



# Pan Atlantic Exchanges

## J-1 Visa Program Participant Handbook



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**Pan Atlantic Contact Information:  
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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.

<https://www.panatlanticexchanges.org/contact.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.

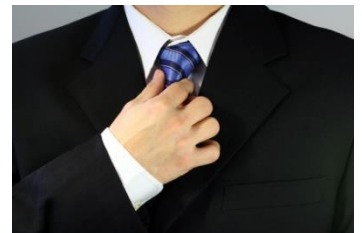
## Length of Program

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

You may be eligible for a partial refund of your fees if you withdraw prior to arrival to the US. After arrival to the US, no refund is available.

Pan Atlantic's full refund policy is available here: <https://www.panatlanticexchanges.org/refund-policy.html>

## 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. As a reminder, you may not have a second job during your training 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! Pan Atlantic offers transfers to a new Host Organization after arrival in the United States in cases of extreme and 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.

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!

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 7 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.

### Pan Atlantic Code of Conduct

Participants sponsored by Pan Atlantic will be expected to adhere to all policies and procedures listed in our Code of Conduct. For a brief overview of the Code of Conduct, please see below:

1. Pan Atlantic is your J-1 visa sponsor. We 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 representatives 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.
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.
7. Host Organizations have their own rules, specifically 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.
8. Maintain the trust of your host company and your visa sponsor 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.

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.**

The U.S. Department of State has a division of compliance. Their email address is [jvisas@state.gov](mailto: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-4E, ROOM ' E-101 2201 C Street, NW, Washington, DC 20522-0505.

## Host Organization Responsibilities

The Host Organization for a J-1 Exchange Visitor also enjoys the 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." In submitting these evaluations, participants and Host Organizations inform us about the overall quality of our program and identify any problems or issues which we can then address.

A Certificate of Completion will be provided at the end of your program, upon request, to add to your career portfolio. The Certificate of Completion will only be mailed upon request.

## 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 Number

You will 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 paycheck 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 a few 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. It is recommended that you wait 10 days before going 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>)
- Printed copy of your I-94 (retrieved here: <https://i94.cbp.dhs.gov/I94/#/home>)

### 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.





## Taxes

J-1 Interns/Trainees are required to pay Federal, State and Local income taxes. 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.

### **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/>. Some tax preparation software, such as TurboTax, does not address the special tax issues of non-residents in the US. This could cause you to file an incorrect tax return. If you wish to get assistance with your tax return you can try Sprintax <https://www.sprintax.com/> or contact a tax professional. 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 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.

## Additional Expenses

As a reminder, the stipend that you receive may not cover all of your costs of living. Below are examples of additional expenses that you might incur while here in the U.S.

- In addition to the cost of housing, you may also be responsible for utilities (i.e. electricity, gas, internet, water, etc.).
- US cell phone plan
- Travel expenses that might be needed to get to and from your training location
- Grocery and food expenses
- Health-related expenses
- Outings and entertainment (i.e. going out to eat, sporting events, museum entrance fees, etc.)

## 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:

CODY SAMPSON  
14 Beacon Lane  
Larchmont, WA 54211

DATE \_\_\_\_\_

PAY TO THE ORDER OF \_\_\_\_\_ \$ \_\_\_\_\_ DOLLARS

TRUST CREDIT UNION

FOR \_\_\_\_\_

| : 12426696 | : 6545696434 | | 3266

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’.
5. Example: Twenty-five and 63/100-----Dollars.
6. You can write an optional note in the lower left space to identify the purpose of the check payment.
7. Sign the signature line at the lower right-hand corner of the check.
8. Note the check number, date, payee, and amount paid in the check ledger at the front of your checkbook.
9. 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. Pan Atlantic does not provide housing for participants. Although not required, some Host Organizations will allow an Intern/Trainee to stay at their property (if applicable) 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.

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. Additionally, *make sure*

*you have signed a lease agreement before handing over any money towards the rent to avoid any scams.*

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. (This can also be paid online here: <https://www.panatlanticexchanges.org/make-a-payment.html>)
- 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 \$60.00** for any paperwork that is received less than two weeks before your U.S. departure date or paperwork that needs to be mailed internationally.

**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 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 lit 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.

## 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.

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

## Helpful Internet websites

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

## Frequently Asked Questions

For a list of frequently asked questions and answers, please visit the following links:

- Potential Intern/Trainee FAQ: <https://www.panatlanticexchanges.org/faq1.html>
- Current Intern/Trainee FAQ: <https://www.panatlanticexchanges.org/faq.html>