



# Trainee Handbook

ASSE ASPIRE Worldwide Experience	2
ASSE ASPIRE Trainee Program Description	4
Program Rules and Conditions	5
Check-In	7
Luggage Allowance and Packing	7
Money Matters	8
Social Security Card	8
Taxes	10
W-4 Form	10
Tax Refunds	11
Sales Taxes	12
Health Care and Insurance Information	12
Housing and Transportation in the U.S.A.	16
Dress Code and Grooming	16
ASSE ASPIRE Support Network in the U.S.A.	16
Early Program Termination	16
Travel and Excursion Possibilities	17
Safety and Health Reminders	17
Tipping	17
Life & Customs	18
Travel and Excursion Possibilities	18
Life & Customs	19
Tips for Adjusting	21
Electricity, Telephones, Internet, Time Zones, Units of Measure	21 - 23
Who to Contact in Case of Problems	23
What to do in an Emergency	24
Who to Contact in Case of Problems	24
Frequently Asked Questions	25
Going Home	25
NOTES	28

### Experience of ASPIRE Worldwide's Founding Organization ASSE International

ASSE International Student Exchange Programs (ASSE) was founded by the Swedish Ministry of Education. It cooperates closely with the provincial Ministries of Education in Canada. In the United States, ASSE ASPIRE has been designated by the U.S. Department of State as an "exchange-visitor" program and adheres strictly to all Department of State regulations. ASSE ASPIRE is a full member of the Alliance Exchange, The Worldwide Federation of Intercontinental Youth Travel, organization and GWEA.

The history of ASSE goes back to the 1930's when the Swedish Parliament instituted an exchange program for Swedish and German students. In the post World War II era, this was expanded to include England, France, Spain and Switzerland. The U.S.A. entity was added in the 1960's, when the Swedish government's National Department of Education organized in the U.S.A. In 1976

**“ The history of ASSE goes back to the 1930's when the Swedish Parliament instituted an exchange program for Swedish and German students.”**

the program was incorporated by the Swedish Ministry of Education in North America as American Scandinavian Student Exchange (ASSE) to provide student exchange opportunities between the Scandinavian countries and the U.S.A. ASSE has evolved and expanded in size and scope to provide academic year home-stay programs in Canada (English and French-speaking), New Zealand, Australia, the U.S.A., Scandinavia (Sweden, Norway, Denmark, Finland), France, Germany, German-speaking Switzerland, Great Britain, Poland Italy, Portugal, Spain, the Czech Republic, Slovakia, the Newly Independent States of the former Soviet Union, Mexico, Japan, China, Taiwan, Thailand, South Africa, Turkey, Yugoslavia, and Brazil.

ASSE also provides short term homestay language study and campus programs in Europe, as well as 3-month reciprocal exchanges with France, Germany and Spain. ASSE is proud to participate in the prestigious Congress-Bundestag Youth Exchange Program between the U.S.A. and Germany, as well as the FLEX program (Future Leaders Exchange Program), a U.S.A. government-sponsored program that brings hundreds of students to the U.S.A. from the Independent Republics of the former Soviet Union.

In addition to all of the above, ASSE founded in late 1989 the EurAupair Program, a not-for-profit, public benefit organization by funding it in its initial stage and applying for the original designation. In 2000, ASSE ASPIRE Worldwide's Program became a designated sponsor for the Summer Work Travel Program, which provides

summer employment opportunities to university students in the USA, and the ASSE ASPIRE Trainee Program, which facilitates recently graduated professionals and specialists to spend up to 18 months training in their field in an American corporation or professional/vocational group. While the above programs are separate and completely different entities, they share a common mission and philosophy: To improve understanding among people of different countries through educational and cultural exchange.

ASSE ASPIRE maintains its headquarters in Laguna Beach, California, U.S.A., an international coordinating office in Germany, four regional American offices, one Canadian, and one New Zealand office. In addition, ASSE maintains a network of affiliated organizations throughout the rest of the world with 1500 ASSE Area Representatives throughout the Americas, Europe, Australia, New Zealand, Africa, and Asia.

In several countries, ASSE ASPIRE has a very active alumni group, which is composed of students that have participated in past programs. The members act as Counselors, helpers, interviewers and resource people for students embarking on ASSE ASPIRE programs, or taking part in them. They provide a singularly effective support group when a student, far from home, or about to begin a big adventure, needs preparation help and assurance.

ASSE ASPIRE's primary goal is to provide exchange programs, which enable students to learn about other languages and cultures while participating in community life and helping achieve international understanding.



ASSE ASPIRE's Trainee Program now offers you an opportunity to receive training in the USA hosted by companies, cultural organizations or volunteer agencies in positions related to your field of study. All positions pay a stipend (approximately 1,200 U.S. dollars per month) depending on qualifications.

Trainees come to the USA on a J-1 exchange visitor visa so there are no immigration worries. Maximum duration of a training program is 18 months. However designation is based on approved training programs. Once you are placed with a company, you must stay at that company for the duration of the training plan.

### ***Program Purpose Per U.S. Department of State Regulations:***

“The primary objectives of training are to enhance the exchange visitor's skills in his or her specialty or non-specialty occupation through participation in a structured training program and to improve the participant's knowledge of American techniques, methodologies, or expertise within the individual's field of endeavor. Such training programs are also designed to enable the exchange visitor trainee to understand better American culture and society and to enhance American knowledge of foreign cultures and skills by providing the opportunity for an open interexchange of ideas between the exchange visitor trainees and their American counterparts.”

