



Pan Atlantic Exchanges

J-1 Visa Program Participant Handbook



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**Pan Atlantic Contact Information:
1 Union Street, Suite 202
Portland, Maine 04101
207-871-8622**

We encourage our Intern/Trainees to contact Pan Atlantic for assistance at any time. We are here to support you during your training program.

<http://www.panatlanticexchanges.org/contact-us.html>

Introduction - About Pan Atlantic

Congratulations! You have been chosen to participate in the Pan Atlantic J-1 Visa Internship and Trainee program. We trust that it will be a rewarding experience for all involved.

Our mission for over 25 years has been to bring together enthusiastic and highly qualified international candidates in need of practical training and top American companies looking to diversify the company environment to provide a quality training and cultural exchange experience. We have successfully developed the J-1 Visa program in order to provide Interns and Trainees with a variety of outstanding opportunities for career development. You can trust our experience and understand there is no other sponsorship organization that provides the same detail-oriented and *personalized attention* that you can expect from Pan Atlantic.

We hope this handbook will be a useful guide to help you prepare for and adjust to life in the United States. Pan Atlantic would like to take this opportunity to remind our participants that our visa sponsorship programs are designed to promote educational and cultural exchange.

The more you contribute to your cultural exchange program experience, the more you will receive from it as many of you are here to gain knowledge in your training field from an American perspective. We encourage every program participant to be outgoing, open-minded and flexible during their training experience as well as during their own personal time to achieve a broader understanding of the American way of life.

Understanding the J-1 Visa for the Intern/Trainee Program

Pan Atlantic is designated by the U.S. Department of State to sponsor applications for twelve-month Interns and twelve to eighteen-month Trainees. As a J-1 Exchange Visitor you will have the opportunity to come to the United States to participate in a structured training program and improve your knowledge of American business and management techniques, methodologies and expertise within your field.



In addition you will have the opportunity to experience American life and culture. You will also have the opportunity to share your own country's unique culture with those around you. We sponsor many different J-1 Visa categories including but not limited to Hospitality & Tourism, Hospitality Management, Finance and Business, Sales/Marketing, Information Technology, Architecture, Engineering, and Human Resources!

These J-1 Visa programs are intended for persons with academic and/or sufficient work experience who wish to receive practical training in the United States in their area of expertise. J-1 Interns/Trainees have the opportunity to learn new skills; especially American business management techniques that will help them further their careers when they return to their home country!

J-1 Intern/Trainee Program Requirements

Definition of the Intern/Trainee Categories

The U.S. Department of State has two J-1 Visa training programs. These are classified as Interns and Trainees.

Interns are foreign nationals who are either currently enrolled in and pursuing studies at a degree or certificate-granting post-secondary academic institution outside the U.S. **OR** they are individuals who have graduated from such an institution no more than 12 months prior to their exchange program start date.

Trainees are foreign nationals who have earned a degree or professional certificate from a foreign post-secondary academic institution and have at least one year of prior related work experience in their occupational field acquired outside the U.S. **OR** they have at least five years' work experience outside the U.S. in their occupational field.

Individuals on an F-1 Visa or OPT are not eligible to participate in the J-1 Visa training programs.

Length of Program

Hospitality & Tourism

According to the U.S. Department of State's Code of Federal Regulations all training programs in the "Hospitality and Tourism" occupational category are limited to 12 months.

All other types of training

According to the U.S. Department of State's Code of Federal Regulations all Internship programs are limited to 12 months. Trainee programs in fields other than hospitality/tourism cannot exceed 18 months in duration.

Program Repeater Rules

Both Interns and Trainees may return to the U.S. for additional training programs if they meet the U.S. government requirements for the program they apply to. Generally, Trainees must have at least two years residency outside the U.S. after the completion of their program to qualify for a second J1 visa and Interns must maintain student status or begin a new internship program within 12 months of graduation. If you are uncertain of your eligibility, please contact Pan Atlantic and we will help you.



Refund Policy

If you withdraw from the program **before the DS-2019 form is generated** by Pan Atlantic, we will refund all but \$100 of the program application fee. You can expect your refund within approximately 60 days of the date we are notified of your withdrawal.

If you withdraw from the program **after the DS-2019 form is generated** but before the J-1 Visa is granted, 50% of the Program Application fee is refunded. If the DS-2019 form has already been sent out to you, the original DS-2019 form must be returned to Pan Atlantic within 30 days of withdrawing from the program, or the refund is forfeited. You can expect your refund within approximately 60 days of the date we receive your notice of withdrawal or the date we receive your original DS-2019 form back.

If you withdraw from the program **after you have been granted the J-1 Visa** no refund of the Program Application fee is available.

Insurance: If a candidate withdraws from the program before entering the United States, the full amount of insurance will be refunded. If a candidate withdraws from their training program after the insurance is in effect no refund is available per the policy of the insurance company.

J-1 Intern/Trainee Responsibilities

It is a requirement that Interns/Trainees stay in contact with Pan Atlantic during their program. It is highly recommended that Interns/Trainees contact Pan Atlantic as soon as possible if there is a problem regarding their training program so that we may assist in resolution of the problem. Also, an Intern/Trainee must contact Pan Atlantic AND their host organization anytime there is a change regarding their J-1 Visa status.

Please carefully review the Code of Conduct which you signed at the time you completed the Pan Atlantic online application. These principles are in effect throughout your stay in the United States. **You must also review and follow the policies set by your host organization. Failure to adhere to the policies of Pan Atlantic and / or your host organization can result in your immediate dismissal from the program.**

Transfers or Leaving Your Program Early



If you are having problems with your training program you **MUST** call Pan Atlantic as soon as possible. It is a very serious matter to leave your training, and can only be done with prior notification to your sponsor Pan Atlantic. We encourage you to speak with your supervisor(s) to see if the problems can be resolved with your training experience. Do not wait until the situation is beyond help to contact Pan Atlantic!

An important part of your training experience in the United States is learning to work with others whose culture and attitudes may differ from your own, and to learn how to solve problems with colleagues and supervisors in a professional manner. We encourage you to use your positive judgment when trying to solve any problems. Again, if you cannot solve your problem with your host organization, please contact your representative at Pan Atlantic as soon as possible - we are here to help you!

