



# camp counselor

A RESOURCE FOR CENET PROGRAM PARTICIPANTS



GOING PLACES, TOGETHER.

# Important Contact Information

Welcome to your BridgeUSA Program! We hope you enjoy exploring the different aspects of American culture, as well as sharing your culture, during your time in the United States! As your sponsor organization, Cenet is here to provide assistance and support throughout your program. We look forward to hearing about your experiences.

## Cenet

### **Help Line**

1-866-512-3638 (free within the U.S.)

1-573-335-7111 (outside the U.S.)

### **Mail**

Cenet

Camp Counselor Program

338 Broadway Street, Suite 620

Cape Girardeau, Missouri 63701

USA

### **Email**

[camp@cenet.org](mailto:camp@cenet.org)

### **Website**

[www.cenet.org](http://www.cenet.org)

### **Participant Portal**

[login.cenet.org](http://login.cenet.org)

## OTHER RESOURCES

### **United States Citizenship and Immigration Services (USCIS)**

1-800-375-5283

[www.uscis.gov](http://www.uscis.gov)

### **United States Department of State Help Line**

1-866-283-9090

[jvisas@state.gov](mailto:jvisas@state.gov)

### **Bureau of Educational & Cultural Affairs**

1-844-300-1824

[exchanges.state.gov](http://exchanges.state.gov)

### **Social Security Administration**

1-800-772-1213

[www.ssa.gov](http://www.ssa.gov)

### **Internal Revenue Service (IRS)**

1-800-829-1040

[www.irs.gov](http://www.irs.gov)

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## Welcome to Cenet's Camp Counselor Program!

We hope this will be a great adventure and an excellent learning experience you will always remember.

Cenet, also known as Cultural Exchange Network, located in Cape Girardeau, Missouri, is a non-profit organization dedicated to cultural and international exchange. Cenet administers the BridgeUSA Intern, Trainee, Summer Work Travel, Camp Counselor, Research Scholar and Specialist programs for international participants, as well as operates The Magellan Exchange, a non-profit university consortium offering student and faculty exchanges both within the United States and abroad.

Our mission is to inspire future global leaders, fostering a more prosperous and compassionate world through international education and cultural exploration.

## Camp Counselor Program

Cenet's Camp Counselor program is a BridgeUSA Program authorized by the Educational & Cultural Affairs Bureau of the U.S. State Department. The program offers post-secondary students, youth workers, and teachers the opportunity to share their culture and ideas with the people of the United States in camp settings throughout the country. Cenet will monitor your experience and act as an advisor and liaison between you and your camp supervisor, as needed. You are encouraged to travel and explore the area during your free time.

The purpose of your program is to promote cultural understanding by giving you a chance to experience the American culture and to learn more about the country and its people as well as to share your own culture with Americans.

### **CENET SERVICES**

Cenet strives to provide all that is needed to make your stay successful. Your program fee includes:

- Determination of application procedures, requirements, and documents
- Suggestions and recommendations for placement possibilities
- Review and approval of the employment offer
- Final review and acceptance
- Orientation materials
- DS-2019 Form and supporting documents
- Recordkeeping
- Government reporting
- Government liaison
- Consular intervention and support, as needed
- Health insurance enrollment with a Cenet-approved provider
- Ongoing monitoring of the program experience
- Liaison between you and your host company, as needed
- 24-hour emergency support while in the U.S.

### **PROGRAM DURATION**

Your authorization is limited to the time period indicated on your DS-2019. The program can be extended with special approval from Cenet.

If your program is not already at the maximum duration and your camp agrees to extend your program, please contact Cenet. Extension requests must be made at least 1 month prior to the end date on your DS-2019. Cenet will make the final determination of whether or not an extension is approved. If your program is extended, Cenet will issue a new DS-2019.

## HOME-COUNTRY PHYSICAL PRESENCE REQUIREMENT

Be aware that exchange visitors from certain countries with certain skills must maintain a residency in their home country for at least two years at the conclusion of their programs. Please see Section 212(e) of the Immigration and Nationality Act.

# Rules, Regulations and Expectations

## Remain in Lawful, Non-Immigrant Visa Status

The Exchange Visitor status is strictly regulated by the U.S. State Department. As a BridgeUSA Program sponsor, Cenet is obligated to enforce these rules. Cenet is committed to ensuring that participants are aware of these very specific regulations and that they agree to abide by them. While Cenet wishes all program participants a wonderful experience in the United States, Cenet must reject the application or terminate the program of participants who do not follow the rules. If you have questions about any of the rules, please contact Cenet.

The rules and expectations are summarized below.

- Meet all eligibility criteria of the program.
- Demonstrate adequate financial support.
- Be available for a minimum of 3 weeks during the time period of May 1– September 21.
- Maintain adequate health insurance, as arranged by Cenet.
- Contact Cenet upon your arrival in the U.S.
- Keep Cenet informed of your current home address, telephone number, email address and host company contact information. You must update Cenet within 72 hours if any of this information should change.
- Maintain contact with Cenet. Reply to all Cenet emails.
- Ensure you have at least weekly access to the internet during your program.
- Report any issues or concerns you may have during your program.
- Cenet will communicate with you, but it is your responsibility to report any questions, concerns, or difficulties throughout the J-1 program.
- Provide documentation of participation in cultural events.
- Represent your country and Cenet with dignity and professionalism.
- Obtain the necessary endorsements from Cenet before you travel outside the U.S.
- during your program.
- Report to the camp facility listed on your DS-2019 and remain with this facility for the duration of your program.
- Attend all orientation and evaluation sessions organized by Cenet, your home country agency, or your camp facility.
- Know and abide by all camp facility, Cenet, and government rules, policies, and regulations.
- Abide by all signed agreements with Cenet and your camp facility.
- Contact your supervisor with any concerns. If you are unable to resolve the issue, you must contact Cenet about your situation.
- Participate ONLY at the camp facility listed on the DS-2019 form; participants may not have an additional job or change camp facilities without prior approval from Cenet.
- Use the 30-day grace period for travel and leisure only.
- Return home at the conclusion of your program.
- Possess advanced English language skills, as assessed by a face-to-face interview, to successfully complete the program.
- Possess leadership experience and/or a unique skillset suitable for camp activities, as documented by employer or teacher references.
- Show a maturity level and personality adequate to participate and benefit from this cultural exchange experience.

- Participate only at approved camp facilities (i.e., accredited camp facilities, members of the American Camp Association, camp facilities officially affiliated with a nationally recognized non-profit organization, or camp facilities that have been inspected, evaluated, and approved by Cenet).
- Understand that the program is not a way to obtain a permanent job in the U.S. or a way to immigrate.
- You are expected to follow any health and safety policies issued by your home country's government, the U.S. federal government, the state and local government where you will be residing, your host company, your landlord, and Cenet.

**Failure to abide by any of the rules listed above and in the information provided to you with your DS-2019 may result in dismissal from the program and early return to your home country.**

## Your DS-2019 Form and Program Documents

You will come to the U.S. in Exchange Visitor Visa status (J-1 Visa). Upon acceptance to the program, you will be sent a DS-2019. This form is a "Certificate of Eligibility for Exchange Visitor (J-1) Status." It officially identifies Cultural Exchange Network as your program sponsor, describes the purpose of your program, and lists the exact dates you are permitted to participate. It also indicates your authorized camp facility in the U.S. and states that you have at least \$1,000 in personal funds available to you in case of emergency. The form is signed by Cenet. You will use this document to apply for the Exchange Visitor J-1 Visa.

Cenet also provides you with other important documents, which you will be able to download from your online Cenet portal. This includes an emergency identification card, insurance information, a description of insurance coverage, an arrival letter, and a program sponsor letter.

## Applying for Your Exchange Visitor (J-1) Visa

The U.S. Consulate in your home country issues the Exchange Visitor (J-1) Visa, which allows you to temporarily enter the U.S. and participate in the program. Each consulate may have a slightly different application process, though in most cases you will have a personal interview. Check with the consulate in your home country or with your home country agency for details. The consulate charges a fee to apply for the visa, and the U.S. Government charges a SEVIS fee.

**SEVIS:** A U.S. Government database which is used to track such things as your visa application, program progress, and arrival in and departure from the U.S. Cenet also utilizes this database to record terminations, no-shows, or any other unusual activity in your program.

The U.S. consulate in your home country requires certain standard documents:

- DS-2019
- Passport (valid for at least six months beyond the end of your program)
- [DS-160](#) (Online Nonimmigrant Visa Application) confirmation page
- Application fee payment receipt

It is best to take a copy of your camp contract, letters of reference, documents supporting your intent to return to your home country, and other required documents to the consulate. If you are approved, the J-1 Visa will be placed in your passport and all of your documents will be returned to you.

# Preparing for Your Trip to the U.S.

## TRAVEL PREPARATIONS

Before you leave home you should research the area in which you will be living as well as plan your transportation from the airport to your camp facility. Some camps will arrange transportation for you; however, in some cases you may need to make your own travel arrangements. Refer to Appendix F for a list of helpful telephone numbers and websites.

## RESEARCHING YOUR NEW COMMUNITY

Before beginning your program, thoroughly research the community in which you will be living. This should include, but is not limited to, the following:

- Transportation options
- Cost of living
- Climate
- Atmosphere, rural/urban
- Local attractions, night life, points of interest, shopping, etc.
- Local events calendar
- Travel opportunities outside of the host community

This community is where you will be spending the majority of your time in the United States so be sure that you have a solid understanding of everything available to you in this location prior to accepting a camp counselor position.