#### **How Will You Benefit?**

- Develop professional skills in field of endeavor
- Improve English proficiency
- Enhance resumé for future job placement
- Immersion in American business culture
- Make valuable international business contacts

#### **What Is Included in the Program Price?**

- DS-2019 visa form
- Comprehensive health, accident and liability insurance
- Application, screening and pre-departure orientation
- Assistance in obtaining the Social Security Card
- Arrival orientation
- Ongoing support by local ASSE ASPIRE staff

#### **Not Included:**

- International airfare and domestic travel to the final destination
- Housing
- Meals
- Daily living expenses

1. You are between the ages of 20 and 35.
2. You understand that for a training position in a specialty occupation, you must possess theoretical knowledge and practical experience in a highly specialized field. The minimum requirement includes the completion of an academic degree or a recognized professional certificate. Examples include: accounting and business administration.
3. You understand that for a training position in a non-specialty occupation, you must possess at least two year's previous training or experience.
4. You are able to speak, read and understand conversational English at an advanced level (equivalent of a TOEFL 500 score).
5. You are in good health.
6. You will obtain a valid passport and visa and comply with all vaccination and immunization requirements.
7. You will obey all U.S.A. Federal, state, local laws.
8. Any illegal use of drugs or alcohol, or abuse of harmful controlled substances or illegal possession of drugs, alcohol, or controlled substances will be subject to your immediate repatriation.
9. You will attend orientation sessions in your home country and in the U.S.A.
10. You will carry out the duties and responsibilities of the training position, which ASSE ASPIRE has arranged. It is your responsibility to advise ASSE ASPIRE of any significant problems regarding your health, safety, welfare adjustment to the job, culture, language, etc.
11. You agree to be an active and congenial part of the HOST COMPANY and understand that you will receive on-the-job training in addition to gaining cultural experience from the program.
12. You will comply with all HOST COMPANY rules and respect the dress code of the company.
13. You understand that failure to comply with program rules or giving misleading information may result in program dismissal and repatriation to your home country.
14. You will cooperate fully with those supervising the program on behalf of and in correspondence with ASSE ASPIRE.
15. You understand that the training assignment is temporary and runs for the duration of the training authorization as stated on the DS-2019 Form.

16. You understand that the assigned HOST COMPANY holds the right to dismiss you if your performance is not satisfactory. In that case, you will return home immediately at your own expense.
17. It is understood that you have agreed to participate for the entire period as stated on the assignment agreement letter. Not participating in on-the-job training through the period indicated constitutes a violation of the agreement with the HOST COMPANY and may lead to your visa being cancelled and/or termination from the program.
18. You will not accept any form of assignment other than what is authorized by the training plans.
19. You will not terminate your agreement with the Host Company without consulting with the ASSE ASPIRE staff for assistance.
20. You will respect the privacy of information learned during your training experience.
- \*21. You agree to complete the mid-point evaluation and final evaluation along with your supervisor in compliance with the program regulations.
22. You will pay for any property damages you cause.
23. You will return home within 30 days of the DS-2019 visa expiration or immediately if terminated from the program for violation of sponsor rules governing the program. You understand that you cannot work during the 30-day grace period.
24. You understand that the program provides an overall understanding of American business practices. You understand that as a trainee, you will perform a variety of tasks appropriate to your on-the-job training.
25. You will be given the opportunity to train and observe in an American organization. You understand that if you lack practical experience it may affect the specific tasks included in your training.
26. You understand that ASSE ASPIRE sponsorship authorizes you to do training only at the Host Company cited. You understand that you may not seek, or carry out, any other training, or employment while participating in the program.
27. You declare having no intention of remaining in the U.S. to work after the period allowed by the DS-2019 issued for this program.

\*21. You agree to complete the mid-point evaluation and final evaluation along with your supervisor in compliance with the program regulations.

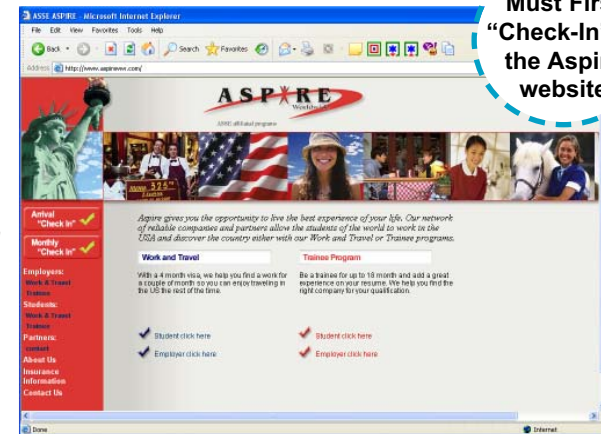
USA Immigration Law requires that you report to ASSE ASPIRE when you:

- Arrive in the USA, and
- Once a month (every 30 days) while working in the USA with your current address.

Please log on to [www.aspireworldwide.org](http://www.aspireworldwide.org) to complete the "Arrival" and "Monthly Check-in" process.

FAILURE TO DO SO WILL RESULT IN TERMINATION OF YOUR VISA AND INSURANCE COVERAGE.

You Must First "Check-In" at the Aspire website



## Luggage Allowance and Packing

Generally, most airlines will allow you to take two pieces of luggage totaling up to 64 kilos, but you will regret bringing so much weight. Not only do you have to carry the luggage, but many places may not have elevators. Also, you may want to bring back more than taken. Why not try limiting the luggage to 15 kilos?

- Pack according to the destination.
- If you plan to travel while in the U.S.A., a backpack will be much easier to manage than a suitcase.
- Do not bring valuables. There may be difficulty finding a secure place for them.