Pan Atlantic Code of Conduct

Participants sponsored by Pan Atlantic will be expected to adhere to the following policies and procedures:

Laws & Regulations in the United States

1. Your officially designated sponsors are J. Spencer Jones and Elizabeth Lauze. They are legally obligated to inform the U.S. Department of State of your progress and any difficulties (legal or ethical) that may happen during your stay in the United States. Pan Atlantic must be notified of any problems you may have with the law or any legal authorities while in the United States which may result in Pan Atlantic cancelling your DS-2019 and making your J-1 Visa invalid. **IF YOU ARE ARRESTED WHILE IN THE UNITED STATES YOUR PROGRAM WILL BE TERMINATED, YOUR VISA WILL BECOME INVALID, AND YOU MUST LEAVE THE UNITED STATES WITHIN 7 DAYS.**
2. You must take seriously and obey all laws of the United States. In particular please pay attention to all laws governing driving, drinking alcohol, and using controlled substances (drugs). Any

breaking of the laws governing drinking and driving and/or drug involvement will result in the immediate termination of your DS-2019 making J-1 Visa status invalid and requiring your immediate departure from the U.S. These laws are very serious and you must follow them.

3. You must also keep Pan Atlantic Officers and sponsors, J. Spencer Jones and Elizabeth Lauze, informed of your location at all times. **As your sponsor we are required by the U.S. Department of State to have this information. We must be able to contact you at any time. Any change in your phone number, email address or US address requires notification to Pan Atlantic within 10 days of making the change.** In particular, you may not travel outside of the United States without having your DS-2019 form validated by Pan Atlantic. This includes a day trip to Mexico or Canada. Failure to comply with this rule can result in the cancellation of your program.

Detailed information regarding travel, including fees for validating your DS-2019, is available on our website. Please carefully review the information about [traveling outside the U.S.](#) If you have questions about Pan Atlantic's travel policy, please call us at 207.871.8622.

4. If for any reason you are unable to participate in your training program for a period beyond 2 weeks (14 days), you are considered to have a break in your training and your program will end. This includes, but is not limited to illness, death of a relative, or an emergency situation.
5. **As your sponsor organization, we reserve the right to terminate you from the program for improper conduct or poor / non-performance of training related duties at our judgment.** We also reserve the right to end your program at our judgment for serious medical conditions with unknown outcomes that may lead to a break in training (see above) including, but not limited to, major surgery, pregnancy, or long term illness.
6. Sexual Harassment is regarded as a very serious offense in the U.S., both within a professional setting as well as in your personal and social life. Please be aware of the cultural differences and keep in mind that in the U.S., inappropriate language, touching, or sexual suggestion can result in immediate dismissal from your Host Organization, termination of your DS-2019 and the loss of your J-1 Visa status. Please refer to your Host Organization's sexual harassment policy for details of their specific guidelines and requirements or talk to Human Resources with questions.

Personal Behavior

1. Both Pan Atlantic and your Host Organization expect you to act as a representative of your home country. Please also be sure to dress appropriately and act courteously at all times.
2. Punctuality is critical. Americans are very time conscious and being late is seen as a serious issue particularly at work. Plan to arrive to all work-related appointments and meetings at least ten minutes ahead of schedule.
3. Host Organizations have their own rules about the use of social media and the posting/commenting on the internet about the company and use of photos, logos,



etc... Please understand and follow your host company's social media policies. Violation of the policy may result in termination of your program.

4. Maintain the trust of your Host Organization at all times while maintaining privacy and careful training habits. Do not misrepresent yourself, your sponsor Pan Atlantic, or any agency involved at any time. You should be direct and honest about why you are here and what you are doing here. Do not misrepresent your J-1 Visa status in any way.
5. As your sponsor, we will be making periodic supervisory visits throughout the United States, and you should be available for reviews, as requested.

By agreeing to the Code of Conduct you give both the U.S. Department of State and Pan Atlantic sworn statement guaranteeing your plan to leave the United States on the conclusion of the program and return to your home country in the industry of your training. The U.S. Department of State / Department of Homeland Security (DHS) tracks your exit status and it is therefore important to leave the United States when required to do so. **Any future re-admission to the U.S. and the status of future programs depend on it.**

Pan Atlantic is your designated J-1 Visa sponsor, and your designated Alternate Responsible officer is Elizabeth Lauze. Pan Atlantic can be reached at 207-871-8622. Our address is 1 Union Street, Suite 202, Portland, Maine 04101. The U.S. Department of State has a division of compliance. Their email address is jvisas@state.gov and the phone number is 866-283-9090. The address is U.S. Department of State, Office of Exchange Coordination and Compliance, ECA/EC/ECC – SA-5, Floor C2, 2200 C Street, NW, Washington, DC 20522-0505.

In the event of a dispute with your Host Organization, Pan Atlantic will do everything possible to help solve the problem. One of our roles as your sponsor is to act as liaison and mediator between you and your Host Organization should any serious difficulty arise. Any problem which leads to the Host Organization demanding your termination, which cannot be solved, will result in your return to your home country. Pan Atlantic has been very successful in helping to solve problems when informed early!

Pan Atlantic does not allow transfers to a new Host Organization after arrival in the United States except in cases of extreme justifying circumstances. As your visa sponsor, Pan Atlantic has final approval of any transfer to a new Host Organization. There is a fee associated with a transfer if it is approved.

Please visit our website to see the [relevant fees](#) for current Interns/Trainees.

Your J-1 Visa status is valid only for training with your approved Host Organization. **You may not have a second job during your training program.** If you plan to leave your position **DO NOT RESIGN WITHOUT FIRST SPEAKING TO A REPRESENTATIVE FROM PAN ATLANTIC.** IF YOU RESIGN WITHOUT SPEAKING WITH PAN ATLANTIC OR ARE TERMINATED YOU MUST LEAVE THE U.S. WITHIN SEVEN DAYS OF YOUR TERMINATION/RESIGNATION DATE. Please be aware that the 30 day Grace Period granted to Interns/Trainees who complete their full program is not applicable to Interns/Trainees that are terminated or those who resign from their program.

Finally, you should remember that you are coming to the United States of your own free will to participate in an opportunity for cultural exchange and mutual understanding between our two nations.

Host Organization Responsibilities

The Host Organization for a J-1 Exchange Visitor also enjoys the many benefits of having a participant train at their company. Hand in hand with these benefits are some responsibilities to which each Host Organization agrees when they sign the Letter of Agreement with Pan Atlantic. These responsibilities assure that each Intern/Trainee has the best possible experience with the training program while a visitor in the United States.