## TRAVEL ARRANGEMENTS

Make sure that you enter your travel information to your final destination in the 'Flights' section of your Cenet portal. In addition, remember to contact your camp facility before you leave home and provide them a detailed description of your travel plans.

## HOUSING

Housing will be provided for you at your camp facility. Be sure you understand the arrangements with your camp before you leave home. Be prepared to share accommodations with other participants and young campers. Keep in mind that cabins at camp may be quite rustic (e.g., without air conditioning or internet access). Bathroom and shower facilities may be separate from the cabins.

## BRINGING ENOUGH MONEY

**Your stipend/wage may not be enough to cover all expenses.** As a participant, you are responsible for your roundtrip air ticket, food, lodging, U.S. travel, and personal expenses. Camps generally provide housing and meals once camp is in session, but you may be responsible for some costs between your arrival to the U.S., your arrival to the camp facility, and/or during your days off.

Ensure you have access to at least \$1,000 in "arrival funds." Some participants find they may need \$1,500 or more to begin the program. This money will enable you to pay your expenses until your first paycheck is received. Consider that you must pay for such things as transportation and meals. Please also ensure that you have access to a minimum of \$1,500 in "emergency funds" to use throughout the program. These funds are different from your arrival funds and are to be used in case of emergency. Cenet recommends that you bring a credit card, preferably a VISA or MasterCard, as well as a debit/ATM card with you.

## COPY YOUR DOCUMENTS

Make two copies of your passport and J-1 Visa. Leave one copy at home with a family member. Pack the other copy in your luggage in a separate location from the originals. If you lose your originals, these copies can aid you in replacing them. You should also save a copy on your phone; this can be very helpful in case of emergencies.

## PACKING

Check baggage allowances in advance, as this varies by airline. Remember, you will have to carry everything you pack until you reach your housing. Pack as lightly as possible to still be comfortable during your stay. Camp is not a



fashion show so remember to pack practically and comfortably. Your camp will likely provide you with a packing list which will be specific to that location and your role at camp.

### **PACKING CHECKLIST**

Use this checklist when packing your carry-on bag:

- Passport with J-1 Visa
- DS-2019
- Camp Contract
- Health insurance information
- Program sponsor letter from Genet (download this from your Genet online portal)
- At least \$1,000 in arrival funds (cash or access to the funds)
- A credit card and an ATM card
- International driver's license, if you have one
- Any necessary clothing/personal items in case your checked luggage is lost or delayed
- Any valuables
- Prescription medications in the original prescription containers
- Phone charger and plug adapter
- Detailed travel plans from the U.S. airport to your camp facility

## Your Arrival in the U.S.

### **U.S. IMMIGRATION**

When you enter the U.S., you will be required to show your:

- DS-2019
- Passport with a valid J-1 Visa

You may be asked questions about the purpose of your visit, the length of your stay, and your U.S. destination. Be courteous and respectful to the immigration officials and answer their questions clearly. If all is in order, an immigration official will validate your DS-2019. Your DS-2019 form and J-1 visa are VERY important.

**DO NOT LOSE THEM.**

In addition, you will be asked to complete a Customs Declaration Form for entry in the United States.

### **U.S. CUSTOMS**

After you collect your luggage, you will proceed through U.S. Customs. Make sure all of your prescription medications are in the original containers. You will not be allowed to bring in any plants, animals, or perishable foods (e.g., cheese, fruits). You cannot legally possess alcoholic beverages unless you are at least 21 years old. You will only be allowed to bring in a limited number of cigarettes or other tobacco products.

### **CONNECTING FLIGHTS**

If you are connecting onto another flight in the U.S. and you have a boarding pass for that flight, proceed to the information screens to determine your departure gate. Airport staff will be available if you have any questions.

### **I-94 ADMISSION RECORD**

Your I-94 admission record will be created electronically in the U.S. Customs and Border Protection systems. This admissions number, as well as answers to frequently asked questions, can be retrieved at:

<https://i94.cbp.dhs.gov/I94/#/home>.

You will need to enter the following information to retrieve your I-94 number:

- First Name
- Last Name
- Birth Date

- Passport Number
- Passport Country of Issuance

Your I-94 will show the last day you are allowed to legally remain in the U.S. on this particular program. The abbreviation “D/S” may be used instead of a date. This means “Duration of Status” and indicates that you are allowed to stay until the end date on your DS-2019, plus the optional grace period. (See [Your Departure from the U.S.](#) for more information on the grace period.)

## Notifying Cenet of Your Arrival

Notify Cenet within 72 hours of your arrival in the United States. This arrival notification allows Cenet to activate your health insurance as well as to inform the Social Security Administration and the U.S. State Department of your entrance to the country.

**This is very important.** If Cenet does not hear from you within 10 days of your arrival in the U.S., Cenet is required to report you as a “No-Show” in SEVIS, which has negative effects on your current and future visa status.

To notify Cenet of your arrival and to activate your SEVIS record:

- Login to your Cenet portal at [login.cenet.org](http://login.cenet.org)
- After logging in, click on SEVIS ACTIVATION to provide your arrival date and housing address. Please be specific and include the cabin name, room number, or other signifiers of your location at camp!

## Staying in Contact with Cenet

The U.S. State Department requires Cenet to monitor your location and activity throughout your program. Cenet must know your living address, telephone number, and place of employment at all times. Your program will be terminated in the SEVIS system if you do not follow the rules.

To participate in Cenet’s BridgeUSA Program, you must ensure you have access to the internet at least once per week; this is your responsibility. You must maintain contact with Cenet throughout your stay in the U.S.

- **Notify Cenet of your arrival.**
- **Check your email.** Check the email address you provided to Cenet on your application at least twice per week. Cenet will send you important messages and reminders via email. Respond to Cenet messages as soon as possible. You may also want to add Cenet to your address book to avoid missing important emails. If you change your email address, you must notify Cenet.
- **Using your Cenet login, notify Cenet immediately of any:**
  - Changes to your contact information
  - Changes in your living arrangements
- **Notify Cenet of any personal or professional issues that require assistance.** Please remember that Cenet cannot assist you if we are unaware of your issues or concerns.
- **Report all other issues** (e.g., serious health concerns, international travel plans, legal infractions, disciplinary notices from your host company and/or landlord).
- **Notify Cenet of your departure arrangements** and provide your home country representative a copy of your airplane boarding pass once you have returned home.

If you do not have internet access at your camp facility, it is your responsibility to obtain internet access in order to communicate with Cenet. You may have to visit a café or public library.

**Note:** If you call Cenet, be prepared to provide your full name and DS-2019 number (located in the upper right corner of your DS-2019). If you leave a message, speak clearly and slowly. Leave a phone number where your call can be returned.

### **MONTHLY CHECK-IN REQUIREMENT**

Every month throughout your program you will receive a reminder from Cenet asking you to check-in electronically. This only takes a moment to complete!

Please note that it is your responsibility to ensure that you maintain at least monthly contact with Cenet, even if you do not see the email reminders. Failure to maintain communication with Cenet may result in the termination of your program.

### **COMMUNICATING YOUR PARTICIPATION IN CULTURAL EVENTS**

The primary purpose of this program is to offer you the opportunity to increase your knowledge and understanding of the U.S. by combining cultural and work experiences. As your sponsor organization, Cenet encourages you to explore your surroundings and participate in local events and activities, such as:

- Attend a party
- Go shopping
- Attend a festival or parade
- Go to a farmer's market
- Attend a sporting event
- Visit a museum, university, or historical monument or site
- Take a class (English, cooking, fitness, etc.)
- Have dinner with American friends
- Attend a concert or performance
- Visit a park or experience the outdoors (camping, hiking, swimming, etc.)
- Travel to another city or state
- Volunteer at a charity event, food bank, or other charitable activity
- Cultural dinners at camp
- Dance competitions
- Attending a bonfire with s'mores and a singalong

There are many other activities that you can do based on your own preferences and interests. Please remember that cultural activities include big events such as attending festivals as well as smaller events such as dinner with friends. Throughout your program, we will ask you to share your experiences with us. Please make sure you keep Cenet informed of your participation. Please see Appendix F for a list of helpful websites to find fun events.

## **Applying for Your Social Security Card**

You must apply for a Social Security number, unless you have participated in a previous program and already have one. It is necessary if you are receiving a paycheck or if you apply for a driver's license, and often for identification. There is no fee for this card.

**Cenet recommends that you wait 5 business days after you have notified Cenet of your arrival in the U.S. before applying for the card.** Cenet has to activate your record in the SEVIS system, and then it may take up to 5 business days for your information to be available to the Social Security office in SEVIS. You may need to book an appointment at the local Social Security Office. Failure to apply for your Social Security Number in a timely manner may result in negative consequences.

Take the following documentation to the Social Security office when you apply for your card:

- DS-2019
- I-94 (see [Your Arrival in the U.S.](#))

- Camp Contract
- Passport (valid for at least six months beyond your program's end)
- Program sponsor letter from Cenet (available in your Cenet portal)

Some camps assist participants in applying for this card, but others do not. It is essential that you discuss this with your camp before you arrive in the U.S. If your camp does not assist you, make plans for finding the nearest Social Security office on your own. Refer to Appendix F for the Social Security Administration website.

Once you apply for the card, it may take several weeks for it to be issued. There is nothing Cenet or your camp can do to speed the process. You may participate while the card and number are pending. If your camp has a question about this, ask them to contact Cenet.

