



**CSB**  
INTERNATIONAL

# CSB Trainee Program

**Trainee Welcome Handbook**

**2009-10**





**CSB International, Inc.**

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Dear Trainee,

CSB International welcomes you to our Trainee Program!

We are glad that you have successfully completed the selection and application process and are now preparing yourself for a challenging and rewarding experience in the United States.

This handbook was designed to provide you with essential information about your rights and responsibilities as a Trainee Program participant, as well as some guidelines and tips to ensure your smooth adjustment to American culture, American lifestyle and the daily routine of Americans.

**CSB is always there for you.** Please contact us if you have any questions or concerns regarding your program, your documents and/or your official status in the United States. We are committed to making your experience memorable and enjoyable, an experience that will put you on the path to professional excellence, personal growth and global networks.

The CSB Trainee Program offers a number of great opportunities for you. To discover them in full, please take a few moments to read through this Handbook.

We are proud to have you on our program and will make our best effort to assist you in any way we can.

Sincerely,

Sergei Chernyshov  
Trainee Program Manager

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## **Pre-Departure and Arrival**

Below is the list of the items that you need to be familiar with before you arrive to the United States as a J-1 Trainee.

### **Form DS-2019**

The Form DS-2019 will allow you to apply for a J-1 Exchange Visitor Program Visa at the American Embassy or Consulate. Please make sure you have BOTH sides of the form, the "Certificate of Eligibility for Exchange Visitor Status" (page 1) and the instructions (page 2). The Form DS-2019 is a very important document. Please keep it in good condition throughout the entire visa interview process and during your stay in the United States.

Take the Form DS-2019 with you to the United States. Along with your passport with the J-1 Visa, the DS-2019 form is your proof of lawful admittance to the U.S. as a participant on the CSB Trainee Program.

### **J-1 Exchange Visitor Visa**

The J-1 visa stamp in your passport is your entry visa allowing you to legally enter the United States. It does not determine how long you can actually stay in the United States; your DS-2019 is the document that determines your entire duration of stay. Therefore, your J-1 visa can expire a month after you have entered the United States without any effect on your legal status. You will need to renew your visa only if you leave the U.S. and want to return to continue your J-1 trainee program. To renew your J-1 visa, you will have to schedule an interview with the U.S. Embassy or Consulate (outside of the U.S.) and apply for a new J-1 trainee visa. As long as you remain in the U.S., you do not need to obtain a new visa should your original J-1 visa expire.

### **Trainee Welcome Handbook**

This Handbook will be your guide throughout the entire training program. Use it as a point of reference whenever you have questions about the program rules and regulations, travel authorization, or if you need links to important web sites. The Handbook addresses many other issues that may occur during your training experience. If you cannot find the answer to your question in this Handbook, give us a call and we will gladly assist you.

### **Immigration Inspection**

As you leave the airplane from your arriving flight, follow the other passengers into the terminal area reserved for incoming international passengers. You will be asked to get in line in front of immigration inspection booths. As you approach the immigration booth, have your passport, DS-2019 form, and I-94 (arrival-departure card) ready for inspection by the immigration officer. You are likely to be asked about the purpose for entering the United States, your citizenship and your final destination.

### **Clearing US Customs**

After passing through the immigration area, you will collect your luggage. Proceed with your luggage to customs check stations. A customs inspector will ask you to declare what retail items you have brought into the country, inspect your bags, and review the customs form you filled out on the airplane. Penalties for concealing declarable items can be very severe so we advise you to be honest and make a full declaration of any retail items you have brought with you to the United States.

**Gifts and personal items:** Items for your personal use may be brought into the United States without paying duty. As a nonresident, you are also allowed to bring in gifts with a total value up to \$100, duty free. If the total value of such items exceeds \$100, you will need to pay duty.

**Money:** You must declare the amount of money you have with you, but you do not have to pay duty on it. Money in any amount may be brought into and taken out of the United States, but anyone bringing more than \$10,000 into the country at one time must file a report with customs.