Your Host Organization is expected to assist all Interns/Trainees in becoming familiar with the area. Since this may be your first time in the United States it will take some time to get used to cultural and language differences. Soon after your arrival in the U.S. your Host Organization should conduct an Orientation Meeting. This will help you understand the Host Organization's expectations, as well as provide information about the Employee Handbook, housing options, transportation, dress code, local cultural and educational events, etc. The Program Supervisor is expected to provide an established protocol and set of procedures for the resolution of issues or disagreements that may arise during your program. They should also encourage you to communicate regularly about your personal skill development by means of program progress reports.

Mandatory J-1 Intern/Trainee Evaluations

The U.S. Department of State requires participants on the J-1 Intern/Trainee program and their chosen Host Organization to complete periodic evaluations. Notifications to complete an evaluation will be sent to you via email at the beginning, middle, and end of your program. Completion of the program evaluations is required within five business days of receiving the survey. The program which Pan Atlantic uses to host the evaluations is called "Survey Monkey" and can be found here: <http://www.surveymonkey.com>. In submitting these evaluations, participants and Host Organizations inform us about the overall quality of our program, identify any problems or issues which we can then address.



Certificate of Completion

A *Certificate of Completion* will be provided at the end of your program to add to your career portfolio. The *Certificate of Completion* will only be mailed to participants who have returned their completed evaluations.

Alumni Correspondence & the Pan Atlantic Face Book page

As Pan Atlantic alumnae, we want to stay in touch with you after completion of your program! We will reach out to you once your program has concluded with details. In the meantime, we encourage you to join our Face Book page so that you can start networking with current and former program participants.

SEVIS - Registering and updating your U.S. Address with Pan Atlantic

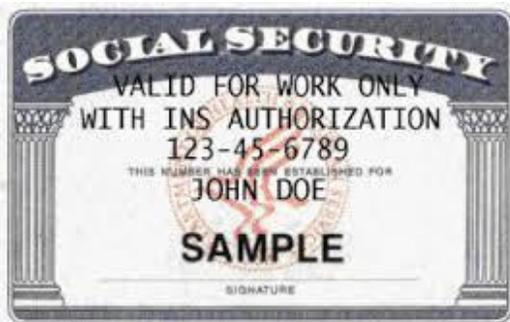
You are required to contact Pan Atlantic within 24 hours of your arrival in the U.S. This is because we need to activate your record in SEVIS, the U.S. government's computerized database, within 24 hours of your arrival with your U.S. residential address, even if it is a temporary address. If your U.S. residential address changes during your program, you must contact Pan Atlantic with the new address each time that it changes so that we can update your SEVIS record.



Registering for SEVIS is not only a critical U.S. government requirement of your Intern/Trainee program but we need your contact details for your safety in the event we must get in touch with you.

Failure to register for SEVIS or update your contact information when it changes will result in your termination from the Intern/Trainee program and you will be required to return home. If your arrival to the United States will be delayed, you must notify Pan Atlantic and your Host Organization with your updated travel details in case any changes need to be made to your DS-2019 start date, etc.

Social Security Numbers



You will also need to apply for a Social Security number once you are in the United States. To do so, you will first need to wait until the start date on your DS-2019 and have your SEVIS record activated by registering your U.S. address with Pan Atlantic. Your Host Organization needs your Social Security number for payroll purposes. They will be able to pay you while you are waiting to receive your Social Security number as long as you provide your Host Organization with a receipt of proof of application (which you can get from the Social Security office when you apply). It is possible that your Host Organization can use a temporary Social Security number for their payroll purposes until you receive your actual number. It is also true that some Host Organizations prefer not to do this so be prepared to receive no monies for at least the first 30 days in the U.S.

Bring enough money with you to cover your expenses for the first month of your training program. Pan Atlantic suggests at least \$2500.00 USD.

How to apply for your Social Security number

It takes two business days after registering in SEVIS to be listed as 'Active' in the Social Security Administration system. Any delay in alerting Pan Atlantic of your arrival will mean a delay in updating your status in the government database, which can significantly delay when you will receive your Social Security number. Therefore, it is critical that you call/email Pan Atlantic to register in SEVIS within 24 hours of your arrival. You must then wait at least two days before you can go to the Social Security office to apply for your Social Security number.

To find a Social Security office near you, please visit: <http://www.ssa.gov/locator>.

You will need to bring the following **original** documents when you apply for your Social Security number:

- **Your DS-2019 form**
- **Your passport**
- **Your completed Social Security application** (download here: <http://www.ssa.gov/online/ss-5.pdf>)



When will I receive my Social Security number?

After applying you should receive your Social Security card in the mail within 2-4 weeks. When asked where you want your card mailed, you may want to have it sent “care of” the Human Resources Department at the company where you are training, especially if you have a temporary U.S. address. If you need your Social Security number sooner, return to any Social Security office with your documents three days after you filed your application. The physical card will arrive in the mail but a Social Security officer can write your number on a piece of paper.

The I-94 Arrival/Departure Record and your Social Security number application

Prior to April 2013 the Social Security Administration required non-resident Social Security number applicants to provide their paper I-94 Arrival/Departure record that was issued upon entry to the United States as part of the application process. Starting in April 2013 the I-94 document was automated by U.S. Customs and Border Protection (CBP) and the Social Security Administration no longer requires the physical card because the needed information is now available to them electronically. **If there is a misunderstanding you can still print a copy of your I-94 by visiting <http://www.cbp.gov/I94>.** You will need the following details to access it:

- Passport number
- Country of issuance
- Last name / surname
- First name / given name
- Birth date

Taxes

J-1 Interns/Trainees are required to pay Federal, State and Local taxes (FUTA). These taxes are taken out of each paycheck automatically. When you arrive in the U.S. and complete the paperwork for the Human Resources office at your Host Organization they will ask you to complete a W-4 Form. This form determines how much is deducted from your paycheck for taxes each pay period.



Following are the directions for correctly completing your W-4 Form

- Field 1: Enter your first name, middle initial, last name, and U.S. mailing address.
- Field 2: Enter your Social Security number.
 - If you don't have your Social Security number yet but have applied for one, write “Applied For.”
 - Give your employer your SSN once you receive it.
- Field 3: Mark as “Single,” regardless of your actual marital status.