### Sample Application for a Social Security Card

#### Application for a Social Security Card

<b>1</b>	<b>NAME TO BE SHOWN ON CARD</b>		First	Full Middle Name	Last
	<b>FULL NAME AT BIRTH IF OTHER THAN ABOVE</b>		First	Full Middle Name	Last
	<b>OTHER NAMES USED</b>				
<b>2</b>	Social Security number previously assigned to the person listed in item 1				
<b>3</b>	<b>PLACE OF BIRTH</b> (Do Not Abbreviate) City State or Foreign Country			Office Use Only	<b>4</b> <b>DATE OF BIRTH</b> MM/DD/YYYY
				FCI	
<b>5</b>	<b>CITIZENSHIP</b> (Check One) <input type="checkbox"/> U.S. Citizen <input type="checkbox"/> Legal Alien Allowed To Work <input type="checkbox"/> Legal Alien Not Allowed To Work (See Instructions On Page 3) <input type="checkbox"/> Other (See Instructions On Page 3)				
<b>6</b>	<b>ETHNICITY</b> Are You Hispanic or Latino? (Your Response is Voluntary) <input type="checkbox"/> Yes <input type="checkbox"/> No		<b>7</b> <b>RACE</b> Select One or More (Your Response is Voluntary) <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> American Indian <input type="checkbox"/> Other Pacific Islander <input type="checkbox"/> Alaska Native <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Asian		
<b>8</b>	<b>SEX</b> <input type="checkbox"/> Male <input type="checkbox"/> Female				
<b>9</b>	<b>A. PARENT/ MOTHER'S NAME AT HER BIRTH</b>		First	Full Middle Name	Last
	<b>B. PARENT/ MOTHER'S SOCIAL SECURITY NUMBER</b> (See instructions for 9B on Page 3)				<input type="checkbox"/> Unknown
<b>10</b>	<b>A. PARENT/ FATHER'S NAME</b>		First	Full Middle Name	Last
	<b>B. PARENT/ FATHER'S SOCIAL SECURITY NUMBER</b> (See instructions for 10B on Page 3)				<input type="checkbox"/> Unknown
<b>11</b>	Has the person listed in item 1 or anyone acting on his/her behalf ever filed for or received a Social Security number card before? <input type="checkbox"/> Yes (If "yes" answer questions 12-13) <input type="checkbox"/> No <input type="checkbox"/> Don't Know (If "don't know," skip to question 14.)				
<b>12</b>	Name shown on the most recent Social Security card issued for the person listed in item 1		First	Full Middle Name	Last
<b>13</b>	Enter any different date of birth if used on an earlier application for a card				MM/DD/YYYY
<b>14</b>	<b>TODAY'S DATE</b> MM/DD/YYYY		<b>15</b> <b>DAYTIME PHONE NUMBER</b> Area Code Number		
<b>16</b>	<b>MAILING ADDRESS</b> Street Address, Apt. No., PO Box, Rural Route No.				
	(Do Not Abbreviate)		City	State/Foreign Country	ZIP Code
I declare under penalty of perjury that I have examined all the information on this form, and on any accompanying statements or forms, and it is true and correct to the best of my knowledge.					
<b>17</b>	<b>YOUR SIGNATURE</b>		<b>18</b> <b>YOUR RELATIONSHIP TO THE PERSON IN ITEM 1 IS:</b> <input type="checkbox"/> Self <input type="checkbox"/> Natural Or Adoptive Parent <input type="checkbox"/> Legal Guardian <input type="checkbox"/> Other Specify		
<b>DO NOT WRITE BELOW THIS LINE (FOR SSA USE ONLY)</b>					
NPN		DOC		NTI	
PBC		EVI		EVA	
EVC		PRA		NWR	
DNR		UNIT		SIGNATURE AND TITLE OF EMPLOYEE(S) REVIEWING EVIDENCE AND/OR CONDUCTING INTERVIEW	
DATE					
DCL		DATE			

# Reporting to Your Camp

Once you have signed your contract with a particular camp and submitted that contract to Cenet for issuance of your DS-2019, you are committed to that site. Your J-1 Visa is issued specifically for participation at the camp stated on your DS-2019. You must report to this camp upon arrival in the U.S. This is the position and camp that was vetted/approved before your arrival, and the position and camp that was presented to the U.S. Consulate during your visa interview. Failure to report may result in the termination of your program.

Remember to take the following documents with you on your first day:

- DS-2019
- Passport with J-1 Visa
- Camp Contract
- Social Security card or number (if you have it)

## **YOUR RESPONSIBILITIES**

Once you accept a position with a U.S. camp, you must honor that agreement and remain with them throughout your program. You should arrive on time and be well rested and ready to learn. Enjoy yourself while you are in the U.S., but do so responsibly.

You are expected to be on time, courteous, respectful, responsible, and cooperative. Punctuality, a strong work ethic, adaptability, responsibility, and teamwork are all very important traits in American business. Keep in mind that this is a job, and you must behave professionally and respectfully – just as you would in a job in your home country. Failure to meet employment expectations can result in position and program termination. Refer to Appendices B-E for information that will help you prepare for living in the American culture.

You should know and abide by all of your camp facility's rules and regulations. Some camps may have certain dress codes that you will be expected to follow. Bring required items with you or be prepared to buy them upon arrival. Some camps also have rules about jewelry, body piercing, tattoos, and hair. Inquire directly with your camp about dress and appearance before you arrive in the U.S.

The legal drinking age in the U.S. is 21, and the authorities take underage drinking very seriously. Camps are generally a completely alcohol-free zone, and some camps do not allow drinking outside of camp either. In addition, most camps do not allow smoking anywhere on site. Be aware of your camp's specific rules before you arrive in the U.S., and remember to respect their policies once you arrive.

## **CAMP TRAINING**

All camps have their own policies, traditions, and culture. When you arrive at camp, you will receive training specific to your role which will prepare you for summer. You may feel slightly overwhelmed as you familiarize yourself with your new environment at camp. This is completely normal; please see Appendix B for more information on adapting to U.S. culture.

## **ESSENTIAL EMPLOYMENT FORMS**

When you arrive at your host company you will be required to complete a minimum of two forms before you can begin your employment. You must complete an I-9 "Employment Eligibility Verification" Form and a W-4 "Employee Withholding Allowance Certificate" Form.

### **I-9**

When you complete the I-9 you will need to show your DS-2019 and your passport with your J-1 Visa. Be sure to check the box "an alien authorized to work until" and enter the program end date listed on your DS-2019. Use your I-94 card number on the line requesting the Alien # or Admission #.

## W-4

Every employee receiving wages in the U.S. is required to complete a W-4. You are subject to all federal, state and local income taxes. This form determines how much tax should be withheld from your paycheck.

Because of the restrictions on a nonresident alien's filing status, the Internal Revenue Service (IRS) has very specific recommendations on how to complete this form; these instructions differ from the instructions printed on the actual form. All nonresident aliens (including J-1 Visa holders) should complete the form using the following instructions:

- Select "Single or Married filing separately" in Step 1(c)
- Do not complete the Step 2 section unless you already have more than one job at the same time
- Step 3 and Step 4 are generally not completed (if you do, write "NRA" on the space below Step 4(c))

For instructions, refer to Chapter 8 of the IRS Publication 519 "U.S. Tax Guide for Aliens" at: [www.irs.gov/pub/irs-pdf/p519.pdf](http://www.irs.gov/pub/irs-pdf/p519.pdf).

## Sample I-9

List A		OR	List B	AND	List C
Document Title 1					
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Document Title 2 (if any)	Additional Information				
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Document Title 3 (if any)					
Issuing Authority					
Document Number (if any)					
Expiration Date (if any)					
Certification: I attest, under penalty of perjury, that (1) I have examined the documentation presented by the above-named employee, (2) the above-listed documentation appears to be genuine and to relate to the employee named, and (3) to the best of my knowledge, the employee is authorized to work in the United States.					
Last Name, First Name and Title of Employer or Authorized Representative			Signature of Employer or Authorized Representative		Today's Date (mm/dd/yyyy)
Employer's Business or Organization Name			Employer's Business or Organization Address, City or Town, State, ZIP Code		

For reverification or rehire, complete [Supplement B, Reverification and Rehire](#) on Page 4.

Sample W-4

Form <b>W-4</b> Department of the Treasury Internal Revenue Service	<b>Employee's Withholding Certificate</b> Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. Give Form W-4 to your employer. <b>Your withholding is subject to review by the IRS.</b>	OMB No. 1545-0074  <div style="font-size: 2em; font-weight: bold; text-align: center;">2025</div>
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<b>Step 1: Enter Personal Information</b>	(a) First name and middle initial _____ Last name _____	(b) Social security number _____
	Address _____	
	City or town, state, and ZIP code _____	
	(c) <input type="checkbox"/> Single or Married filing separately <input type="checkbox"/> Married filing jointly or Qualifying surviving spouse <input type="checkbox"/> Head of household (Check only if you're unmarried and pay more than half the costs of keeping up a home for yourself and a qualifying individual.)	

**TIP:** Consider using the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App) to determine the most accurate withholding for the rest of the year if: you are completing this form after the beginning of the year; expect to work only part of the year; or have changes during the year in your marital status, number of jobs for you (and/or your spouse if married filing jointly), dependents, other income (not from jobs), deductions, or credits. Have your most recent pay stub(s) from this year available when using the estimator. At the beginning of next year, use the estimator again to recheck your withholding.

