

## Living and Working in the States

### Important Documents

**Please keep a few photocopies of all your documents.** You will need some of them for various applications described in the following points.

- **Passport with J1-Visa**
- **DS-2019 (Original)**
- **Job Offer Letter/EOAF**
- **I-94 (Arrival Departure Record)**

**Keep your documents, including your passport, in a safe place.** You do not have to carry your passport everywhere you go, as you won't be asked to present your passport for no reason. However, you would be required to present your passport when you want to buy alcohol, including in supermarkets or convenience stores.

### Social Security Number (SSN) Application

**Every student must apply for a SSN after SEVIS registration.** You can do it within 2-10 days. Your employer will usually assist you with the application. However, if your employer requested you to apply it by yourself, you will have to arrange for transport to the nearest Social Security Office. You can locate the nearest SSO at:

<https://secure.ssa.gov/apps6z/FOLO/fo001.jsp>

Please have the following documents prepared:

- I-94 card (2 copies front & back)
- DS-2019 (2 copies front)
- SSN Application Form ([www.ssa.gov](http://www.ssa.gov), or you can get it at the SS Office)
- "Dear Social Security Officer" Letter (handed to you by us, during your Orientation)
- Legal opinion letter

Your Social Security Card will be mailed to you. It is very important for you to include your proper address in the SS application form. If you have a PO Box, write your PO Box number.

\*Please make sure you have a receipt or documents that can prove your SSN application before you leave your work. All students **MUST have SSN before they return to Malaysia.** No one should come back without a SSN.

## Income Taxes

**During your employment, you will be paying taxes on your salary.** The amount of taxes (explicitly stated in your payslip) will be deducted from your paycheck. However, because you are not a U.S. citizen, there are certain taxes you do not pay:

Mandatory Taxes	Exempted Taxes
Federal Income Tax	Social Security Tax
State Income Tax	Medicare Tax
City/Area Income Tax	Federal Unemployment Tax
	FICA/FUTA

*\*\*\*Remember to check your payslip to make sure that you are only paying Federal/State/City Income Taxes and nothing else!*

## Bank Account

**During your employment, you will have to sign up for a bank account.** This is for your employer to direct transfer your salary into your account, or if they pay you by check, you will be able to bank in and cash out your salary.

There are 2 types of accounts: Checking account and Savings account.

**We advise you to open a checking account, and remember to request for a debit card so you can withdraw money and make purchases.** You could open a savings account but you would be required to have at least \$200 to \$500 in it.

Examples of most common banks include Bank of America or Wells Fargo. These banks have ATMs in most places.

Bring along your SSN, DS-2019, Passport, one more means of identification (Driving license, IC), PO Box (see below)

## Apply for PO Box

**We recommend that you apply for a PO Box in the post office nearest to your working place in order for the SSN and your bank's debit card to be mailed to you.** This because your employer might not be too happy to be receiving your personal mails for you all the time. Your PO Box also allows your online shopping to be mailed to you as well (and yes, you will be doing a lot of online shopping in the States!)

## Mobile Phone

If your Malaysian phone number is prepaid, then you would have roaming services on your phone. If your number is postpaid, then you would have to call your telecom provider to activate roaming on your number. However, be reminded that roaming calls are VERY EXPENSIVE.

In the States, you can purchase a simple mobile phone pack (including SIM card) from stores like Wal-Mart, starting from around \$25. There will be setup instructions included in the phone pack, so as long as you follow the instructions, you are all set.

On the other hand, if you intend to use your own smartphone, then you can buy a SIM card. You are able to buy SIM cards from telecom service counters and kiosks, but you most likely won't be able to find SIM cards for sale in stores like WalMart. IF you are nowhere near a place that sells SIM cards, you could order online through Amazon.

Phone reloads can be purchased from convenient stores, or online through the telecom service provider's website. Popular telecom service providers include AT&T or Verizon.

## Internet and Laptop

Some employers provide wireless internet, but there are some who don't. You could find out during your Job Interview with your employer. However, you could "borrow" wireless internet from nearby houses, cafes or restaurants.