- Field 4: Leave blank.
- Field 5: As a J-1 Visa holder you are required to enter “1.” There are no exceptions to this.
- Field 6: Enter \$0.00.
- Fields 7 – 10: Leave blank.
- Sign and date the form where the form asks for the employee’s signature and date.

Taxes that you are not required to pay as a J-1 Intern/Trainee

J-1 Interns/Trainees are **exempt** from paying Social Security and Medicare taxes (FICA) as well as Federal Unemployment taxes (FUTA). If you notice that any of these taxes are being withheld from your paycheck, please bring it to the attention of your supervisor or the Human Resources department.

The rules about your tax exemptions along with detailed information about taxes for Non-Residents can be found at <http://www.irs.gov/>. Also, you can reference the chart on Page 40 of the IRS’s (Circular E), Employer’s Tax Guide: <http://www.irs.gov/pub/irs-pdf/p15.pdf> to see the taxes you are exempt from.

Filing a tax return for any earned wages

J-1 Interns/Trainees must file a Federal and State tax return for all wages earned during their program.

Tax filings are due on April 15 for all wages earned in the previous calendar year. So, depending on your DS-2019 start date it is possible that you will need to file two tax returns. It is also possible that you will need to file one of your tax returns from your home country so be sure your Host Organization has your correct mailing address before you depart the country so that you can receive the W-2 Form when it is issued.

You will receive a W-2 Form from your Host Organization on or around February 15 for your earnings in the previous year. You will need the W-2 Form to successfully file your Federal and State tax returns. Directions to file your return can be found on the IRS website at <http://www.irs.gov/> or you might want to consider using a tax preparation service such as H&R Block (<http://www.hrblock.com/>) or TaxBack (<http://www.taxback.com/>). We suggest researching how you will file your tax return early in your program so that you know exactly what to do when you need to file your taxes. You can contact the IRS with any questions by calling 1-800-829-1040.

J-1 Intern/Trainee Health Insurance Requirements

All J-1 Interns/Trainees are required to have health insurance while training in the U.S. In the US, there is no national public health insurance available to its citizens such as you may be accustomed to in your home country. The U.S. Department of State sets the minimum health insurance requirements for Exchange Visitors on the Intern/Trainee program.

The insurance provided through Pan Atlantic utilizes an insurance policy through United Healthcare, a major insurance provider, which meets all these requirements.

Pan Atlantic will arrange your insurance coverage and provide you with an explanation of the policy benefits. You will also receive information on how to log in to the “My Insurance” portal to access your insurance card. Your Pan Atlantic Account Representative will review the health insurance coverage with you in detail before your arrival in the United States. However, **please take responsibility to review the health insurance documentation prior to your arrival in the U.S. to avoid misunderstandings and surprises.**

Once you are in the U.S., if you are ill and need to see a doctor or have questions about your health insurance coverage, please call the number on your insurance card for assistance specific to your individual situation. A

nurse is available 24/7 to answer your questions and help direct you to the appropriate medical facility or for minor illnesses, to help solve your medical situation over the telephone.

Use hospital emergency rooms for life-threatening emergencies, serious injuries, or if you have no other option ONLY. Visiting an emergency room is very expensive and depending on your insurance provider it can cost up to three times as much as an urgent care clinic visit. If you have a routine medical issue that needs attention, visit a doctor's office or an urgent care clinic in your area and, if possible, first call your insurance provider to identify the best medical care option to choose from in your area.

In the U.S., ambulances are reserved for serious medical emergencies only and if you do use an ambulance you will be charged an expensive fee. If possible, take public transportation or ask a friend or coworker for help.

Understanding the U.S. Healthcare System

It is important to know that the U.S. health care system differs drastically from other countries as it does not provide universal healthcare coverage to all U.S. citizens. Instead, U.S. citizens typically purchase their own healthcare services through a variety of private insurance company policies based primarily on employment.

Individuals who cannot afford to purchase health insurance in the U.S. are subject to pay the high cost of private medical treatment regardless of their income or ability to pay. Even those who have health insurance coverage find themselves paying a percentage of their medical expenses on top of the basic monthly insurance fees.

Please understand that each time you seek medical attention while covered by your insurance provider you will need to pay a portion of your medical costs, called a deductible, on the same day as your visit. Pan Atlantic suggests that you study your insurance plan to not only understand what is covered but also the cost of any deductibles that you will be responsible for in the event you require medical attention.



Please watch an orientation video about the health insurance here:

<https://www.esecutive.com/enrollmentsystem/movies/InsuranceTutorial2.mov>

The American Experience

You're about to begin a professional training experience in the United States that will last several months and we hope you're excited to start the journey! If you've never visited the country, you'll soon see that it's made up of many different cultures and ethnic groups. It's a vast nation with a rich history and varying geographic and cultural regions as well as climate differences.

You'll find something that is common in the community where you have your training program may be different in another part of the country. For example, the pace of life in the northeastern United States is different than the pace of life in the south. While English is the national language, there are language differences from one region of the country to another.

The most important suggestion that we can offer is to approach the experience with an open mind and try to learn as much from the American culture as you do from your actual training program. It will take a little time to get adjusted when you arrive but it's important to look at your program as an opportunity to learn AND explore. We encourage you to make the time to travel in the United States just as much as we want you to develop your professional skills and experience!



The Cost of Living in the United States

Pan Atlantic highly recommends you research the location of your training program before departing for the U.S. to learn about the city's cost of living. U.S. cities and states are very different from one region to another in terms of the average cost of living. Interns/Trainees should expect to pay a significant part of their training stipend towards rent – even as much as 50% in major metropolitan areas like New York City.

Be sure to carefully plan a conservative budget for your stipend before your arrival to the U.S. and re-evaluate it once you are in the country because you will likely need to make adjustments. Plan to use your personal funds as your main source of income for at least the first 30 days because this is the average amount of time it takes to be placed on the Host Organization's payroll. We recommend that you should initially have at least \$2500.00 U.S. to cover expenses.