**Complete Steps 2-4 ONLY if they apply to you; otherwise, skip to Step 5.** See page 2 for more information on each step, who can claim exemption from withholding, and when to use the estimator at [www.irs.gov/W4App](http://www.irs.gov/W4App).

<b>Step 2: Multiple Jobs or Spouse Works</b>	Complete this step if you (1) hold more than one job at a time, or (2) are married filing jointly and your spouse also works. The correct amount of withholding depends on income earned from all of these jobs. Do <b>only one</b> of the following. (a) Use the estimator at <a href="http://www.irs.gov/W4App">www.irs.gov/W4App</a> for the most accurate withholding for this step (and Steps 3-4). If you or your spouse have self-employment income, use this option. (b) Use the Multiple Jobs Worksheet on page 3 and enter the result in step 4(e) below; <b>or</b> (c) If there are only two jobs total, you may check this box to file Form W-4 for the other job. This option is generally more accurate than (b) if the lower paying job is more than half of the pay at the higher paying job. Otherwise, (b) is more accurate. <input type="checkbox"/>
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**Complete Steps 3-4(b) on Form W-4 for only ONE of the jobs.** Leave those steps blank for the other jobs. (Your withholding will be most accurate if you complete Steps 3-4(b) on the Form W-4 for the highest paying job.)

<b>Step 3: Claim Dependent and Other Credits</b>	If your total income will be \$200,000 or less (\$400,000 or less if married filing jointly): Multiply the number of qualifying children under age 17 by \$2,000 \$ _____ Multiply the number of other dependents by \$500 . . . . . \$ _____ Add the amounts above for qualifying children and other dependents. You may add to this the amount of any other credits. Enter the total here . . . . .	<b>3</b>	\$ _____
<b>Step 4 (optional): Other Adjustments</b>	(a) <b>Other income (not from jobs).</b> If you want tax withheld for other income you expect this year that won't have withholding, enter the amount of other income here. This may include interest, dividends, and retirement income . . . . .	<b>4(a)</b>	\$ _____
	(b) <b>Deductions.</b> If you expect to claim deductions other than the standard deduction and want to reduce your withholding, use the Deductions Worksheet on page 3 and enter the result here . . . . .	<b>4(b)</b>	\$ _____
	(c) <b>Extra withholding.</b> Enter any additional tax you want withheld each pay period . . . . .	<b>4(c)</b>	\$ _____

<b>Step 5: Sign Here</b>	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.		
	Employee's signature (This form is not valid unless you sign it.)	Date	

<b>Employers Only</b>	Employer's name and address _____	First date of employment _____	Employer identification number (EIN) _____
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# Paying Your Taxes

## **SOCIAL SECURITY AND MEDICARE TAXES (FICA)**

**Do not pay.** Social Security and Medicare taxes (called “FICA”) are automatically withheld from the paychecks of all U.S. citizens and permanent residents. Because you are in nonimmigrant status, these taxes should NOT be withheld from your paycheck. Some U.S. companies are not aware of these special regulations. If your host company has questions, ask them to contact Cenet or direct them to chapter 8 of the Internal Revenue Service (IRS) Publication 519 “U.S. Tax Guide for Aliens” for proof of these exemptions. Refer to Appendix F for this publication’s website.

## **FEDERAL UNEMPLOYMENT TAX**

**Do not pay.** Exchange visitors are not eligible for federal unemployment benefits; therefore, you are not required to pay federal unemployment tax. You should consult your state tax office to determine if you must pay state unemployment tax.

## **INCOME TAX**

**Pay.** Everyone who receives a paycheck in the United States is subject to taxation. The government automatically withholds a percentage of your wages for federal income tax.

## **FILING YOUR INCOME TAXES**

In January, your camp facility will send you an official statement (called a W-2 Form) documenting your earnings and the amount of tax that was withheld during the previous year. They cannot provide that information before January. Before you leave the U.S., make sure your camp has explained how they will provide your W-2 Form to you. You may need to log into a website to get this or they may mail it to you, so please ensure they have an accurate mailing address at home for you.

By April 15, you must file an income tax form. Your camp does not supply this form. If you have already returned to your home country, you can obtain this form and the relevant instructions from the U.S. Embassy or Consulate in your country, or you can print the form from the Internal Revenue Service website. Refer to Appendix F for a list of useful websites.

If not enough money was withheld, you are required to pay the balance. In many states, there is a state income tax in addition to the federal income tax. The same general information concerning withholding and payment applies. (Note: The rules pertaining to income taxes are subject to change and should be verified by consulting the tax instruction booklet for that year.)

Keep receipts for all of the expenses incurred during your program (e.g., flight expenses, rent, program fees, insurance). If you are not automatically provided a receipt, you should ask for one at the time a payment is made. It is possible that these expenses can be used as deductions on your tax return. You may be eligible for a refund of your paid income taxes, but this is not a guarantee. You should not plan on receiving an income tax refund.

## **SALES TAX**

**Pay.** Most cities and states levy a sales tax on all purchases. This tax is added onto the stated price of the item when it is purchased. The sales tax rate varies from city to city and state to state. You can usually expect to pay about 7%-8% more for an item than what is stated on the actual price tag.

# Your Employment in the U.S.

## **AUTHORIZATION**

You are authorized to participate only during the dates stated on your DS-2019. If you enter the country a few days early or stay for the optional grace period, you may not be employed during these periods.



## **WAGES**

Do not anticipate earning large amounts of money. Although Cenet tries to ensure that your modest stipend will provide enough for lodging, food and some travel, this may not be enough to cover all expenses. The purpose of the program is cultural exchange; the working component of the program serves to offset some of the program costs and living expenses. Camp Counselor positions will usually pay a set amount for the season. The stipend you earn also includes your room and board while you are at camp. When you sign your camp contract, you are accepting all of the provisions stated therein, including the wage amount. Please see Appendix G for a sample budget that can be utilized during your program.

All Cenet participants must create a budget prior to beginning the program. Although Cenet can provide examples of typical expenses and costs, it is essential that you create a personal budget based upon the wage, weekly hours, and cost of living in the specific community in which you will be living.

## **SCHEDULES**

Camp counselor positions will require long, tough hours. You will have fun in your role, but it will also require a solid effort on your part. Each camp is different in the way they schedule your down time, but you will receive time off during the day as well as days or nights off after sessions. Speak to your supervisor about your camp's policies prior to arriving in the U.S.

## **PAYCHECKS**

You will most likely not receive your first paycheck until one or two weeks after your program has begun, or possibly even longer. Be prepared to support yourself financially until you receive your first paycheck.

You will be given a pay stub along with your paycheck that details the number of hours you worked, the amount of taxes withheld, and the total amount you received. Keep this stub for your records.

## **DEDUCTIONS**

Along with state and federal taxes, there can be other deductions included on your pay stub for things like uniforms, transportation, and housing. Note that these items should have been made clear to you prior to your arrival. You should reach out to Cenet if you have any questions about deductions being withheld from your wage.

## **FINAL PAYCHECK**

Make arrangements for your final paycheck well in advance of your departure from the U.S. Some participants remain employed up to a few days before they leave, only to learn that they cannot receive their paychecks before they go. You might consider opening a U.S. bank account that includes an ATM card and request that your final paycheck be deposited directly into your account. You can then use the ATM card to access the funds from any cooperating cash machine in your home country. Discuss this issue with your camp and your local bank before it becomes a problem.

## **ADDITIONAL POSITIONS**

You are not allowed to seek employment outside of the camp facility listed on your DS-2019.

## **WORKERS' COMPENSATION INSURANCE**

Workers' compensation insurance, often called "workers comp," is a state-mandated program consisting of payments required by law to be made to an employee who is injured or disabled in connection with work. In most situations, injured employees receive workers' compensation insurance, no matter who was at fault for the injury. Because these workers comp benefits act as a type of insurance, they preclude the employee from suing his or her employer for the injuries covered.

## **CONCERNS WITH YOUR CAMP**

In rare cases, problems or conflicts between you and your camp may occur. If this happens, talk with your supervisor first. Outline the problem and your concerns, and try to come to a resolution. Do not yell, threaten or be untruthful. Regardless of your cultural background, Cenet will not support these tactics. Speak in a calm, professional manner when discussing your problem.

If conflict persists, contact Cenet for advice and assistance. Cenet will intervene as much as possible to solve the problem. However, if the problem is due to your misbehavior or poor work habits, Cenet will not assist in finding a new placement and you may be required to return home. This includes such things as poor performance, poor attitude, excessive tardiness, or repeated absences.

Cenet is not responsible for keeping you employed. In some situations, Cenet may assist in finding a new position, but Cenet is ultimately not responsible for finding a new position for you. Due to the nature of the program, transfers are extremely difficult to arrange for camp counselor positions. If your vetted and approved position does not work out, it may be necessary for you to return home.

Under NO circumstances may you leave your camp without Cenet's permission. As your sponsor organization, Cenet is responsible for monitoring your program and knowing where you are. Leaving your camp facility without permission could put your program status and safety at risk.

### **OTHER CONCERNS**

The following concerns must be reported to Cenet:

- Disciplinary warnings
- Health concerns, surgeries, or any serious medical conditions
- Escalated interpersonal disputes
- Legal issues
- Problems or concerns regarding your housing
- International travel during your program
- Any other issues that require advice or assistance

## **Using Your Health Insurance**

Your insurance includes coverage for medical care and hospitalization as well as coverage for medical evacuation (your return home in case of serious illness or accident). However, routine physicals are not covered. In addition, the authorized policy does not cover most dental work or eye care. Cenet strongly recommends that you have a complete physical examination as well as dental and eye examinations before you leave your home country. In addition, you should consider getting a flu shot.