**Forbidden or restricted articles:** Forbidden items include plants, fruits, meats, vegetables, clothing made from the skins of endangered animals, ivory, lottery tickets, obscene articles or publications and switchblade knives. Drugs without a doctor's prescription or narcotics, such as barbiturates, amphetamines, and marijuana, are also strictly prohibited.

### **I-94 Card**

Upon your arrival to the United States, the passport control officer will attach the **I-94 card** to your passport. This card authorizes the duration of stay as noted on your Form DS-2019. The authorized length of stay does not include an additional 30-day *grace period*, which you can use for travel and leisure purposes before departing the United States. The D/S, or Duration of Status, stamp indicates that you may lawfully remain in the U.S. until the end date of your program as listed on the Form DS-2019. The border official will record your entry into the SEVIS (Student Exchange Visitor Information System) system, stamp page 1 of your DS-2019 form and return it to you along with your passport and the I-94 card.

### **Arrival Schedule**

Please note that as a participant of the CSB Trainee Program, you are responsible for informing CSB and your host company supervisor of your flight information and arrival details. Your Host Company may arrange your transportation from the airport to the training location. For this reason we encourage you to keep us and your host company updated on your arrival.

## **Beginning Your Training**

### **SEVIS Record Activation (EXTREMELY IMPORTANT)**

It is important that your arrival dates are confirmed with CSB within a 30-day period from the Program Start Date listed on your Form DS-2019. Failure to notify CSB of your arrival within 30 days of the Program Start Date listed on your Form DS-2019 will result in cancellation of your SEVIS record, meaning that you may not be able to enter the United States upon arrival. Entrance to the U.S. and failure to notify CSB of your arrival within 30 days of the Program Start Date, may also result in cancellation of your SEVIS record, meaning that you may be forced to depart the United States within 7 days of the SEVIS record cancellation.

## **Applying for Social Security and Registering for Payroll**

All trainees must obtain Social Security Numbers for payroll purposes. You will need to apply for a Social Security Number on your own behalf and in person at any local office of the Social Security Administration (SSA). To locate the nearest SSA office, please visit [www.ssa.gov](http://www.ssa.gov). Please bring your passport, I-94 card and the form DS-2019 for identification purposes. It may also be useful to take along the CSB Sponsorship Letter and the documents proving your trainee status. Please do not leave the originals of these important documents with the Social Security office.

You will receive a receipt indicating that you have applied for a Social Security Card. You should then receive your Social Security Card via U.S postal service within two to four weeks. The process might take up to six weeks if the Department of Homeland Security (DHS) is delayed with screening and updating your records.

Please note that you can be registered on a host company's payroll prior to being issued a Social Security Number. In this case, you must present the receipt of having submitted your application to the Social Security Administration. Your host company will then be able to enroll you in their payroll by using the temporary number on your Social Security receipt. Please inform your host company as soon as you receive your permanent Social Security Number.

Please note that CSB participants are exempt from Social Security, Medicare and Federal Unemployment Taxes. Participants of this program are, however, subject to all applicable federal, state and local tax withholdings.

## Your Health Insurance

As a training program participant you are responsible for notifying CSB of your arrival schedule in order to be insured properly. You must be covered by *Global Secutive*, an insurance provider that all CSB trainees are currently insured with. The period of coverage begins on the program's start date and ceases on the program's end date as stated on the applicant's DS2019 Form. Below is a description of the coverage provided by the *Global Secutive* insurance policy available for purchase through CSB.

Please note: *Global Secutive* will not pay for medical expenses incurred in your home country or medical expenses related to any pre-existing conditions.