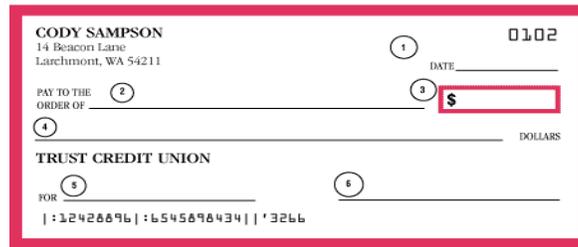
Do not assume the stipend your Host Organization will pay you is the exact amount you will receive each pay period. Remember, you will have Federal, State, and local taxes deducted from your paycheck each pay period. As a suggestion, prior to your departure to the U.S. you can ask your supervisor to estimate your weekly/monthly income after taxes or you can estimate 25% of your income will be taxed. Finally, once you start to be paid you can make accurate adjustments to your budget based on your actual income.

How to Open a Checking Account

You will need to open a checking account in order to make payments for your living expenses. Choose a bank that is convenient and has a good reputation. Consider the bank location, special offers, interest rates, checking policies, service hours, service fees, electronic services, etc. before making your final decision.

You can withdraw money from your bank account by using an ATM (Automatic Teller Machine) card, debit card, or check. All banks will offer an ATM card that can be used to withdraw money from your account at any ATM 24-hours a day. A debit card combines the features of an ATM and credit card. It works the same way as a regular credit card except the purchase amount is directly deducted from your checking account.

A check is a written purchase agreement between you and a payee that tells the bank to pay a sum of money by withdrawing money from your account. When you open a checking account the bank will provide you with a set of checks to use for paying bills and making purchases. The figure below represents a typical check:

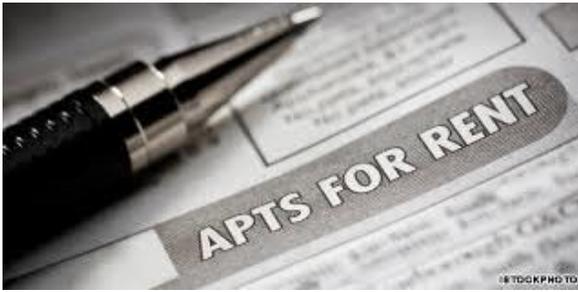


The following steps indicate how to write a check:

1. Start by legibly writing in the date. Americans commonly use the MM/DD/YYYY format to date their checks. Also, you can use either the current date to release payment immediately or a future date for a post-dated check.
2. Write the name of the person or company receiving your check payment on the line that starts with 'Pay to the Order of' or 'Payable to.'
3. Write the numerical dollar amount of the check in the small space that starts with a dollar sign (\$) so that it reads like this: \$25.63.
4. Write the same amount using words for whole dollar amounts, a fractional figure for amounts less than a dollar, and a straight line to fill the remaining space on the line ending with the word 'Dollars'.
 - Example: Twenty-five and 63/100-----Dollars.
5. You can write an optional note in the lower left space to identify the purpose of the check payment.
6. Sign the signature line at the lower right-hand corner of the check.
7. Note the check number, date, payee, and amount paid in the check ledger at the front of your checkbook.
8. Subtract the amount of the check from the balance so that you know how much you have left in your account.
 - Keep up with the balance in your checking account and avoid spending more than you have. Banks will charge you costly fees if you don't have funds to cover your withdrawals.
 - To protect against fraud, completely destroy any voided / unused checks and deposit slips so that no one can copy the account numbers at the bottom of checks. Also, be cautious of any emails claiming to be from your bank. Make sure they are real and not a criminal effort to access your account.

Housing in the United States

Once you have arrived to the U.S. you will need to find adequate housing for the length of your training program. Although not required, most Host Organizations will allow an Intern/Trainee to stay at their property for a few days (usually a maximum of 14 days) to give the Intern/Trainee time to find a place to live. Interns/Trainees who are offered temporary housing should approve their U.S. arrival date with the Host Organizations in order to reserve a room. Failure to do so may result in unavailable housing due to a fully booked hotel and you will have the added stress of needing to find immediate temporary housing upon arrival. If you are unsure whether or not your Host Organization has arranged temporary housing please contact Pan Atlantic for confirmation of the details.



The best long term option for Interns/Trainees coming to the U.S. is to rent an apartment. The majority of apartments you find will require a twelve month lease to rent. A lease is a written legal contract between the tenant (you) and the landlord (owner of the apartment) outlining the costs per month as well as the living responsibilities. The legal responsibility for tenants are determined by state law so be sure to obtain a list of tenant responsibilities specific to your location.

Some of the more common tenant responsibilities may include:

- Following local housing, health and safety rules and regulations
- Keeping the apartment clean and regularly disposing of garbage into the proper waste containers
- Using all supplied appliances, plumbing fixtures, and electrical outlets with care
- Refrain from disturbing the neighbors
- Notify the landlord when repairs are needed

A landlord has certain legal responsibilities as well, such as:

- Obeying all property related safety and health regulations as determined by state law
- Ensure that all common areas are clean and safe
- Properly maintaining all heating, plumbing, and electrical sources
- Keeping the property in good condition and complete requested repairs in a timely fashion
- Supplying running water, heat and hot water at all times if responsible for all utilities
- Give tenants at least 24 hours' notice before trying to enter an apartment

When you sign a lease it means that you are agreeing to the terms of the lease and legally binding yourself to responsibility for the apartment. The tenant is required by law to pay the rent (monthly cost to live in the apartment) on time as well as maintain the original condition of the living space. Failure to do so could result in legal actions against the tenant as outlined in the lease agreement. Therefore, read the lease carefully before signing it and make sure to ask the landlord or a friend if something is unclear to you.

Keep in mind that if you choose to sign a twelve month lease and decide to leave the U.S. prior to the end of your lease you are still legally responsible for the apartment. Some landlords allow for a break in the lease if the tenant gives a 30 day notice before their departure date. The landlord may allow the tenant to pay month by month once they have reached the end of their first lease term; granting the tenant freedom to leave the apartment after 30 days' notice with no legal responsibilities to bind them for an additional twelve month term.

In some cases a landlord will ask to review the credit history of the potential tenant. A credit history is a record of an individual's financial responsibility and it helps determine one's ability to pay for their living expenses. Most Interns/Trainees, however, do not have a credit history in the U.S. In these cases, provide the landlord with letters of recommendations from sources who can comment on your credit history from your home country (such as a landlord, bank, or academic advisor); or ask your Host Organization to write a letter of support. Most landlords will ask for a "security deposit" from the tenant before they move into the apartment. A tenant will usually have to pay a security deposit as well as first and last month's rent; which can amount to more than \$1000.00. A security deposit is a refundable fee that is supposed to guarantee the wellbeing of the apartment. A landlord has the legal right to keep the security deposit if the tenant violates any of the terms outlined in the lease agreement and legally charge the tenant if the damages exceed the amount of the security deposit.