You can login to your Cenet portal to download your insurance information and description of coverage. Please ensure that you keep your insurance card with you at all times. Read your health insurance policy carefully so you will know what is covered (and what is excluded). If you have questions concerning the coverage, call the free number listed on your insurance card.

### **DATES OF INSURANCE COVERAGE**

Your health insurance coverage begins on the start date noted on your DS-2019, and it expires on the end date noted on your DS-2019. If you decide that you want coverage during your optional grace period, you may arrange for an additional month of coverage at your own expense by contacting Cenet.

### **INSURANCE DEDUCTIBLE**

Insurance plans have a "deductible," an amount you have to pay at the time of service for each illness or injury. Please see the description of coverage for your deductible amount.

### **COPAY FEE**

Some medical services have a "copay" fee, a set amount you are required to pay for that service. If you go to a hospital emergency room for an illness, you will be subject to a copay fee, in addition to the deductible.

### **MEDICAL CARE**

Medical care and prescription medication in the U.S. is very expensive. You may be expected to pay for all of the medical expenses at the time of service. You must then file a claim with the insurance provider in order to request

reimbursement from them. Complete an insurance claim form, attach a copy of the bill, and send it directly to the insurance provider. If you have questions, refer to the coverage information available by logging in to your Cenet portal or call the free number provided on your insurance card.

Cenet strongly recommends that you check with the insurance provider regarding coverage before you visit the doctor, as Cenet will not be responsible for any medical fees not covered by the policy.

### **EMERGENCY**

If you become seriously ill or are injured and you require emergency medical care, go to the nearest hospital emergency room. You will be asked to show your insurance card. Inform Cenet of your situation as soon as possible.

### **NON-EMERGENCY**

In order to save money, follow this advice:

- Camps typically have nurses or medical staff on site. See the camp medical staff for assistance in all non-emergency needs.
- Seek medical attention, if necessary; however, time, rest, and over the counter medicines may be sufficient in certain situations.
- If you need medical care (but it is not a TRUE emergency), go to a doctor's office or to a walk-in medical clinic. It will cost you much less than at the hospital. You will be asked to show your insurance card.
- Do NOT go to the hospital emergency room unless it is a TRUE emergency. Emergency rooms are very expensive, and you will probably have a long wait. In addition, there will be an extra fee imposed by the insurance provider if you visit an emergency room but are not admitted to the hospital.

### **LOCATE A DOCTOR, MEDICAL CLINIC, OR HOSPITAL**

To locate a doctor or hospital in your area, please refer to the instructions available by logging into your Cenet online portal.

## Emergencies

### **911**

Dial "911" from any telephone if you need emergency ambulance, police, or fire department assistance. The operator that answers the phone will contact the appropriate emergency service.

### **ARREST**

If you are arrested, call a local contact (friend or host company) and then call Cenet as soon as possible.

Legal issues must be reported to Cenet. It is important that you share honest information with Cenet so that we can provide support and assistance. Failure to share truthful information with Cenet could lead to negative consequences.

## Handling Your Money

There are several ways to handle your money while you are in the U.S. Please remember that it is extremely unsafe to keep large amounts of cash in your housing. Plan to open a bank account as soon as possible after your arrival.

### **BANKING**

Banks vary in the services they offer, so you should do some research and ask American colleagues and friends for a suggestion. Some offer free checking accounts, while others charge a monthly fee. Some require a minimum balance, while others do not.

Many banks offer ATM/debit cards that can be used like checks or cash at most stores and restaurants. Many of these cards are sponsored by VISA or MasterCard and can be used anywhere credit cards are accepted. You can

also use the card for cash withdrawals from cash machines 24 hours a day. This can be convenient, especially when you are traveling. However, it is important to remember that this is not a credit card. The money will be withdrawn directly from your checking account when you use the ATM card. Often there will be service charges for cash machine withdrawals. Keep careful records of how much you have spent. Remember to deduct any service charges from your records as well.

Choose a bank that has branches all over the country instead of a local bank. National chains will offer more services when you are traveling, and you will find more cash machines that do not charge a fee. You also might be able to deposit your final paycheck in this account and access the money from your home country using the ATM card.

### **CURRENCY EXCHANGE**

Foreign currency cannot be immediately exchanged in smaller cities. Usually, the bank must send the currency to a larger city for processing, and then wait for the equivalent U.S. currency to be returned. That process will take 7-10 days.

### **CREDIT CARDS**

Credit cards can be used to pay for a number of things, including meals and groceries at some markets. It is important that you pay the full bill each month since the interest rate on the unpaid balance is very high. A credit card is very difficult to obtain after you arrive in the U.S. Most companies are reluctant to issue one to any person in nonimmigrant status.

## **Communication**

### **TELEPHONES**

U.S. telephone numbers have 10 digits. The first three digits are called the “area code.” This signifies the area of the country that you are calling. The next three digits are called the “prefix.” This signifies the local area that you are calling. The last four digits signify the individual you are trying to call. These digits will be unique in conjunction with the prefix. If you are calling outside your local area, dial “1 + the area code,” then the rest of the number. If you are calling in your local area, you do not need to dial “1 + the area code.”

### **MOBILE PHONES**

You should check with your mobile phone provider to see what is available in your contract before you leave your home country. It may be easier to leave your phone at home and purchase an inexpensive phone in the U.S.

You may also wish to purchase a U.S. SIM card for your phone. SIM cards can be purchased at any phone carrier physical location as well as electronics stores such as Best Buy. Once you pick out the plan you want, the activation process is fairly simple and should only take a few minutes. Cenet recommends inserting the SIM card into your phone prior to leaving the store so you can ensure that it has been activated properly.

### **CALLING HOME**

If you wish to place a call to your home country, dial “011,” then the country code for your country, then the telephone number. Be cautious, as long distance telephone calls can be expensive. Other options include Skype, Zoom or other free online voice/video calling applications and services.

### **MAIL**

Visit the United States Postal Service (USPS) website or your local post office to find the current rates. Refer to Appendix F for the USPS website.

### **SHIPPING**

There are a variety of shipping companies that will send packages worldwide. Two of the most common are FedEx and UPS. Refer to Appendix F for these companies’ contact information.

## EMAIL

If your camp facility or housing unit does not provide you with internet access, try a local café or public library. Remember, you are responsible for checking your email at least twice weekly and for replying to all Cenet messages. Cenet uses monitoring and updates to keep a line of communication open with our participants. We rely on participants to self-report any issues as well as to share their cultural activities and positive experiences.

# Transportation

You should research available transportation in your camp's area prior to arriving to the U.S. Speak with your camp about any transportation options they may provide and whether or not you will be charged a fee for using their services. Transportation should be accounted for in the monthly budget you create for your program. Refer to Appendix G for a monthly budget template.

## PUBLIC TRANSPORTATION

Larger U.S. cities generally have a bus system and a rail system for inexpensive, convenient travel within that particular metropolitan area. All other areas of the U.S. typically do not. For information about the city where you are staying, visit the city's official website. You can also call the area Chamber of Commerce. Maps and schedules for public transportation are generally available at major stations.

## AUTOMOBILES

Smaller U.S. cities usually do not have public transportation, so many people feel they need to buy a car. Some participants buy a used car, and then sell it near the end of their stay. Refer to Appendix F for a list of useful websites, and refer to Appendix A for the answers to some frequently asked questions about automobiles and automobile insurance.

## BICYCLES

Some companies offer bicycles for rent. Ask your supervisor if your host company has rental bicycles. If not, contact a bicycle shop or second-hand (used goods) store in your area.

# Safety

Every year there are participants who are injured or even killed, often as a result of avoidable accidents. Be mindful that traffic and biking rules may differ from your country.

If you use a bicycle during your program, it is important that you know the rules of the road. Bicycles are considered vehicles, and you are expected to follow the same rules as other vehicles. **Cenet requires you to wear a helmet and carry identification at all times. If you need guidance purchasing a helmet, reflectors, or other bicycle safety items, please contact Cenet for assistance.** Please see Appendix F for a list of helpful websites for bicycle safety.

When riding in a car, always wear your seatbelt. When driving a car, always follow the posted speed limits and all other traffic laws. Never drive a car while under the influence of drugs or alcohol. Never ride with a driver who is under the influence of drugs or alcohol.

If you enjoy swimming, make sure that you take appropriate precautions. Do not swim alone or at night. Be aware of water depth, underwater hazards, water quality, and moving water. Be aware if there is a lifeguard present. If swimming in open water (e.g., ocean), be mindful of weather conditions and currents. Never swim while under the influence of drugs or alcohol. If you are on a boat, kayak or other water vessel, always wear a lifejacket.

# Legal Matters

## **AVOIDING TROUBLE**

You are responsible for knowing and obeying all federal, state, and local laws while you are visiting the U.S. You are not exempt from any laws on the basis of ignorance. You could be subject to fines, jail, or deportation if you violate the law. Also, do not assume that something is legal just because your U.S. friends are doing it. You can be considered guilty by association if you are with someone who is doing something illegal.

Trouble with the law may result in your dismissal from the program and early return to your home country. Cenet is not responsible for posting bail for participants who are arrested or for any expenses incurred as a result of your illegal activity.