## Money Matters

- You should receive a minimum stipend of \$1,200 per month.
- You should not carry large amounts of cash to the U.S.A.
- Bring most money in U.S. Travelers' Checks only or bring a credit card. Stolen travelers' checks can be replaced; cash cannot.
- Keep traveler's check receipts separate from your checks so you can more easily replace them if they are lost or stolen.
- Bring enough money to cover those expenses that will not be met by the work stipend. Having additional money sent from home can take a long time. You should consider the types of expenses that you may have upon arrival including travel expenses, housing and deposit, food, emergencies, etc. until receipt of the first paycheck. You should arrive with at least \$1,500 to cover the above, if necessary.
- It is highly recommended that you open a checking account in a local bank. You will want to be given an Automatic Teller Card (ATM or debit card) to avoid carrying large sums of money. ATM cards can be used at 24-hour automated teller machines. A "PIN" or Personal Identification Number is provided for your Debit card. This number should be a secret that only you know. If someone else has your debit card and PIN they can take money from your account. If you lose this card notify your bank immediately. Most ATM cards can be used extensively throughout the USA. Keep track of all banking records so you don't forget how much money you have spent.
- If you need money from home in a hurry, contact Western Union (1-800-325-6000). This service makes it possible to transfer money from your home country to anywhere in the USA within 15 minutes, on any day of the week. There is a handling charge, which will vary according to the amount of money sent.

## Social Security Card

You must check-in at the ASSE ASPIRE website [www.aspireworldwide.org](http://www.aspireworldwide.org) before applying for a Social Security Card. You must obtain a Social Security Card (SS card) upon arrival in the U.S.A.

**You can download the application form from [www.ssa.gov](http://www.ssa.gov)**

The number on the card serves as the tax-payer identification number and will be used for the host company's payroll. Without it, the company cannot legally issue paychecks and withhold taxes. This number is also needed to open a bank



## Social Security Card

account or obtain a state driver's license. It is your responsibility to obtain this card. It is illegal to get paid for working if you haven't yet applied for your Social Security card.

### **The following items will need to be with you upon application for the Social Security Card:**

- DS-2019 Form (copy)
- Passport with the J-1 Visa and I-94 card (white slip attached to the passport by the Immigration officer)
- Sponsor letter
- If the passport is less than one year old you will need to bring with you an official government document (i.e., birth certificate, driver's license with photo) to serve as proof of age.

***Read all instructions BEFORE you fill out the application. A few tips include:***

1. Use your employer's address as your mailing address. Address it to the attention of the Human Resources Office.
2. For question #3 (Citizenship), check the box labeled "Legal Alien Allowed To Work."
3. For question #8 (Mother's Maiden Name), write your mother's family name before she was married.
4. You can leave #8B and #9B blank.

If you lose your Social Security Card, you should be fine, as long as you still have your Social Security number (or a photocopy of the card) in a safe place.

All Social Security Cards are processed through the National Office in Los Angeles, California. The application could take up to 20 working days. Request a temporary certificate (Form SSA-5028) upon application. This temporary certificate doesn't have a number, but is proof that you have applied for the card. The host company should be able to use a provisional number until the Social Security Card arrives. To check on the status of your Social Security Card, you may call the US Social Security Administration without charge 1-(800)-772-1213 or visit their website at [www.ssa.gov](http://www.ssa.gov).

## W-4 Form

When you begin your training program, the host company will ask you to complete a W-4 form (Employee's Withholding Allowance Certificate) to ensure that you are not overtaxed. Your Host Company will use the information on this form to determine how much tax should be withheld from your paycheck.

If you do not fill out your W-4 form properly, you may have to pay more tax in the future. The following instructions on filling out your W-4 form are from the Internal Revenue Service (IRS) Publication 515 (rev. 12/97) "Withholding of Tax on Nonresident Aliens and Foreign Corporations."

- Check/tick only "single" marital status on line 3 (even if you are married or divorced).
- Request that an additional tax of \$7.60 per week be withheld on line 6. If the pay period is two weeks, request that \$15.20 be withheld instead every two weeks. This will protect you from owing money to the government at the end of your stay. This is special for you because you are an exchange visitor with a J-1 visa and therefore considered a non-resident alien.
- Do not claim "Exempt" withholding status on line 7.

## Taxes

All trainees pay State, Federal and Local taxes. However, you have the chance to complete documentation obtained from the Internal Revenue Service at the end of the stay so that you can get most of the taxes reimbursed.

### ***Taxes you will not have to pay for:***

1. Social Security Tax
2. Medicare
3. Federal Unemployment Tax

When you receive your first paycheck, check to make sure that the 3 above taxes have not been taken out of your paycheck. If you do see any deductions under the word "FICA" or "FUTA", then the host company has made a mistake. Please speak with your host company and have him/her contact the ASSE ASPIRE office for clarification.

All individuals who earn income in the U.S.A. are required to file a tax return after the end of the calendar year. Your tax return will reflect your actual earnings for the previous year, the amount of taxes you paid and the total amount of taxes owed or

## Tax Refunds

refunded. To file your taxes you will need your W-2 and Form 1040NR-EZ.

At the beginning of the year following your summer work program, the host company will send you a W-2 (required by law to mail it to you by February 15). Before the end of your program, provide the host company with a self-addressed envelope so that he/she can mail you your W-2. This form summarizes your earnings and amount of taxes withheld from you the previous calendar year. AW-2 is usually composed of four copies: Federal copy, State copy, Local/City copy and Employee copy.

Upon receiving your W-2 form, you will fill out a 1040NR-EZ (Non-Resident Aliens with no Dependents) tax form. You can obtain this form (with instructions – don't forget those) at the United States Embassy in your home country or on the Internet at <http://www.irs.gov>.