Be sure to get a receipt every time you pay rent! Never pay with cash! Pay your rent and security deposit by using a personal check for every transaction in case there is a dispute over payment. Your bank keeps an electronic image of every written check that has been cashed from your account.

Please be aware that the monthly rent you pay for an apartment may not include utilities and/or Internet. It is important to understand that items such as the cost of water usage, electricity, heat, cable TV, phone and Internet may be additional to your monthly rent cost.

Your best source for information on housing options is the Human Resources department at your Host Organization. They may be able to provide you with a list of reputable landlords and rental properties or put you in contact with Interns/Trainees currently on the program for advice.

Travel Outside of the United States

Interns/Trainees are permitted to travel outside of the United States during their training program. However, you cannot travel for a period beyond 2 weeks (14 days) at any one time, as this is considered a break in your training program (please review the Code of Conduct). Also, in advance you must get approval from your Host Organization and Pan Atlantic for your travel and vacation time. **Please do not make travel arrangements until your vacation request time has been approved by your Host Organization and Pan Atlantic. Also, you may or may not be paid for your vacation time depending on your Host Organization's policies.**

With regard to paperwork that must be taken care of for your re-entry into the U.S., once you have determined the date of your departure from the U.S. and the date of return to the U.S., you will need to do the following:

- Mail Pan Atlantic your original DS-2019 form. If you have multiple DS-2019 forms, mail all versions.
- Indicate your departure and return travel dates.
- A check or money order made out to Pan Atlantic in the amount of \$25.00 to cover the cost of processing the paperwork and returning it to you via traceable carrier such as FedEx or UPS.
- A letter (or email) from your program supervisor at the Host Organization confirming that you are in good standing in your program and that your time off request has been approved.
- The correct U.S. mailing address for Pan Atlantic to use when returning your validated documents.
- A contact number and email address where you can be reached in case of emergency.
- Please send all paperwork to the attention of your Pan Atlantic representative.



You must send your paperwork to Pan Atlantic **at least two weeks in advance of your travel date** so that we have enough time to get everything processed and returned to you before your departure. **There is a rush fee of \$50.00** for any paperwork that is received less than two weeks before your U.S. departure date. **Additional fees will apply for any paperwork that must be sent to you during your travel period.**

It is your responsibility to thoroughly investigate and comply with any entry requirements for the country you plan to travel to. Validation of your DS-2019 form only relates to your reentry to the United States, and does not apply to the entry requirements into other countries. It is possible, depending on your country of citizenship that you may have to apply for a visa for entry to the country you are visiting. You are responsible for carefully researching all entry requirements for other countries!

Please make sure to double check the expiration date of your J-1 Visa document in your passport. Your DS-2019 form shows how long you are legally allowed to stay in the U.S. to train once you have entered, and your J-1 Visa shows the dates during which you may re-enter the U.S. border. If your DS-2019 form is still valid but your J-1 Visa has expired you need to contact the U.S. Embassy/Consulate that issued the visa to find out how to apply for an extension BEFORE you attempt to re-enter the U.S.

You may not leave and re-enter the U.S. on your J-1 Visa during the 30 day grace period after your DS-2019 has expired. Pan Atlantic does not validate DS-2019's for travel within the last four weeks of training. If you have any questions about travel outside of the U.S. please call a Pan Atlantic representative.

Personal Safety

Living in a foreign country is very exciting and full of possibility. While enjoying the experience is certainly encouraged, it is also very important to pay attention to your personal safety. Pan Atlantic wants you to have a successful program and that includes staying safe. Here are some examples to think about:

- When going out, make sure someone to let someone know where you are going and when you'll be back.
- Whenever possible, avoid going out alone. This is true especially at night.
- Always travel where you know there will be other people and make sure you know where you're going.
- Get a cell phone that you can use while you're in the United States and exchange numbers with close friends and your supervisor at work. Carry your phone with you at all times and keep it well charged.
- Use ATM bank machines that are in secure and well lighted places. Be cautious when using an ATM.
- Always keep any personal belongings close by and be watchful in train and bus stations. If you are traveling by car place luggage in the trunk and lock the car when you leave it.
- In general, use good instincts and common sense.

Driving & Driving Safety

For your safety, Pan Atlantic prefers that you use public transportation whenever possible. However, if you plan to drive in the United States you must follow the driving laws and you need to be aware of important safety precautions when driving or being a passenger in any vehicle. Because driving laws in the U.S. vary from state to state and you will need to talk to a local Department of Motor Vehicles (<http://www.dmv.org/>) once you arrive in the country to learn about driving requirements in your area.



Also, you will need to get an International Driving Permit (IDP) before travelling to the United States because you cannot get one once you are in the country. You will need the IDP to get a U.S. driver's license or to rent a car. To get an IDP, contact the authorities that issued your driver's license.

If you must purchase a car during your program

- You **MUST ALSO** purchase auto insurance that covers medical and liability requirements in your state.
- We recommend purchasing above the minimum requirements for medical and liability coverage.
- Your program insurance through Pan Atlantic **IS NOT** auto insurance.
- You must meet the legal driving requirements for the state you are a resident in.

If you think you will rent a car during your program

- Most car rental agencies will not rent an automobile to individuals under 25 years of age.
- You will need both your valid driver's license and an IDP. Bring both with you to the United States!
- The rental agency will offer auto insurance. We recommend the maximum coverage that is offered.
- Your program insurance through Pan Atlantic **IS NOT** auto insurance.
- You must meet the legal driving requirements for your state.

Important safety precautions

- Follow all driving rules and pay attention to speed limits posted on the road.
- Always wear your seatbelt. This is a law in the United States.
- Never drive while under the influence of drugs and / or alcohol.
- Avoid driving when you are tired.
- Turn your cell phone off while driving. Using a cell phone while driving is illegal in many states!

Bicycle Safety

A bicycle, or bike, is an excellent way to get around. Many stores sell new bicycles but a used bicycle might be the best choice for you. You can visit a bike store close to you or check the local paper or online advertisements (for example: <http://www.craigslist.org/>) to find used bicycles for sale in your area. **Pan Atlantic also strongly encourages you to purchase a bike helmet.** It's true that 85% of head injuries in bicycle accidents can be prevented by wearing a helmet. Be safe and use a helmet when biking!

