generally like to maintain about one arm length of distance between themselves and the person with whom they are speaking. Eye contact is generally direct.

Hygiene

Americans, as a general rule, are very concerned about hygiene issues. Body odor in particular is a very sensitive issue. Most Americans bathe daily and use an antiperspirant/deodorant to reduce perspiration and odors. Covering odor with a perfume or cologne will tend to offend Americans. Strong musk and perfumes are just as overwhelming as heavy perspiration.

Tipping

When eating in a restaurant it is customary to leave money (a ‘tip’) for the waiter or waitress who served you. The amount is generally about 15-20 percent of the total bill. It is paid separately and in addition to the amount for the meal. It is also customary to tip bellmen in hotels (about 50 cents per bag) and taxi drivers (10–15 percent of the bill). Do not tip government employees and school officials. These are considered bribes and are punishable by law.

IMPORTANT CONCEPTS OF THE U.S. LEGAL SYSTEM

(Source: The International Student Handbook by Allan Wernick)

In general, nonimmigrant international students and scholars enjoy the same constitutional protections as U.S. citizens. An international student or scholar can enjoy freedom of speech, freedom of assembly, protection from unreasonable searches and seizures, and the other protections included in the “Bill of Rights” of the U.S. Constitution. An international student or scholar can own property (land and buildings) if they wish to, and they are protected against discrimination on the grounds of race, religion, color and national origin. There are federal, state and often municipal rules protecting all persons from most forms of discrimination.

Civil Laws, Courts and Lawyers

If you have been wronged by another and can prove that you were damaged as a result, you may have the right to sue the wrongdoer in court for monetary damages. The person suing is called the plaintiff, and the person being sued is called the defendant. The fact that you are not a U.S. citizen will not affect your rights.

With the exception of small claims court, you might have the need to utilize the services of a lawyer. Lawyers generally charge for their services in one of three ways: a contingency fee, an hourly fee, and a flat fee. The fee agreement will often depend on the kind of case you have.

One type of court action in which you ordinarily do not need a lawyer is small claims court. Small claims court is designed to provide speedy relief for a person where a relatively small amount of money is involved. Generally the maximum you are allowed to sue for in small claims court is between \$500 and \$2000.

Criminal Cases

An international student or scholar has even more reason than a U.S. citizen to be concerned about the ramifications of criminal activity. A U.S. citizen who is convicted of a crime may face a fine or imprisonment. The international student or scholar will suffer these penalties and may be deported as well. If you are arrested or charged with a crime, you or your criminal attorney should consult with an immigration lawyer before pleading guilty to any charges.

An international student or scholar has the same rights as a U.S. citizen if accused of a crime: The right to be represented by a lawyer, and to be provided with a lawyer to represent you if you cannot afford to hire one; the right to remain silent

or not to answer questions asked by a law enforcement officer regarding your possible involvement in criminal activity; and the right not to be searched unless the police officer has a warrant, except in emergency circumstances. If you are accused of having committed a crime, the best advice in most circumstances is to not answer any questions regarding charges until you have had the opportunity to talk to a lawyer.

Freedom of Speech and Religion

International students and scholars have the constitutional right to express their views freely, to join together with others in the expression of those views, and to participate fully in the propagation and publication of ideas, popular or unpopular, so long as those expressions are made in an orderly and peaceful manner. International students and scholars have the same rights to free speech and are subject to the same limitations of freedom of action as U.S. citizens.

Enforcement of Laws

Laws exist in the U.S. that detail the rights and responsibilities of individuals living and working in the U.S. Each country's laws are unique to that country. If U.S. federal laws are involved, various federal agencies may become involved in the enforcement of these laws and the prosecution of individuals who have been deemed to have "broken" these laws. If state and/or local laws and regulations are involved, they are enforced by local, county, and/or state police and sheriff's departments (sometimes also known as public safety officials).