### ***Once you have completed the form, mail it to:***

United States Internal Revenue Service Center  
Philadelphia, PA 19255 USA

If you overpaid the government, they will issue you a check. However, if you did not pay enough taxes, you must pay the government the balance. ***You must file your tax return no later than April 15.***

If you have difficulties filing your Form 1040NR-EZ, you can contact TAXBACK.COM. Taxback.com is an Irish company that provides full tax services to work & travel students like you.

If a tax refund is due to you, Taxback.com will charge you 14% of your refund for processing your taxes. Taxback.com can be reached at:

### **Taxback.com**

333 N. Michigan Ave, Suite 2415  
Chicago, IL 60601

[www.taxback.com](http://www.taxback.com)

To speak with a TAXBACK representative simply call:  
1 (888) 203-8900 (free in the United States) or  
1 353 1 887 1999 (outside the U.S)

For an immediate refund estimation please log onto free Online Estimator:  
<http://www.asseaspiretaxestimator.lnk.taxback.com>

When making purchases, please keep in mind that what you see on the price tag is not always what you will pay at the register. States will have sales taxes that are added onto the price of the purchases. Sales taxes will differ from state to state. The items that are taxed will also differ from state to state. For example, some states place a tax on clothes while others do not. New Hampshire is one state without any sales tax.

## Health Care and Insurance Information

Claim forms can be downloaded from the ASSE ASPIRE website, under Insurance Info.

All participants in ASSE ASPIRE's Trainee Program will receive, prior to departure, Insurance Information including a coverage summary and claim forms. The Insurance policy will provide all participants with the following coverage:

### DESCRIPTION OF COVERAGES

#### **ACCIDENT/SICKNESS MEDICAL – \$100,000 USD**

When a covered Injury or Illness results, the Company will pay:  
In Hospital Medical Services .....100% of Covered Expenses  
In Hospital Surgical Services.....100% of Covered Expenses  
Out of Hospital Medical Expenses ...100% of Covered Expenses

(Excess of a \$25 Deductible per incident / \$250 Emergency Room Deductible, if not admitted.)

In no event shall the Company's maximum liability exceed \$100,000 per incident as to covered expenses during any one period of individual coverage.

**DEDUCTIBLE:** The \$25 deductible is the dollar amount of covered expenses which must be incurred as an out-of-pocket expense by each Insured for any one disablement. There will be a \$250 per incident deductible for emergency room visits if the Insured is not admitted.

#### **Medical Covered Expenses**

For the purpose of this section, only such expenses incurred as the result of and within 26 weeks from a disablement, which are specifically enumerated in the following list of charges, and which are not excluded in the Exclusions section, shall be considered Covered Expenses:

1. Charges made by a hospital for room and board, floor nursing and other services, including charges for professional services, except personal services of a non-medical nature, provided, however, that expenses do not exceed the hospital's average charge for semi-private room and board accommodation, or two (2) times the average semi-private room charge made by the servicing hospital if confinement to an intensive care unit is required, or the actual charge for intensive care unit made by the servicing hospital, whichever is less;
2. Charges made for diagnosis, treatment and surgery by a Physician;

3. Charges made for the cost and administration of anesthetics;
4. Charges for medication, x-ray services, laboratory tests and services, the use of radium and radioactive isotopes, oxygen, blood transfusions, iron lungs, and medical treatment;
5. Charges for physiotherapy, if recommended by a Physician for the treatment of a specific disablement and administered by a licensed physiotherapist;
6. Hotel room charge, when the Insured Person, otherwise necessarily confined in a hospital, shall be under the care of a duly qualified Physician in a hotel room owing to unavailability of a hospital room by reason of capacity or distance or to any other circumstances beyond control of Insured;
7. Dressings, drugs, and medicines that can only be obtained upon a written prescription of a Physician or surgeon.

Coverages shall be excess of all other valid and collectible insurance indemnity. Expenses incurred for an Insured Person who has primary coverage will be paid and subrogated against the primary carrier. The charges enumerated above shall in no event include any amount of such charges which are in excess of regular and customary charges.

### MEDICAL EXCLUSIONS

No benefits shall be payable for medical expenses provided herein with respect to expenses incurred: **For Pre-Existing Conditions, defined as any injury or illness which was contracted or which manifested itself, or for which treatment or medication was prescribed within 1 year prior to the effective date of this insurance;** for services, supplies or treatment, including any period of hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a physician; for suicide or any attempt thereat while sane or self-destruction or any attempt thereat while insane; declared or undeclared war or any act thereof; for injury sustained while participating in professional athletics; for sickness resulting from pregnancy, childbirth, or miscarriage; for miscarriage resulting from accident; for routine physical or other examinations where there are no objective indications or impairment in normal health, and laboratory diagnostic or x-ray examinations except in the course of a disability established by the prior call or attendance of a physician; for cosmetic or plastic surgery, except as the result of an accident; for elective surgery which can be postponed until the insured returns to his/her country of residence; for any mental or nervous disorders or rest cures; for dental care, except 1) as a result of injury to natural teeth caused by an accident, or 2) emergency dental treatment to relieve pain, up to \$200; for eye refractions or eye examinations for the purpose of prescribing corrective lenses for eye glasses or for the fitting thereof, unless caused by accidental bodily injury incurred while insured hereunder; in connection with alcoholism or drug addiction, or use of any drug or narcotic agent; for congenital anomalies and conditions arising out of or resulting the refrom; for expenses which are non-medical in nature; for the ordinary cost of a one-way airplane ticket used in the transportation back to the Insured's country where an air ambulance benefit is provided; for expenses as a result of or in connection with intentionally self-inflicted injury; for expenses as a result of or in connection with the commission of a felony offense; for specific named hazards: motorcycle driving, scuba diving, mountain climbing (the scaling of rock faces by means of special equipment and techniques), skydiving, professional or amateur motorized racing, and piloting an aircraft; or treatment paid for or furnished under any other individual or group policy, or other service or medical prepayment plan arranged through the employer to the extent so furnished or paid, or under any mandatory government program or facility set up for treatment without cost to any individual.