Following are essential suggestions to help make sure you have a safe time bicycle riding:

- Check the bicycle before using it. Does everything work properly?
- Always wear a bicycle helmet.
- Wear reflective clothing or clothing that is easy for a motorist to see from a distance.
- Make sure your bike has reflectors or safety lights on the front and back of the bicycle.
- Always ride your bicycle with the flow of the traffic and pay attention to traffic laws.
- Use hand signals when making turns.



Holidays in the United States

The U.S. celebrates several holidays during the calendar year. The following table shows some of the most popular holidays. Holidays that are indicated **in bold face** are considered important national holidays and most nonessential government offices, U.S. Postal Service, and banks may be closed on these days. Holidays that are indicated *in italics* are not typically observed with office closures. It is also important to note the different holidays of people of other religious faiths. Pan Atlantic encourages you to talk to your Host Organization upon your arrival about their holiday policy and whether or not you will be granted any days off.

Holiday	Date
New Year's Day	January 1st
Martin Luther King, Jr. Day	Third Monday in January
<i>Valentine's Day</i>	<i>February 14th</i>
President's Day	Third Monday in February
<i>St. Patrick's Day</i>	<i>March 17th</i>
<i>Good Friday</i>	<i>Friday before Easter Sunday</i>
<i>Mother's Day</i>	<i>Second Sunday in May</i>
Memorial Day	Last Monday in May
<i>Flag Day</i>	<i>June 14th</i>
<i>Father's Day</i>	<i>Third Sunday in June</i>
Independence Day	July 4th
Labor Day	First Monday in September
Columbus Day	Second Monday in October for some states
<i>Halloween</i>	<i>October 31st</i>
<i>Election Day</i>	<i>Tuesday after the first Monday in November.</i>
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Helpful Internet websites

Pan Atlantic Exchanges	www.panatlanticexchanges.org
Department of Homeland Security	www.dhs.gov/dhspublic/
U.S. Department of State	www.state.gov
Social Security Administration	www.ssa.gov
U.S. Embassy and Consulates Information	http://usembassy.state.gov/
United States Citizenship and Immigration Services	www.uscis.gov
U.S. Department of State Traveling and Living Abroad Information	www.state.gov/travel/
U.S. Department of State Pre-Departure Information	www.educationusa.state.gov/
CDC Travelers' Health Information	www.cdc.gov/travel/
U.S. Postal Service	www.usps.com
UPS Parcel Delivery	www.ups.com

Frequently Asked Questions

Arrival in the United States

- Can I arrive before the start date on my DS-2019?

YES. You can arrive up to 30 days before the start date on your DS-2019 but your J-1 Visa MUST be valid on the date that you do enter the United States.

- I just arrived in the United States and need to confirm my arrival with Pan Atlantic. Who should I contact?

When you arrive in the United States you should email to your designated Pan Atlantic Account Representative. If you choose to contact your Account Representative by phone, please call Monday through Friday during normal business hours 9:00am to 5:00pm Eastern Time.

- The dates on my J-1 Visa are different than the dates on my DS-2019. Which date is valid?

This is highly typical and both dates are valid! You will need both the J-1 Visa and the DS-2019 to enter the country. You cannot arrive in the country before the start date on your J-1 Visa AND no earlier than 30 days before the start date on your DS-2019. Once you are in the United States, you must wait until the start date on your DS-2019 to begin training at your Host Organization.

The visa is the document that shows the dates during which you may apply at the US border for entry into the United States, and the DS-2019 form is the document that shows how long you are eligible to stay in the United States for your training program or internship. If your visa expires before the end date on the DS-2019 form that means that you may not exit and reenter the US during the time after the visa expires. If you know ahead of time that you will need to travel before your training program ends but after the expiration date on your visa you will need to contact the US embassy in your home country that issued the visa to find out how to apply for an extension.

If you do not plan to exit and reenter the US after the expiration date on your visa then there is no need to apply for the extension. You are allowed to stay in the US to finish your training, and you have a 30 day grace period after the end date on your DS-2019 form during which you may travel within the United States. You must leave the United States 30 days after the end date on the DS-2019 form.

- Can I get a second job at any time during my program in the United States?

NO. You may not seek employment while you are training on a J-1 visa

Lost or Stolen Documents

- I have lost my DS-2019 and/or passport. What should I do?

Contact Pan Atlantic as soon as possible. We will take care of getting a new DS 2019 form to you, and you will need to contact your home country's embassy regarding your passport. The replacement fee for the DS-2019 form is \$100.

Travel Outside the United States

- Can I leave the United States and re-enter during my training program?

Intern/Trainees are permitted to travel outside of the U.S. during their training program. You must first discuss your travel plans with your training supervisor at your host company for permission to be away from training. Please be aware that Pan Atlantic will only allow you to leave the U.S. for up to 14 days at a time.

U.S. government regulations require that your original DS-2019 be validated by Pan Atlantic for re-entry to the U.S.

For details on the fees and proper procedures to follow when planning to travel outside the U.S. during your training program please visit: <http://www.panatlanticexchanges.org/travel-outside-the-us.html>

- Do the same travel rules apply for Canada, Mexico and Puerto Rico?

YES. The same travel rules apply for these destinations.

- Can I exit and reenter the U.S. during the 30 days after my DS-2019 expires before I return home?

NO. Once you have completed your training in the United States and entered the 30 day Grace Period you may not leave and re-enter the United States.

- Do I need my paperwork signed if I am traveling within the United States (including Alaska or Hawaii)?

NO. You can travel anywhere within the United States without having the DS-2019 signed for travel. We encourage you to explore as much of the country as you can to see firsthand what it has to offer!

J-2 Dependents

- Can my spouse work in the United States while I am training?

A person on a J-2 visa may apply to the US government to work while they are with their J-1 spouse in the United States. For more information about how to apply please see [Application for Employment Authorization](#)

Status Change/Host Organization Change

- Is Pan Atlantic able to assist me in obtaining a change of status if I want to stay longer than the 30-day grace period after my DS-2019 program end date?

NO. If you want to seek a change of status you must do so through U.S. Citizenship and Immigration Services.