## **THEFT**

Theft refers to the removal of someone's personal property without that person's consent. If you find any items that do not belong to you while you are at work, you should take them to your supervisor immediately and inform them of the situation. Even if it appears as though a customer or another employee has discarded the item, you should not keep it.

## **SHOPLIFTING**

Shoplifting is the act of knowingly taking goods from an establishment in which they are displayed for sale, without paying for them. Shoplifting is considered a form of theft and is subject to prosecution.

## **PHYSICAL ALTERCATIONS**

Physical altercations or fighting will not be tolerated by Cenet. Physically striking another participant, coworker, or person may result in loss of employment, dismissal from the program, and/or criminal charges.

## **DRUGS**

Drugs (or controlled substances) are illegal in the U.S. without a prescription from a doctor. If you have a prescription from a doctor, you are allowed to use the drug only as indicated on the prescription. You are not allowed to give the drug to another person or to use the drug in any way other than as prescribed. It is illegal to purchase a controlled substance, to be in possession of a controlled substance, or to be with anyone illegally in possession of a controlled substance.

## **ALCOHOL AND MARIJUANA**

The legal age for drinking alcohol in the U.S. is 21 years old. If you attempt to purchase alcoholic beverages you will be asked to show some form of identification with a photo and date of birth to prove that you are at least 21 years old. It is illegal to purchase alcohol for someone who is underage.

Some U.S. towns or counties may enact stricter laws pertaining to alcohol than the nationwide laws. Some counties are known as "dry counties" meaning that alcohol is expressly forbidden. Many places prohibit consumption of alcohol in public places (e.g., on the street, in the park, in a parking lot). Some areas permit purchasing or drinking alcoholic beverages only during specific times. Research or inquire when you arrive about the laws pertaining to alcohol in your area of the U.S.

Laws regarding marijuana consumption vary depending on the area in which you live in the U.S.

Your camp will likely have rules and policies regarding alcohol and marijuana. You are required to follow these rules during your time at camp. Make sure you ask your supervisor about these rules prior to your arrival in the U.S.

## **ALCOHOL AND DRIVING**

Due to the numerous traffic accidents involving alcohol (and other drugs), there are strict laws in the U.S. concerning consumption of alcoholic beverages and driving a vehicle. You are forbidden to drink alcohol and then drive any motorized vehicle at any time. There are laws against "Driving While Intoxicated" (DWI) and "Driving Under the Influence" (DUI). These laws are strictly enforced. If you will be drinking alcohol and you need to go somewhere, call a taxi. Alternatively, appoint a "designated driver" when you go out drinking in a group. The designated driver agrees

not to consume any alcoholic beverages so that he or she can safely and legally drive the vehicle for the others in the group.

Please be advised that consular officers are required to prudentially revoke (i.e., without making a determination that the individual is inadmissible) non-immigrant visas of individuals arrested for, or convicted of, driving under the influence or driving while intoxicated, or similar arrests/convictions, that occurred within the previous 5 years, as detailed in 9 FAM 403.11-3(A). If an exchange visitor is in the United States, the revocation of the visa does not override the J-1 status granted by Customs and Border Protection (CBP) at the time of his/her entry or his/her ability to stay in the United States (except in extremely rare instances). However, if the individual departs the U.S. during his/her program, the visa is no longer valid for future travel to the United States. Therefore, after the individual's departure from the United States, sponsors are required to terminate his/her program status in SEVIS.

## **SEX**

Laws concerning sexual relations can vary widely from country to country. In the U.S., it is considered "rape" to force another person to have sexual relations with you and is a serious offense. Both persons involved must agree to the sexual act. If either person says "no" to sexual relations at any time, all sexual advances must stop. Even if a person has agreed to have sexual relations with you, he or she can choose to stop the sexual activity at any time. If you force the other person to continue, you are guilty of rape.

It is illegal to have sexual relations with anyone under the age of 18. Anyone not yet 18 years old is considered to be a "minor" and still under the legal supervision of a parent or guardian. Sexual relations with a minor is called "statutory rape" even if the minor consents to the act. Penalties for violating this law can vary throughout the U.S.

## **SEXUAL HARASSMENT**

Sexual harassment is bullying or coercion of a sexual nature and can involve the making of unwanted sexual advances or obscene remarks. In the United States, it can be unlawful to harass another person in a sexual nature. Additionally, while not illegal, certain behaviors are unacceptable and may violate Cenet and host company policies. Sexual harassment may take different forms:

- Verbal sexual harassment includes innuendos, suggestive comments, sexual propositions, lewd remarks, and threats. This includes repeated, unwelcome requests for dates.
- Nonverbal sexual harassment includes leering and suggestive or insulting sounds (e.g., whistling, catcalling). It can also include the content of emails, text messages, social media posts, or other forms of communication that is offensive and graphic in nature.
- Physical sexual harassment includes unwelcome physical contact (e.g., touching, tickling, pinching, fondling).

Remember to always treat your supervisors, co-workers, roommates, and friends in a respectful and courteous manner. Cenet has a zero-tolerance policy toward sexual harassment. Contact Cenet immediately if you feel as though you have been harassed at your workplace.

## **HITCHHIKING**

Standing on the side of the road and motioning to a stranger for a free ride is known as hitchhiking. It is dangerous, and in some places illegal, to hitchhike or to offer rides to hitchhikers.

## **LEGAL STATUS CONCERNS**

If anyone takes your passport or other personal documentation or threatens to cancel your visa and deport you, please report this to Cenet immediately.

## **YOUR RIGHTS**

If you are arrested, contact Cenet as soon as possible: 1-866-512-3638. You have the following rights:

- You have the right to remain silent. You do not have to answer any questions, make any statements, or offer a confession if you do not desire. You cannot be forced to provide evidence against yourself.

- You have the right to be free from “unreasonable searches and seizures.” This means that the police need a warrant to conduct a search unless there is an emergency situation. Do not interfere with the police if they insist on conducting a search without a warrant, but be sure to tell your attorney.
- You have the right to an attorney. If you desire legal representation you have a right to request an attorney. If you cannot afford an attorney, the court will appoint an attorney to represent you.
- You have the right to a fair trial.
- You are presumed innocent until proven guilty. It is the burden of the prosecution to prove your guilt beyond a reasonable doubt in court.

## Replacing Lost Documents

DS-2019 Form

- Contact Cenet

Passport

- Contact the nearest consulate of your home country

Social Security card

- Contact the Social Security Administration

Refer to Appendix F for a list of useful contact information.

## Miscellaneous

### ELECTRICITY

The U.S. electrical system uses 110 volts, 60 hertz (cycles). If you are bringing appliances from home, they probably will not work in U.S. outlets. You can purchase a converter and a plug adapter to make your appliance function in the U.S. However, sometimes these converters do not work well. You might need to purchase inexpensive electrical appliances to use during your stay in the U.S.

### TYPICAL PRICES OF COMMON ITEMS

The following prices are approximations only. Prices can vary greatly among areas of the country and between brand names and generic. As a reminder, you must do research and create a budget based on your wage, weekly hours, and cost of living in the specific community in which you will be living.

Rent, one bedroom apartment (per month)	\$400 – \$1,500
Transportation to and from work (per month)	\$50 – \$250
Burger, fries, and a drink at a fast food restaurant	\$5 – \$10
Blanket	\$15 – \$40
Pair of jeans	\$30 – \$60
Athletic shoes	\$40 – \$150
Shirt	\$20 – \$50
Movie admission	\$7 – \$13
Gasoline (per gallon)	\$3 – \$5

Remember, most cities and states levy a sales tax, which is typically added onto the stated price of the item when it is purchased.

### TIPPING

The standard amount to tip a waitperson in the U.S. is between 15% and 20%. This is not required, but it is considered rude not to leave a tip. Wait staff generally earn less per hour than other American workers, and they



depend on tips to help earn a living. It is common practice to tip less than the standard amount if you were unhappy with the service or to tip more than the standard amount if you thought your waitperson did an exceptional job.

## Program Concerns

Cenet anticipates that your program experience will be positive. However, should you have concerns that you are unable to resolve yourself, please contact Cenet. In order to best assist you, you will be required to submit your concern by email. You may be asked to supply additional information or documents. Cenet will investigate your concern and will respond to you as soon as possible. Remember, Cenet cannot assist you if you do not report your issues or concerns.

## Refund Policy

If you cannot participate due to circumstances BEYOND YOUR CONTROL (such as being unable to secure a visa), fees are refunded with the exception of the non-refundable portion of your application fee, the SEVIS fee (if paid by Cenet), the placement fee (if secured by Cenet), and any applicable wire fees. There is a non-refundable application fee, even if your application is cancelled or rejected. If you choose not to participate after all arrangements are made and the camp facility is expecting you, you are not entitled to any refund.

## Leaving the U.S. & Returning During Your Program – Travel Validation

Cenet discourages travel outside the U.S. during the program; however, in special cases, Cenet may approve this. If you want to request permission to leave the U.S. for a special reason (e.g., a family emergency) and wish to return on the same program, you will need to obtain a travel validation so that you do not have difficulties re-entering the U.S. If you simply want to leave the country for tourism (e.g., to visit Canada or Mexico), you should plan your trip after your program and return home from that country.

Please note that it is your responsibility to research the visa requirements for any country where you plan to travel. Cenet is not responsible should be denied admission based on failure to meet necessary entry requirements.