**EMERGENCY MEDICAL EVACUATION – \$10,000 USD**

The Company will pay benefits for Covered Expenses incurred up to a maximum of \$10,000 if an insured person is outside 100 mile radius from their primary residence if any injury or illness commencing during the course of a trip results in the necessary Emergency Evacuation of the Insured Person. An Emergency Evacuation must be ordered by a legally licensed Physician who certifies that the severity of the Insured Person’s injury or illness warrants the Emergency Evacuation of the Insured Person. Primary residence is the Insured’s home country.

Emergency Medical Evacuation means: a) the Insured Person’s medical condition warrants immediate transportation from the place where the Insured Person is injured or ill to the nearest Hospital where appropriate medical treatment can be obtained; or b) after being treated at a local Hospital, the Insured Person’s medical condition warrants transportation to his/her then current place of residence to obtain further medical treatment or to recover; or c) both a) and b) above.

Covered Expenses are expenses, up to the maximum, for transportation, medical services and medical supplies necessarily incurred in connection with Emergency Evacuation of the Insured Person. All transportation arrangements made for evacuating the Insured Person must be by the most direct and economical route. Expenses for special transportation must be: a) recommended by the attending Physician, or b) required by the standard regulations of the conveyance transporting the Insured Person. Expenses for medical supplies and services must be recommended by the attending physician. Transportation means any land, water or air conveyance required to transport the Insured Person during an emergency evacuation. Special transportation includes, but is not limited to air ambulances, and ambulances, and private motor vehicles.

**ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)**

**Principal Sum – \$10,000 USD**

The Company will pay an indemnity if an Insured Person sustains a loss resulting from Injury, provided that such loss occurs within 365 days after the date of accident causing such loss. The Company will pay for the following: Loss of Life, Principal Sum; Loss of Two Members, Principal Sum; and Loss of One Member, One-Half the Principal Sum.

The term “Loss” as used herein shall mean with regard to hands and feet, actual severance through or above wrist or ankle joints, and with regard to eyes, entire irrecoverable loss of sight. The term “Member” means hand, foot, or eye. Only one amount, the largest to which you are entitled, will be paid for all losses resulting from one accident. The Aggregate Limit of Indemnity per accident is \$2,000,000.

**REPATRIATION OF REMAINS – \$7,500 USD**

The Company will pay the reasonable covered expenses incurred to return the Insured Person’s body home (to his/her home country) if he or she dies, while outside 100 mile radius from their primary residence, not to exceed the maximum of \$7,500. Primary residence is the Insured’s home country.

All Emergency Medical Evacuations and Repatriation of Remains are to be organized through AIGAssist.

**With respect to Accidental Death & Dismemberment, Emergency Medical Evacuation, and Repatriation of Remains, the policy does not cover any loss, fatal or non-fatal, caused by, or resulting from:** 1) suicide or self destruction or any attempt thereof while sane or insane; 2) disease of any kind; 3) bacterial infections except pyogenic infection which shall occur through an accidental cut or wound; 4) hernia of any kind; 5) injury sustained in consequence of riding as a pilot, operator, or member of crew of any aircraft, except as a passenger; 6) declared or undeclared war or any act thereof; 7) service in the military, naval or air service of any country. With regard to Emergency Medical Evacuation and Repatriation of Remains, exclusions 2, 3, and 4 above shall be deleted.

**DEFINITIONS**

The term “Hospital” as used herein shall mean, except as may otherwise be provided, a hospital (other than an institution for the aged, chronically ill or convalescent, resting or nursing homes) operated pursuant to law for the care and treatment of sick or injured persons with organized facilities for diagnosis and surgery and having 24-hour nursing service and medical supervision.

The term “Physician” as used herein shall mean a doctor of medicine or a doctor of osteopathy licensed to render medical services or perform surgery in accordance with the laws of the state where such professional services are performed, however, such definition will exclude chiropractors and physiotherapists.

The term “Injury” wherever used herein means bodily injury caused solely and directly by violent, accidental, external, and visible means occurring while the policy is in force and resulting directly and independently of all other causes in loss covered by the policy.

The term “Illness” wherever used herein means sickness or disease of any kind contracted and commencing after the effective date of the policy and causing loss covered by the policy.

The term “Disablement” with respect to medical expenses shall mean an illness or an accidental bodily injury necessitating medical treatment by a physician.

*Policy terms and conditions are briefly outlined in this Summary of Coverage. Complete provisions pertaining to this insurance plan are contained in the master policy on file with the Insurance Company of the State of Pennsylvania, ASSE International, Inc. and Travel Insurance Services. In the event of any conflict between this Summary of Coverage and the master policy, the master policy will govern.*

All dollar figures in this Summary of Coverage are U.S. dollars.  
(146 4/07)

## ASSE ASPIRE Support Network in the U.S.A.

Our office is open from 9 am to 5:30 pm Pacific time. For emergency coverage when the office is closed (including weekends and holidays) we do have a 24-hour answering service :  
**1-888-327-7473**

### What is an emergency?

- Death
- Medical Mental Health emergency
- Victim of a crime
- An arrest

## Host Company Expectations Regarding Dress Code and Grooming

As a representative of your place of training, appearance will matter. You will have ongoing contact with the public and host companies tend to be conservative about the image of their employees. Because the Host Company's image is so important, you should be prepared to accept advice about how to meet the Host Company's standards that will vary from company to company.