- I have started my training and I do not like the location/property/supervisor/roommates, etc. What should I do?

An important part of training in the United States is to learn how to get along with those whose cultural and personal attitudes are different than yours. We encourage you to use your good judgment and try your best to resolve difficult situations if you can. Your program supervisor should work with you to address difficulties in your training program. If you have discussed your concerns with your program supervisor and are still having a problem please contact Pan Atlantic. As your designated program sponsors we are responsible for you and it is important for you to let us know as soon as possible if there is a problem with your training so that we can address the situation. When an Intern/Trainee contacts us early we have a very high success rate of being able to help resolve the problem.

Any concerns or complaints about your program can be reported to your Pan Atlantic Account Representative via email or phone at any time.

- May I transfer to a new host organization?

It is extremely rare for an Intern/Trainee to be transferred from one company to another. Only under certain extenuating circumstances will a transfer be considered, and you MUST contact Pan Atlantic to discuss your situation. NEVER leave your training program, give your notice, or try to transfer to another property without first contacting Pan Atlantic. It is a violation of J-1 regulations to leave your host company without notifying your visa sponsor.

Miscellaneous Questions

- Can I get a second job at any time during my program in the United States?

NO. You may not seek employment while you are training on a J-1 visa.

- Can I take a class during my program in the United States?

Yes, you may take a class during your time in the U.S. The class must not interfere with your training program which is the priority.

Social Security

- When can I apply for my Social Security number?

You must wait at least two days after you have notified Pan Atlantic of your arrival in the U.S. and your SEVIS validation has been completed to apply for a Social Security number. Due to the number of U.S. government systems that need to register your arrival, we suggest that you wait ten (10) days after Pan Atlantic has validated you in the government database (after you arrive in the US) to apply. If you go sooner than ten days after validation you may not show up as active in the government system, which can cause delays in being issued your number.

- How do I apply for my Social Security number?

Please refer to the details provided on page 9 of this handbook for instructions on applying for a Social Security number.

- How long will it take before I receive my Social Security number?

It usually takes 2-4 weeks to receive your Social Security card. If it has been longer than four weeks, please contact the Social Security office where you applied to follow up.

- What if I am turned down for a Social Security card?

Please contact Pan Atlantic for additional information if your application for a Social Security number is denied.

- I applied for a Social Security number but I haven't received my card yet. What should I do?

You can go to any Social Security office and ask for an update on your application. Be sure to bring all of your critical documents with you. The Social Security officer will be able to explain the current status of your application and inform you of any potential problems.

- Can I still get paid while I am waiting to receive my Social Security card?

Yes. You will need to provide your host company with a receipt from the Social Security Office or proof that you applied. If your supervisor has questions about this they may call Pan Atlantic and we can discuss the matter with them.

Taxes

Please refer to the section in this handbook for details on completing your W-4, what taxes you are required to pay, and how to file for a tax refund.

- Am I required to pay Federal, State and Local income taxes?

YES. You are obligated to pay federal, state and local income taxes. These taxes will be withheld from your paychecks over the course of your training.

- Am I required to pay Federal Unemployment Tax (FUTA)?

YES. You are obligated to pay federal unemployment taxes. These taxes will be withheld from your paychecks over the course of your training.

- Am I required to pay Social Security and Medicare taxes (FICA)?

NO. All J-1 Intern/Trainees are exempt from paying Social Security and Medicare. If your host company withholds these taxes from your paycheck you may refer them to IRS Publication 15, Circular E, which describes the proper tax withholding for those under special rules. If Social Security and Medicare are withheld from your paycheck you may complete IRS Form 843 to get the money refunded by the government. For these forms and publications please visit the [IRS website](#).

- Will I receive any refund for money paid in Federal, State and Local income taxes?

YES. You need to file an income tax return by April 15 of each year that you are training. You will

complete the [1040-EZ NR](#) form to file with the federal government, and you will also need to complete the forms required by State and Local governments in the state where you trained.

- May I apply for a refund of sales tax I paid while in the United States?

NO. There is no refund for sales tax paid during your time in the U.S.

Insurance

- I am sick and need to go to the doctor. What should I do?

If at all possible please call your insurance company BEFORE visiting a doctor. Your insurance company can tell you in detail what sorts of visits are covered, and which doctors and hospitals are in your network. Of course, if the situation is a life-threatening emergency you should go to the nearest hospital. **Make sure to keep copies of your receipts, and if you receive a bill be sure to call the insurance company if it is not clear.**

- What does my health insurance cover?

Health insurance documentation was sent to you via email prior to your departure to the U.S. If you need to have the documentation re-sent, please contact your Pan Atlantic representative.

For exact details on your specific health situation and how coverage would be determined, you must contact the insurance company directly. In general, the health insurance policy is designed to cover major illnesses and unexpected accidents. Even though you are covered by health insurance, you will need to pay a portion of the cost of your medical treatment. Please contact the insurance company for an estimate on what the cost may be to treat your medical issue.

Access to all of the health insurance policy details are accessible online via your MY INSURANCE account: www.esecutive.com/MyInsurance

- How do I contact the insurance company?

Pan Atlantic sent you a health insurance identification card via email after you arrived in the United States. The phone number for the insurance company is written on that card.

Your “MyInsurance” Area

To access your complete insurance information please login to your personal MyInsurance area at: www.esecutive.com/MyInsurance.

To create an account, you will need:

- Your Last Name
- Your First Name
- Certificate Number (as it appears on your insurance identification card)
- Location Number (as it appears on your insurance identification card)
- Your Date of Birth

Completion of the Program and Leaving the United States

- I am nearing the end of my training. What do I need to do before I leave?
 - Complete the final program evaluation that will be sent to you via email by your Pan Atlantic representative.
 - Contact Pan Atlantic to let us know the date of your departure and provide us with a copy of your travel itinerary.
 - If you like, request a letter from you supervisor at your host company stating that you successfully completed your training. Ask supervisors and colleagues with whom you worked to be references for you when you apply for jobs upon your return to your home country.

If you plan to travel during the 30 days following the end date on your DS-2019 you must contact Pan Atlantic to extend your insurance by one month so that you are covered during your travels.

- How long can I stay in the U.S. after completing my training program?

You must leave the United States within 30 days of the end date on your DS-2019. You may not continue to train after the end date on the DS-2019 form, but you may stay in the US for up to 30 days after the end date for travel and personal plans.