### **DETERMINING ELIGIBILITY**

Complete the following steps to ensure that you are eligible for multiple entries.

- Check the end date on your DS-2019. If your DS-2019 has expired or will expire before your planned return to the U.S. (i.e., during your grace period), you will not be able to leave the U.S. and return on this program.
- Check the expiration date on your I-94 (refer to section Your Arrival in the U.S.). If your I-94 has expired or will expire before your planned return to the U.S., you will not be able to leave the U.S. and return on this program.
- Check the expiration date on your J-1 visa. If your J-1 visa has expired or will expire before your planned return to the U.S., you will not be able to leave the U.S. and return on this program without obtaining a new visa.
- Check your J-1 visa to make sure you are eligible for multiple entries. This will be indicated by the letter “M” under the word “Entries”. If your J-1 visa does not have an “M” to indicate multiple entries, you cannot leave the U.S. and return on this program without obtaining a new visa.

## RECEIVING A TRAVEL VALIDATION

You can contact Cenet to inquire if your desired travel outside the U.S. is permissible. If yes, and once you have determined that you are eligible for multiple entries, ask your supervisor to send Cenet an email confirming their approval and the specific travel dates. This must be received at least 2 weeks before your travel in order to have your DS-2019 form endorsed for re-entry.

## Your Departure from the U.S.

If there is no earlier date indicated on your I-94, you are allowed a 30-day grace period after your program end date for the purposes of travel and departure. You can neither be employed during this grace period, nor travel outside the U.S. and then return. You must depart the U.S. by the end of the grace period.

Remember that life at home has continued as usual since you left. You will not necessarily find things just as you left them. Be prepared for another adjustment period as you return to your old life.

As your stay in the U.S. draws to an end, you will likely be very busy with last minute details. Do not forget to attend to the following issues:

- Make arrangements to receive your final paycheck and W-2.
- Reconfirm your travel arrangements.
- If you intend to stay for the optional grace period, contact Cenet to arrange for an additional month of insurance coverage.

## BridgeUSA Alumni Network

Alumni networks allow you to share experiences, engage in cultural dialogue, and connect within a like-minded global community. To learn more about alumni opportunities, please email [alumni@cenet.org](mailto:alumni@cenet.org)

## A Final Note

This program is not for everyone. There will be challenges. However, the challenges you will face represent an opportunity for lifetime learning and personal growth. Having a positive attitude and embracing these challenges as an opportunity will help you get the most out of this cultural exchange and professional experience.

Preparation is the key to your success. Cenet hopes this material is helpful to you during your program in the United States. In addition to developing personally and professionally, you will have the opportunity to learn more about the American culture, language, and customs and to share your own. Remember to keep an open mind, ask questions when necessary, and have a good time.

We wish you the best in the coming months and welcome you to the United States!



## APPENDICES

Though Cenet strives to keep the information in this book up-to-date, Cenet is not responsible for changes to the information contained in these appendices as examples.

You may also search online for additional information regarding maps, accommodation, transportation, government offices, and more.

# APPENDIX A: TRANSPORTATION

Answers to some commonly asked questions about automobile transportation are provided below.

## **Can I just rent a car for a few days whenever I want to travel?**

Yes, but you must be at least 21 years old and have a valid driver's license and credit card. Agencies vary in types of cars available and in price, so check several companies. Be sure to ask about base cost, mileage rates, insurance, and deposits.

## **What kind of driver's license do I need?**

Anyone driving a car must have a valid driver's license. Regulations vary from state to state. Please consult your local License Bureau for the rules in your region.

## **Where do I find a good used car?**

Used cars are sold at new car dealerships, used car lots, and from private individuals. Many cars are listed in the online or print classified advertisements of newspapers under "Autos for Sale."

## **What do I need to be aware of when I look for a used car?**

An inexpensive car in poor condition can become very expensive because of repair bills. When you look for a car, take a knowledgeable person with you. DO NOT purchase anything before you have a mechanic check the car thoroughly. When you buy, be certain to receive the title to the car. DO NOT, UNDER ANY CIRCUMSTANCES, ACCEPT A CAR WITHOUT THE TITLE.

## **What is vehicle registration?**

Vehicles (e.g., cars, trucks, vans, motorcycles) must be registered with the state, and there is a registration fee. The fee will depend upon the make, model, and year of the vehicle. In most cases, you must have the vehicle's title, a state inspection receipt, and proof of paid (or waived) taxes in order to register.

## **If I own a car, do I have to have insurance coverage?**

It is the law in most states that every car be covered by at least liability insurance.

An uninsured driver who causes an accident can be heavily sued by the other driver. Also, the uninsured driver will lose his/her driver's license. Proof of insurance must be carried in the car at all times.

## **What kinds of insurance are there and what do they cover?**

- **Liability:** pays for injuries or damages to someone else if your car hits another person or the property of another person. It does not cover injury to yourself or your property.
- **Uninsured Motorist:** pays for your injuries and car damages if you are in an accident with an uninsured motorist.
- **Personal Injury Protection:** pays for your personal injuries if you are in an accident.
- **Collision:** pays for damages to your car from an accident.
- **Comprehensive:** pays for damage to your car through theft, fire, storm damage, or hitting an animal.

All types of insurance have a "deductible," an amount you have to pay before the insurance provider will pay anything.

If you choose to share a car with others, please note that the insurance may only cover one designated driver. Therefore, if you switch drivers and are involved in an accident, the new driver may not be covered by the insurance. Make sure you understand who is covered by insurance.

## APPENDIX B: ADAPTING TO THE CULTURE

You will be living in a culture that is different from yours. You may have thought there would be little to adapt to, but there are differences in attitudes, standards, expectations, and reactions in terms of accommodations, food, time, space, language, and much more. You chose to travel abroad to appreciate and understand the culture; otherwise, you would have chosen to remain at home. You will have a wonderful time if you are flexible and appreciate what you see and experience on its own terms and not demand your own. Remember, you are the one responsible for adapting to the new culture—the host country will not change for you.

### CULTURE SHOCK

Culture shock is frequently experienced by people both traveling and living abroad. People are creatures of habit, and living in another country results in a loss of those cues that guide daily actions and decisions. Regardless of your tolerance, broad-mindedness, and empathy for the new culture, the loss of familiar cues will result in some degree of frustration. Recognizing any irritation as a symptom of culture shock will enable you to deal more effectively with the situation. Acknowledge the irritation and ask yourself why this aspect of the culture annoys you but seems perfectly natural and agreeable to the citizens of the host country. Your success in changing the negative aspects of culture shock to the positive side of challenge greatly depends on your developing a new set of attitudes before and during your stay. Check yourself periodically on the following guidelines to assess your progress:

- Maintain an attitude of curiosity and an eagerness to learn.
- Acquire a sense of adventure.
- Be quick to observe and slow to judge.
- Do not be afraid to be corrected but learn to accept “corrections” graciously and learn from your mistakes.
- Be generous and sincere in showing appreciation.
- Be adaptable.
- Maintain a sense of humor, especially about yourself.
- Go to learn, not to teach.
- Show sincere consideration for others.
- Be cooperative and willing to compromise.
- Enjoy yourself.

### THE INTERCULTURAL ADJUSTMENT CYCLE

As you move from one society to another and begin to deal with the cultural differences you see, there are some specific stages you will encounter. It would be amazing if everyone could leave home and go abroad for a period of time without feeling some anxiety. Naturally, the severity and length of adjustment and the number of adjustment phases that you will go through depends upon the length of time that you are away from home and the support you are given. Nevertheless, you can be fairly certain that you will feel many of the emotions outlined in the intercultural adjustment cycle. Anticipate having these experiences:

- **Application Anxiety:** While waiting to go abroad, you may experience anxiety over your ability to handle this new opportunity. During this time, you may anticipate cultural differences but probably have only a superficial awareness of potential adjustment problems.
- **Selection/Arrival Fascination:** When the plans are definite that you will indeed be going abroad, you will probably experience a tremendous amount of elation. This excitement will probably continue (except for just before departure, when anxiety may arise again) until sometime after you arrive in the foreign country. During this period, expectations are high and pre-departure proceedings, as well as the arrival introductions, are overwhelming and blissful in their newness. Especially when you arrive, you will tend to be the focus of attention and activity. You will be shown respect and concern that you probably seldom receive at home.
- **Initial Culture Shock:** The initial fascination will sooner or later fade, and you may go into a decline, which is sometimes called culture shock. You may notice changes in sleeping habits, disorientation about how to work with and relate to others, and a lot of mental fatigue from listening to a foreign language all day.
- **Surface Adjustment:** After this initial “down,” which usually does not last more than a few days, you will settle into the situation.

- **Mental Isolation:** Next, the novelty may wear off completely and frustration may increase with a pervasive sense of isolation.
- **Integration/Acceptance:** Finally, you will be at ease and able to more carefully examine the new society. You will begin to understand the differences and find ways to deal with them. You will enjoy yourself, fit in, and have fun with the people around you.
- **Return Anxiety:** As you think about going home, you may begin feeling the same anxieties you felt during the first stage.
- **Shock/Reintegration:** Once you are home, the contrast between old and new may come as a shock. Just like you were the center of attention in another country for a short period, you will be the center again. That will soon fade as you find that few people are as interested in the details of your experience as you think they should be. After a short while, you will adjust to being one of the crowd again.

The end result is a shift in perspective and a better understanding of yourself and your own cultural heritage.