## Early Program Completion

You must do your best to complete the program. Should you be unable or unwilling to complete the program you will be out of status for your visa. ASSE ASPIRE will assist trainees to coordinate their return home. Should you not return home, ASSE ASPIRE is required to report to the Office of Homeland Security that you are out of status, and that ASSE ASPIRE believes you are not returning home. Such actions will result in your inability to re-enter the U.S.A. in the future and a possible arrest upon leaving the country.

## Housing and Transportation in the U.S.A.

Trainees must arrange their own housing. However, ASSE ASPIRE will provide you with a list of economical options for temporary housing while you secure something more permanent. Housing costs can vary considerably based on what you can pay. However, you should plan on spending a minimum of approximately \$350 per month for a modest, shared arrangement.

In the event you decide to purchase a car, ASSE ASPIRE insurance does not cover driving a car while in the U.S. Thus it is up to you to coordinate proper licensing and insurance. We recommend using public transportation, if possible.

## Tipping

Americans generally tip the server in the restaurant 15-20% of the restaurant bill (unless it's already included on your bill or the service is poor). The same practice applies to other service providers such as taxi drivers, bartenders and hair stylists. Tipping charts are often available in drug stores or card shops to assist you in knowing what is appropriate. In many cases, people make most of their income from tips, so please respect this practice.

## Safety and Health Reminders

- Never carry large amounts of money.
- Make sure that you learn which areas to avoid at night.
- Always lock the doors in the housing that has been arranged.
- Do not leave valuables around.
- Do not use drugs or associate with people who use drugs. It is illegal, and students will be arrested when caught. Stay away from any and all illegal use of drugs or alcohol. It is cause for immediate dismissal from the program.
- Always keep emergency numbers for the police, fire department, hospital, ASSE ASPIRE, etc. next to the phone and in your purse or wallet.
- Avoid risky situations.
- Do not get into a car with somebody you do not know or trust.
- Avoid areas where there is a feeling of unease.
- Do not enter a house if someone you expected to see is not there.
- Avoid confrontation – do everything possible to defuse a potentially violent situation.
- The drinking age in the U.S. is 21. The laws in America are very strict concerning the drinking age. Most bars require that you show identification (ID) before you can enter. You will need to carry some form of photo ID. It is also illegal to drink alcohol on the street whether you are 21 or not.
- There are many regulations prohibiting smoking in public places. Smoking is banned on all domestic air flights, most office buildings, restaurants and public transportation. If you are in someone's home, ask if it permissible to smoke.

## Travel and Excursion Possibilities

You may travel and explore other areas of the USA during your vacation time from the host company and/or weekends and holidays. Trainees must have a valid driver's license from your home country in order to drive in the U.S.A. You may also need an International Driver's License in some states, which can be obtained in your home country. To rent a car, most companies require that you be at least 21 years of age

## Travel and Excursion Possibilities

(many require you to be 25) and have at least one major credit card. You should however consider getting an American driver's license.

For driving long distances, you might want to consider a "drive-a-way", which arranges the transportation of cars from one part of the country to the other. The car owner usually pays for the tolls and some fuel, and you, as the driver, are given a certain amount of time to drive it to the final destination. You must also pay a deposit that is returned when you safely deliver the car. Look in the telephone yellow pages under the heading "Automobile Transport and Drive-A-Way Companies." You can also call the following drive-away companies:

AAA Driveaway & Truck Transport 1-800-233-4875

Across America Driveaway 1-310-798-3374

Auto Driveaway Co. 1-800-346-2277

Autotrail Transporters Inc. 1-800-828-9780

Autolog 1-800-432-5182

Travel by bus is a good and economical way to see the country. Greyhound is a nationwide bus company (1-800-231-2222; website: [www.greyhound.com](http://www.greyhound.com)) with an extensive network giving you access to many cities. You can buy tickets individually from one city to another, or you can purchase special passes. For travel by train, contact AMTRAK at 1.800.872.7245 for more information.

## Life & Customs

The U.S.A. is a large country with people from many different economic, social, ethnic, racial, religious and cultural backgrounds. Immigrants come from all continents with over 60 million people recently arrived. Thus, stereotypes for Americans are difficult because there will always be segments of the population that do not fit the stereotype. However, there are a few characteristics that seem fairly common of most Americans:

- Time Conscious – High value on “being on time.” Being late is not viewed as positive. Come to work on time.
- Assertive – Those who take initiative are respected. Take the initiative to meet people.
- Manners – A strong respect for personal property and the expectation that one will be asked before using another's personal belongings.
- Informality – Social status does not impact how people are treated.
- Roles – Men and women have the same basic jobs. There is less of a separation based upon gender than in some other countries.

## Life & Customs

It is important to know that culture in the U.S.A. varies according to region, and how rural an area is. We recommend traveling to another part of the country to experience the difference in regional culture. The top 5 topics for American conversation are: 1) money and work; 2) movies and TV; 3) weather; 4) food; and 5) sports. These are good conversation openers.

## Adjusting to Life & Customs

Like all special experiences, you will have times that are easy and times that are difficult. All exchange students have ups and downs. These come from the excitement and the confusion of living in a new culture. Both obvious and subtle differences confront students, creating what is referred to as “culture shock.”

The term, culture shock, was introduced for the first time in 1958 to describe the anxiety produced when a person moves to a completely new environment. This term expresses the lack of direction, the feeling of not knowing what to do or how to do things in a new environment, and not knowing what is appropriate or inappropriate. The feeling of culture shock generally sets in after the first few weeks of coming to a new place.