You might want to bring along your laptop so you can maintain communication with your friends and family back home, and to plan and book your travels in the States.

## Tipping

In the States, it is customary when you are eating out in cafes and restaurants that you leave a tip. This applies to sit-down restaurants and cafes where waiters take your order from your table. Waiters earn a very low per-hour wage and they rely on tips to make a living. Therefore, unless the service you received was very bad, you should leave a tip of about 15% of your total bill.

For other restaurants like McDonald's or Subway, you order from the counter, and is considered a self-service restaurant. Therefore, tipping is optional. However, no tipping means you will have to order your food at the counter, carry your own meal and clear your table when you have finished.

## Drinking

**Legal drinking age in the U.S. is strictly over 21.** You will be asked to produce your Passport to verify your age before you will be allowed to drink in bars/purchase alcoholic beverages.

Underage drinking is a serious offence in the States. If you are found to be in possession of alcoholic drinks, even if you did not drink, you can still be considered guilty. If you are caught, you may be terminated from the WAT program and be deported back to your home country immediately.

## Driving

**U.S. cars are left-hand drive, and they drive on the “wrong” side of the road, opposite to the Malaysian driving system.** In addition, you should be aware that there might be different road signs in the States. For example, you should stop at “Stop” signs before you continue, even if there is no traffic. Driving in the U.S. is tricky, but once you get used to it, it is basically the same as driving in Malaysia.

**The new version of the Malaysian Drivers’ License is already an international drivers’ license.** However, certain states in the U.S. might require you to apply for a state license to be able to drive. You can obtain more details by contacting the Department of Motor Vehicles (DMV). You can find the nearest DMV in your area by visiting [www.dmv.org](http://www.dmv.org).

You could rent a car in the States. Or if you want to, you could buy a used car for quite a low price. There are decent cars that sell for \$1,000 in the States! Petrol prices in the States vary, up to \$4 a gallon. Driving is convenient, but you would have to make arrangements to dispose of the car later. The used car can be sold to recover most of the sale price.

*\*\*\* It is a law to buckle-up in both front and back seats. Be sure to buckle-up and drive safe!*

## Traffic Offences and Car Accidents

If you are pulled over by the police officer, pull to the side of the road as soon as safely possible. Roll down your window and await instructions from the officer, do not get out of the car unless instructed to do so. Have your hands visible at all times and do not make any sudden moves, or reach for anything unless instructed, as the officer may interpret your actions as hostile.

If you are issued a ticket, follow the instructions on the ticket. Payment or court procedures are indicated on the ticket. Fine payments must be made in full within the specified due date as stated to avoid future problems.

In the event of a car accident, you should find out if anyone is injured. In the event someone needs medical attention, or to report the car accident, call 911 (which is free from any phone). Do not move your car if possible until emergency services arrive and have been able to assess the situation. In the meantime, exchange information with the other car’s driver, including name, telephone number, driver’s license ID and the car’s plate number, make and model.

If you hit a parked car, note your name, telephone number and license plate number on a piece of paper, and put it under the windshield wiper so the driver of the car you hit is able to contact you. Failure to leave your information or report the accident is considered a crime.

### **Keep In Touch with Your Family**

It is very important to keep in touch with your loved ones back at home, let them know that you are doing fine (or to ask for more pocket money from your parents!). Therefore, we strongly urge that you keep in touch with your family. Be reminded that international calls from your phone can be extremely expensive. Fortunately, however, there are alternatives.

Online is the cheapest (FREE!) method. You can Facebook, Skype, Whatsapp or even Facetime with your family for free as long as you have free wifi around. Alternatively, purchase a mobile data phone plan in the US and share among your friends.

On the other hand, if your parents aren't the Facebook or Skyping type, you can still reach them through Skype phone calls to your house's landline. You are able to purchase Skype credit with your Skype account, and call any landline in the world at a very cheap price. Otherwise, there are monthly/quarterly packages available on Skype for unlimited calls. Please visit Skype's website for more details.