In some countries of the world, police units can act as both "judge and jury". In the U.S., police who overstep the responsibilities of their position can be prosecuted and punished. The purpose of police in the U.S. is to protect citizens and residents.

Paying Taxes

The United States of America (USA), most of its fifty states, and various local governments fund their programs and services through a variety of taxes on individuals physically present in the areas of their jurisdiction (whether citizens, permanent residents, or visitors). These taxes can include "sales taxes" (taxes on purchases), "investment taxes," and "income taxes" (taxes on earnings). These tax dollars are then utilized to pay for the cost of lights, streets, police, schools, retirement, etc. Paying these taxes and reporting income to these various governmental agencies is a legal requirement for an international student or scholar physically present in the USA.

It is common practice in the USA for an employer or the grantor of a scholarship/fellowship to state the gross amount an individual will earn/receive as a total or hourly dollar figure as the amount BEFORE tax. Taxes are removed from a payment before the payment is made to an individual. Therefore, an international student or scholar should expect that the actual amount of money they will be receiving in the USA generally will be less than the amount stated to them verbally, in an award letter, or in an offer of employment letter.

Tax Status

International students and scholars physically present in the USA are determined to be either Non-Resident Aliens for Tax Purposes or Resident Aliens for Tax Purposes dependent upon their current immigration status, previous visits to the USA, and the date of their expected return to their home country. An individual's tax status directly affects which income taxes s/he must pay. The Office of International Education will determine and monitor an international student or scholar's tax status.

Federal Income Tax

International students and scholars studying and working in the USA (and their dependents who work) are required to pay federal income tax on any income they receive in the USA either paid to them directly or paid on their behalf. This means that any assistantship, scholarship, fellowship, salary, or compensation received by an international individual may be taxed by the US federal government. One exception to the general rule of paying tax may exist if the international student or scholars' country of residence has a tax treaty with the US federal government. These tax treaties are designed to foster trade and to prevent double taxation of citizens. The tax treaty between the US and Egypt is as follows (source: <http://www.irs.gov/publications/p901/ar02.html>):

An individual who is a resident of Egypt on the date of arrival in the United States and who is temporarily in the United States primarily to study at a university or other recognized educational institution in the United States, obtain professional training, or study or do research as a recipient of a grant, allowance, or award from a governmental, religious, charitable, scientific, literary, or educational organization is exempt from U.S. income tax on the following amounts.

- Gifts from abroad for maintenance, education, study, research, or training.
- The grant, allowance, or award.
- Income from personal services performed in the United States of up to \$3,000 each tax year.

An individual is entitled to the benefit of this exemption for a maximum of 5 tax years and for any additional period of time needed to complete, as a full-time

student, educational requirements as a candidate for a postgraduate or professional degree from a recognized educational institution.

An individual who is a resident of Egypt on the date of arrival in the United States and who is temporarily in the United States as an employee of, or under contract with, a resident of Egypt is exempt from U.S. income tax for a period of 12 consecutive months on up to \$7,500 received for personal services if the individual is in the United States primarily to:

- Acquire technical, professional, or business experience from a person other than that resident of Egypt or other than a person related to that resident, or
- Study at a university or other educational institution.

An individual who is a resident of Egypt on the date of arrival in the United States and who is temporarily in the United States for no more than one year as a participant in a program sponsored by the U.S. Government primarily to train, research, or study is exempt from U.S. income tax on income received for personal services for the training, research, or study for a maximum of \$10,000.

State and Local Income Tax

Each state, city or county in the US determines its own tax rules. In some cases, you might be exempt from these taxes if you receive a fellowship or scholarship. Please check with the Office of International Education at your university. You can also ask the office for assistance with filing and paying these taxes.

Federal Income Tax Filing

The federal governmental agency responsible for the collection of the federal income tax is the Internal Revenue Service (IRS). By law, the federal government requires that all international individuals (including dependents) must file tax forms every year they are physically present in the USA, regardless of whether they earned any US income for that year. The individual must file these forms directly with the IRS. Various terms utilized to describe the process of filing these forms include “filing” and “reporting”.