(Adapted from *Bring Home the World* by Stephen H. Rhinesmith)

## APPENDIX C: SOME COMMON AMERICAN TRAITS

You may have spent time around Americans or seen “American culture” in movies and television, but it is still helpful to be reminded of some commonalities in the American culture:

- **Equality:** Americans work better when they are in an atmosphere in which all are considered equal and things are “fair.” While equality includes the equal right to seek the “good life,” it does not guarantee equality of talent or ability.
- **Confrontation:** Discussing issues or ideas openly with other people is considered not only proper but often a responsibility as well. Americans may bring up issues which are sensitive or embarrassing to others. In addition, Americans, particularly in a business situation, do not spend the time on polite social talk that many other nationalities do. They often go right to the point of the discussion.
- **Informality and Formality:** In most cases Americans avoid elaborate social rituals. Most of the time, they tend to treat everyone in a similar way with little concern for titles or status.
- **Competition:** Because Americans tend to value achievement and equality, they often compete with each other. You will find both friendly and not-so-friendly competition everywhere. Although this behavior is natural for Americans, it may seem quite overbearing to others.
- **Cooperation:** Although Americans are competitive, they also engage in cooperative behavior. Though cooperation often comes from liking and wishing to help others, it may also be a way to help the entire group accomplish its task. While this may appear opportunistic, the goal is to get things done and to learn in the process so that in the future the individual may achieve a goal on his own.
- **Time and Promptness:** Time is very important in American society, and it is essential that you be on time for work, appointments, meetings, or social engagements. If you cannot keep an appointment, or are going to be late, it is extremely important for you to call and explain. In most situations, the time you are asked to be someplace is exactly the time you are expected to be there.
- **Conversation:** For most Americans silence is uncomfortable. Small talk and superficial conversations are usually preferable to quiet. People will commonly talk about the weather, sports, parties, food, clothing, anything. Americans tend to stand no less than eighteen inches apart while talking; standing too close will make them uncomfortable.
- **Invitations:** You should reply to an invitation by telephone or email. An invitation should not be accepted unless you have every intention of going. It is acceptable to refuse an invitation by explaining that you have other plans or no free time. If the plans must be changed after they are made because of illness or another unavoidable problem, inform your host as soon as possible before the event.
- **Cultural Diversity:** You should realize that the United States is not a homogenous society but rather a diverse one, rich in a multitude of cultures. You will have the opportunity to meet people from a variety of ethnic backgrounds, each with unique traditions, behaviors, customs, and dialects.

# APPENDIX D: SOME COMMON AMERICAN EXPRESSIONS

The informal language that Americans use on a daily basis can often cause confusion and miscommunication. Native English speakers tend to use the language creatively in such a way that non-native speakers can have a difficult time understanding them. In fact, Americans from different areas of the country can often have a difficult time understanding one another.

The most important thing to remember is that it is perfectly acceptable to ASK someone what they meant. Do not just nod and pretend to understand, particularly at your host company. Americans use expressions so often that they do not even realize they are doing it. However, if politely asked, most Americans are happy to explain.

Below are a few expressions that you might hear in everyday conversation:

**Bring something up / Bring up something:** Mention something

**Crack someone up:** Make someone laugh

**Cut it out:** Stop it

**Drop the ball:** Fail at something

**Funny business / Monkey business:** Silliness; horseplay

**Get it together:** Organize yourself; prepare yourself mentally Get the message / Get the picture?: Do you understand?

**Get with it:** Hurry; busy yourself

**Go Dutch / Dutch treat:** Split the cost of something; each buys his/her own

**Go with the flow:** Accept things as they are; be the same as everyone else Goof off / Goof around: Waste time I beg your pardon: Excuse me.

**I owe you one:** Thank you. I owe you a favor.

**Keep your cool:** Remain calm and in control

**Keep your head on straight:** Think clearly; remain calm and collected

**Knuckle down:** Be serious and busy yourself

**No big deal / No biggie:** Not difficult; not a problem

**Play it by ear:** Wait and see what develops before making a decision

**Same difference:** The same; no difference at all

**See you later / See ya / Later:** Goodbye

**Stick around:** Remain nearby; stay here

**Take a load off:** Sit; relax; be comfortable

**Take a shot (or a whack) at something:** Try something

**Take it easy:** Relax; be gentle; also: goodbye

**Throw a fit:** Have a display of bad temper

**Touch base:** Briefly make or renew contact with someone

**Up and at 'em:** Awake and be ready for the day ahead

**Use your head:** Think



## APPENDIX E: SOME COMMON AMERICAN GESTURES

Expressions are not the only thing that can cause misunderstanding and confusion. Here are some common U.S. gestures that can create communication gaps:

**Thumbs up:** Good job

**Thumbs down:** Bad

**Thumb and forefinger create a circle with other fingers up:** Okay; affirmation

**Head nod (up and down):** Yes

**Head shake (side to side):** No

**Palm out with fingers up:** Stop

**Shoulder shrug:** I do not know

**Hand wave away from self:** Never mind; forget it, it was nothing

**Cup hand behind ear:** Speak louder; I cannot hear you; what did you say?

**Shoulder pat:** Well done!

**Palm slap (high-five):** Congratulations; shared victory

# APPENDIX F: REFERENCE INFORMATION

## **CENET**

[www.cenet.org](http://www.cenet.org)  
1 (866) 512-3638

## **CAMP RESOURCES**

<https://i1visa.state.gov/programs/camp-counselor>  
[www.acacamps.org](http://www.acacamps.org)

## **CITY INFORMATION**

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

## **EMBASSIES**

[www.embassy.org](http://www.embassy.org)

## **USCIS**

[www.uscis.gov](http://www.uscis.gov)  
1 (800) 375-5283

## **IRS**

[www.irs.gov](http://www.irs.gov)  
1 (800) 829-1040  
**Publication 519**  
[www.irs.gov/pub/irs-pdf/p519.pdf](http://www.irs.gov/pub/irs-pdf/p519.pdf)  
**Form 1040 NR**  
<https://www.irs.gov/pub/irs-pdf/f1040nr.pdf>

## **I-94**

<https://i94.cbp.dhs.gov/i94/#/home>

## **SOCIAL SECURITY**

<https://www.ssa.gov/locator/>  
1 (800) 772-1213  
**Office locator**  
<https://secure.ssa.gov/ICON/main.jsp>

## **ACCOMMODATION**

[www.airbnb.com](http://www.airbnb.com)  
[www.hiusa.org](http://www.hiusa.org)  
[www.hostels.com](http://www.hostels.com)  
[www.studentuniverse.com](http://www.studentuniverse.com)

## **LOCAL EVENTS & CULTURAL INFORMATION**

[www.meetup.com](http://www.meetup.com)  
[www.livingsocial.com](http://www.livingsocial.com)  
[www.lifeintheUSA.com](http://www.lifeintheUSA.com)

## **MAPS AND DIRECTIONS**

[maps.google.com](http://maps.google.com)

## **MASTERCARD – ATM LOCATOR**

<https://www.mastercard.us/en-us/personal/get-support/find-nearest-atm.html>

## **MENTAL HEALTH**

### ***Disaster Distress Helpline***

1 (800) 985-5990

### ***National Sexual Assault Online Hotline***

<https://rainn.org/>

1 (800) 656-4673

### ***Substance Abuse & Mental Health Services Administration (SAMHSA)***

<https://www.samhsa.gov/find-help/national-helpline>

1 (800) 662-4357

### ***Suicide & Crisis Lifeline***

<https://988lifeline.org/>

988

### ***The Trevor Project***

<https://www.thetrevorproject.org/get-help/>

1 (866) 488-7386

## **SAFETY**

### ***Bicycle Safety***

[www.nhtsa.gov/road-safety/bicyclists](http://www.nhtsa.gov/road-safety/bicyclists)

### ***Polaris Project***

<https://polarisproject.org/>

### ***Rights & Protections***

<https://travel.state.gov/content/travel/en/us-visas/visa-information-resources/temporary-workers.html>

## **SHIPPING**

### ***U.S. Postal Service***

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

### ***FedEx***

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

### ***UPS***

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

## **TRANSPORTATION**

### **BUSES, TRAINS, TAXIS, AND AIRPLANES**

#### ***Greyhound***

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

#### ***Amtrak***

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

#### ***Lyft***

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

#### ***Uber***

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

#### ***Airplane Tickets***

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

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

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

## **AUTOMOBILES (INSURANCE)**

### ***Allstate***

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

### ***GEICO***

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

### ***Progressive***

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

**State Farm**

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

**AUTOMOBILES (RENT)**

**AVIS**

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

**Dollar Car**

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

**Enterprise**

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

**Hertz**

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

**National Car**

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

**Thrifty**

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

**VISA – ATM LOCATOR**

<https://www.visa.com/atmlocator/>

# APPENDIX G: PARTICIPANT MONTHLY BUDGET TEMPLATE

Your Stipend/Wage May Not Be Enough to Cover All Expenses

## **INCOME**

Average Income Per Month (based on your job offer), less taxes: \_\_\_\_\_

## **EXPENSES**

Housing: \_\_\_\_\_

Transportation: \_\_\_\_\_

Food: \_\_\_\_\_

Wifi/International Phone Plan: \_\_\_\_\_

Activities/Entertainment: \_\_\_\_\_

Miscellaneous: \_\_\_\_\_

TOTAL EXPENSES: \_\_\_\_\_

**REMAINING FUNDS (INCOME MINUS EXPENSES):** \_\_\_\_\_