### Symptoms:

- Sadness, loneliness, melancholy
- Crying easily
- Preoccupation with health
- Aches, pains, and allergies
- Insomnia, desire to sleep too much or too little
- Eating too much or too little
- Changes in temperament, depression, feeling vulnerable, feeling powerless
- Anger, irritability, resentment, unwillingness to interact with others
- Identifying with the old culture or idealizing the old country
- Loss of identity
- Trying too hard to absorb everything in the new culture or country
- Unable to solve simple problems
- Lack of confidence
- Developing stereotypes about the new culture
- Developing obsessions such as over-cleanliness
- Longing for family
- Feelings of being lost, overlooked, exploited or abused

Culture shock has many stages. The following stages can be ongoing or appear only at certain times. These stages are present at different times and each person has his/her own way of reacting in the stages of culture shock. As a consequence, some



stages will be longer and more difficult than others. Many factors contribute to the duration and effects of culture shock. Included: individual's state of mental health, type of personality, previous experiences, socio-economic conditions, familiarity with the language, family and/or social support systems, and level of education.

**Stage 1: Everything is new and fascinating.** In this first stage, the new arrival may feel euphoric and be pleased by all of the new things encountered. This time is called the “honeymoon” stage, as everything encountered is new and exciting.

**Stage 2: This is hard work.** It is not so exciting anymore. A person may encounter some difficult times and crises in daily life. For example, communication difficulties may occur such as not being understood. In this stage, there may be feelings of discontent, impatience, anger, sadness, and incompetence. This happens when a person is trying to adapt to a new culture that is very different from the culture of origin. Transition between the old methods and those of the new country is a difficult process and takes time to complete. During the transition, there can be strong feelings of dissatisfaction.

**Stage 3: Adapting is easier.** This is characterized by gaining some understanding of the new culture. A new feeling of pleasure and sense of humor may be experienced. One may start to feel a certain psychological balance. The new arrival may not feel as lost and starts to have a feeling of direction. The individual is more familiar with the environment and wants to belong. This initiates an evaluation of the old ways versus those of the new.

**Stage 4: A sense of belonging.** The person realizes that the new culture has good and bad things to offer. This stage can be one of double integration or triple integration depending on the number of cultures that the person has to process. This integration is accompanied by a more solid feeling of belonging. The person starts to define him/herself and establish goals for living.

**Stage 5: Mixed feelings about going home.** Called the “re-entry shock.” This occurs when a return to the country of origin is made. One may find that things are no longer the same. For example, some of the newly acquired customs are not in use in the old culture.

Remember, the above feelings are natural and if you recognize that you are experiencing culture shock, you've already won half the battle. For more information on “Culture Shock” visit the following websites:

<http://www.internshipusa.org/life/culture/shock/main.html>

<http://www.esl-lab.com/shock1/shock1.htm>

<http://www.uwec.edu/counsel/pubs/shock.htm>

<http://www.cultureshockconsulting.com/>

<http://sistergoldenhair.com/uponarrival/shock.html>

- Respect the host company's rules.
- Don't expect special treatment. You will be expected to work just as hard as your American counterparts.
- Treat customers with respect and a “smile.”
- Work quickly and efficiently. Workers are expected to have a strong work ethic.
- Be aware of the local, state and national laws.
- Ask lots of questions to reduce unpredictability.
- Get enough sleep and eat a healthy diet.
- Take care of your personal hygiene and dress neatly.
- Lower expectations.
- Learn to laugh at mistakes, which is a positive way to approach the adjustment process.
- Keep busy and join in as many activities as possible to make friends and take advantage of the surroundings.
- Be willing to try new things: foods, sights and activities.
- Remember to say “thank you.” It is a phrase used frequently in the American culture.
- Practice English as much as possible. It is the best way to improve proficiency and the comfort level of being in a foreign country.
- Communicate. No one can help a student with a problem or question if he/she doesn't speak up.
- Write down feelings.
- Talk with the ASSE ASPIRE office.
- Try to maintain a positive attitude about the experience and opportunity of living and working in a foreign country.
- Be patient. While you may feel a bit overwhelmed at first, it will all get easier in time.
- Remember, it is not better, it is not worse, it is just different!

The U.S.A. electrical system uses 110 volt, 60 hertz (cycles). If your appliances from home use 220 volts, you will need to purchase a transformer and plug adapter that can accommodate the wattage of your appliances.

## Units of Measure

### Temperature

In the U.S.A., the temperature is given in Fahrenheit. An easy way to convert Fahrenheit to Celsius is to subtract thirty from the Fahrenheit number and divide by two. While it's not totally accurate, it's close.

### Metric Conversion

1 mile = 1.6 kilometers  
1 yard = 91.4 centimeters  
1 foot = 30.5 centimeters  
1 inch = 2.54 centimeters  
1 liquid quart = 0.95 liter  
1 gallon = 3.8 liters

## Time Zones

The continental U.S.A. (excluding Alaska and Hawaii) is divided into four time zones – Eastern, Central, Mountain, and Pacific. When it is 12:00 noon Eastern Time, it is 11:00 am Central, 10:00 am Mountain, and 9:00 am Pacific. The ASSE ASPIRE office is open from 9:00 am – 5:30 pm Pacific time. This means that if you are on the East Coast, you should call our office from 12:00 noon – 8:30 pm Eastern time. The U.S.A. keeps Daylight Savings Time by turning the clocks forward one hour.