Assistance with Income Tax Filing

Please check with the Office of International Education at your university if they provide volunteer assistance to international students in filing their taxes. Alternatively, you can log on to <http://www.irs.gov> or walk in to the nearest IRS office in your area. To find the IRS office closest to you log on to <http://www.irs.gov/localcontacts/>, click on your state and you will get a list of all the IRS offices in the state that can provide assistance. It is free of charge. Make sure you have your social security card before going to the IRS office asking for assistance.

**EGYPTIAN STUDENT ASSOCIATION
IN NORTH AMERICA (ESANA)**



إتحاد الدارسين المصريين بأمریکا الشمالية

(WWW.ESANA.ORG)

ESA-Link Assistance Request Form (3pages)

1- Name:

2- Mailing address (in Egypt):

3- Phone Number (Required):

4- E-mail Address (Required):

5- Cellular Number (if Applicable):

6- Fax Number (if Applicable):

7- The reason for filling this form (Please choose one)

I- Asking questions about living in the USA

II- Asking for ESANA help upon arrival to the USA

If I, Please state your question in the space provided below:

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The best way to receive a reply to your question is (please choose one)

A-Phone call (what is the best time to call you)

B-Email (recommended for fast reply service)

C-Fax

D-Other(please specify)

If II, please answer questions (8-17):

8- What is the name of the University?

9- Where is it located?

10-Are you planning to accompany your family (if married)?

11- If your answer to Q10 is yes, how many family members will you accompany?

12-Do you want ESANA to make arrangements upon your arrival (applicable only in the cities where there are ESANA active units)?

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13- If your answer to Q 12 is yes, please state the type of arrangements you need

A-

B-

C-

D-

14-What is the expected date of your arrival?

15-What is the name and number of the airline? If your final destination is not New York or Los Angeles, please provide the name and number of the internal flight

16- Airport of final destination

17- What is the expected arrival time? (Final destination -US time only)

After completion of this form, please email, fax to ESA-Link project manger on the contact information provided on ESANA website.

Online form of this application is also available for faster response.

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ESANA Membership Application Form

1- Name:

2- Mailing address:

3- Phone Number (Required):

4- E-mail Address (Required):

5- Cellular Number (if Applicable):

6- Fax Number (if Applicable):

7- Work Phone Number:

8- What is your position in Egypt?

9- The goal of your study in the US?

A- Masters

B- PhD

C-Joint Supervision

D- Post Doctorate

10- Major Field of Study (example pharmacy, engineering, accounting

....etc):

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11- Area of Specialization (example drug design, plastic surgery, etc):

12- What US University do you study at?

13- In what state is the US University located?

14- What US city you are staying at?

15- Do you accompany your family?

16- If yes please fill the following:

	Family Member Name	Relation Ship (Spouse, child,etc)
1		
2		
3		
4-		
5-		
<p>This information is a Must to receive family social fund, if eligible</p> <p>No family social fund will be provided if your family in Egypt</p>		

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Terms and conditions:

Becoming a member of ESANA, you will be following ESANA constitution and ethics. Any violation of ESANA constitution or ethics might terminate your membership, hence you will no longer be entitled to receive ESANA benefits. ESANA constitution will be mailed to you or you can view it on ESANA web site

www.esana.org

You agree to pay ESANA a membership fee of US\$12/ year /adult member. Children's membership fee is US \$6/ year /child

In case you to terminate your membership to ESANA you should notify the ESANA units' affairs officer and your ESANA unit EC of your wish 15 days before terminating membership

You have to provide your University e-mail account to receive emails from ESANA mailing list

If you wish to continue your membership in ESANA after graduation or returning to Egypt, please provide a private email account. No membership fee will be required.

By signing below you state that you have read and agreed to terms and conditions stated above.

Signature

Date