## Telephones, Internet & E-Mail

In most areas, to dial a local number, only the last seven numbers of the phone number are dialed. If a long distance number is dialed, the number “1” is dialed followed by the area code and 7 digit number. Long distance calls (outside of your “area code”) in the U.S.A. can be costly so you should investigate which types of phone card options are available where you are residing. They can generally be purchased at grocery stores and post offices. The card is a pre paid telephone card that enables you to make telephone calls at a cheaper rate than is normally available through pay phones. To use the card, dial the toll-free access number on the back of the card and then enter the account number. This will allow you to make calls anywhere in the world from any U.S. telephone as long as the account is in good standing. A card costs generally \$10 or \$20 and can be recharged when the account gets low. The option for keeping costs low is to make calls after 5:00 pm on weekdays and on weekends.

## Telephones, Internet & E-Mail

Besides the local and long distance numbers, there are also free toll-free numbers, which will start with 1-800, 1-888 or 1-877, plus the 7-digit number.

In making international calls, there are a couple of primary options:

### *You pay for the phone call*

1. Dial “011”
2. Dial the Country Code
3. Dial the City Code (if the city code begins with “0”, leave the “0” out except if you are calling the Ukraine, Russia and Italy)
4. Dial the phone number

### *You want to make an international collect call (the person called will pay)*

1. Dial “01” for international
  2. Wait for the operator to come on the line
- Tell the operator: “I would like to make a COLLECT CALL. My name is \_\_\_\_\_ and I would like to speak to \_\_\_\_\_, the phone number is \_\_\_\_\_.”

Access to e-mail will need to be explored in each community. Generally, public libraries have e-mail access for students. Many companies have Internet options for their employees. Internet cafes are also easy to locate in most locations.

If the employer provides e-mail and internet access, please respect their rules and hours regarding use.

Do not download items onto their computers or surf websites with objectionable content. This will only lead to problems for the employer's Internet server, causing your usage to be terminated.

## Who to Contact in Case of Problems

You should always speak with your host company supervisor first to solve problems that may arise. If this fails, and if the matter is urgent, you may contact the ASSE ASPIRE Office at 1-888-327-7473.

### **What is NOT an emergency?**

- General information about the program and housing
- Social Security and tax problems
- Trainee/host concerns
- Loss of DS-2019 form and/or I-94 form
- Loss of passport
- Basic legal information
- Change of flight – contact airline directly

## Who to Contact in Case of Problems

- Homesickness
- Disliking training assignment

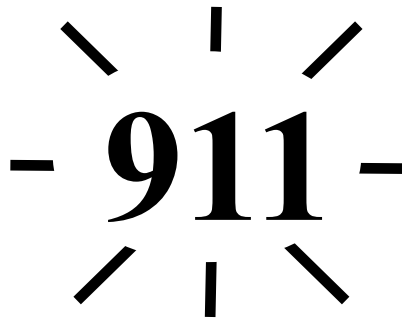
### What is an emergency?

- Death
- Medical emergency
- Victim of a crime
- An arrest

## What to do in an Emergency

Call **911** for the police, fire department or an ambulance. Make sure you answer all questions clearly and carefully. Do not be afraid to approach the police at any time. If you are lost and see a policeman nearby, ask for directions. They will more than likely be able to assist you.

When dealing with law authorities, ASSE ASPIRE will provide verification of your status to law enforcement officials, but you will be expected to pay any fines or face any charges you have incurred. To avoid problems, take the time to learn the state and local laws for the city in which you are residing, e.g., minimum drinking age, traffic regulation, and drug enforcement policies. If you are accused of having committed a crime, the best advice in most circumstances is to talk to ASSE ASPIRE or a lawyer before you answer any questions.



## Going Home

Before you return home, please remember to return your evaluation form. These forms are the only way for ASSE ASPIRE Worldwide to evaluate how good our employers are. Your feedback will help us make our program even better in the future.

Remember to give your employer the self-addressed stamped envelope for your W-2 form. Collect friends' numbers and addresses!

## Frequently Asked Questions

### About Visas Issues, Restrictions and Return Home Requirements

#### *What type of visa do I receive?*

You are a participant in an educational exchange program approved by the US Department of State and you will receive a J-1 visa. Under the terms of the J-1 visa, you are allowed to train for up to 18 months at a company approved by ASSE ASPIRE and the State Department. In Nov. 1986, the US Congress passed a new Immigration

Law requiring employers to verify that all employees – both U.S.A. citizens and non-resident aliens—are eligible to train/work. The company supervisor will ask to see your passport and a copy of the Exchange Visitor Visa Form called DS-2019. This was the form that served to obtain the visa. The Immigration officer will stamp it and leave it in your passport. It should remain there at all times. We encourage you to make photocopies of your passport and the DS form and keep them in a safe place. These are the documents that prove your eligibility and identity. You will also be asked to sign a form (I-9) that the host company keeps in its files. The form proves that the company has verified on-the-job training eligibility.

#### *Can I leave the U.S.A. and re-enter on my J-1 visa?*

You may leave and re-enter the U.S.A. without obtaining a new visa, provided the visa and DS-2019 form have not expired, you hold a multiple-entry visa, the passport is still valid, and you have a copy of the DS-2019 form in your possession. You might need a visa to visit Canada or Mexico. Before you leave the United States, however, ASSE ASPIRE must coordinate a signature on the front of the DS-2019 form to show that you are still in good standing with the trainee program. ASSE ASPIRE staff will coordinate this signature of the DS-2019 form if:

- Your supervisor approves of the leave in writing to ASSE ASPIRE indicating the exact date of departure and return, the reason for the leave, and that you are in good standing.
- The above is sent to ASSE ASPIRE along with a copy of the DS-2019 form at least 15 days before the planned departure.
- You send it with a self-addressed, stamped envelope in which to return your DS-2019 form.