Medical Coverage	USD
Maximum per Illness / Injury	100,000 (Overall Maximum USD 1,000,000)
Coinsurance Percentages	Plan pays 100% of eligible charges
Outpatient Copayment	50
<b>Hospital Services</b>	
Inpatient Room & Board	100% (URC) <sup>1</sup>
Intensive Care	100% (URC) <sup>1</sup>
Emergency Room Deductible (applies only in the US)	For injury: USD 0 For illness resulting in direct hospitalization: USD 0 For illness which does not result in direct hospitalization: USD 250
<b>Outpatient Services</b>	
Physical Therapy	1 visit per day to a maximum of USD 2,500 per Period of Insurance
Physician Visit	100% (URC) <sup>1</sup>
Prescription Drugs	100% (URC) <sup>1</sup>
<b>Other Services</b>	
Eligible Medical Expenses	100% (URC) <sup>1</sup>
Durable Medical Equipment	100% (URC) <sup>1</sup>
Local Ambulance	Per Injury: 100% (URC) <sup>1</sup> Per Illness (only if admitted Inpatient): 100% (URC) <sup>1</sup>
Dental	Sudden & Unexpected Pain: USD 200 per Occurrence (limited to 3 x per Period of Insurance) Accident exclusively involving dental treatment: USD 500 per Period of Insurance Major medical injury that also affects teeth: Medical benefits up to the Policy Limit
Emergency Medical Evacuation	Up to Maximum Limit
Emergency Reunion	USD 15,000 lifetime maximum benefit
Urgent Travel Expense (Compassionate Home Visit)	Up to USD 1,000 payable for transportation to Home Country in the event of death of a close Family Member
Return of Mortal Remains	Up to USD 25,000
Sports Coverage	100% (URC) <sup>1</sup> for eligible expenses incurred while participating in organized interscholastic or club sporting activities (non professional) (Refer to Insurance Conditions for exclusions)
Accidental Death & Dismemberment	Up to USD 25,000

<sup>1</sup> **URC = Usual, Reasonable and Customary charges:** The amount that will be covered for a particular procedure through this plan is defined through the fee charged for a certain specified procedure by a particular type of health care provider practicing within a specified geographic area.



## **Searching for Housing**

Although in many cases the host company provides trainees with housing, you may be hosted by the company that will not make such an arrangement and you will be responsible for securing your own housing during the training program. If that is the case, you may ask your host company for references of the realty companies as well as suggestions on safe and affordable local areas.

You can always visit the online urban communities such as *craigslist.org* or *roommates.com* to search for an apartment and find a roommate with whom you can make your stay in the US more affordable (and enjoyable!).

While searching for housing and preparing for your departure, we suggest arranging short-term accommodation so that you have a place to stay during your first days after arrival in the US.

## **Your Host Company**

By the time you begin the training program, you should be familiar with your Training Placement Plan. It contains valuable information about the training conditions, financial compensation, schedule of training and company provisions during your training period. It is important to understand that by signing the Training Placement Plan you are making a commitment to fulfill the duties outlined in the plan and to remain with your host company until the end date of your program.

Upon your arrival, take a look at the dress code at your Host Company and make sure that you are dressed accordingly. It is a good idea to inquire with your supervisor regarding the appropriate attire in the host company so that you feel comfortable in your new work environment from day one.

Your success in an American workplace depends on your flexibility, enthusiasm, willingness to learn, ability to collaborate and your punctuality in both performing your tasks and arriving to work. Interdependence is one of the key concepts of American business and it is important to understand that you and your colleagues are working together to fulfill the company mission. Together with your fellow associates, you add cooperative value to your Host Company. Therefore, your colleagues will be eager to help you, and the same is expected of you. Your initiative and smile as well as your best effort and dedication will never go without notice.

## **Program Regulations**

### **Early Leave**

Whether you were released by your Host Company or have made a personal decision to end your training early, please contact CSB immediately. Please note that you are not authorized to be employed in any organization other than the host company that has developed the training program outlined in the Training Placement Plan. Your training was arranged at the Host Organization and your main purpose of coming to the US is to be trained with this organization during the program. We look forward to hearing from you about any issues regarding your training experience and will be glad to review your case and handle your concerns in the best possible way.



## Dismissal from the Program

All trainees must strictly follow all Host Company, CSB and Department of State rules and regulations. Below are examples of situations that might result in immediate program dismissal:

- Conviction of a crime
- Engaging in unauthorized employment
- Failure to pursue Exchange Visitor program activities
- Violation of any local, state or federal law
- Violation of any host company rules, regulations or codes of conduct

If you are dismissed from the program for any of the above reasons, you and your host company will be notified immediately and you will no longer be allowed to participate in the trainee program. You will need to depart the U.S. immediately after the date of your program dismissal.

## Program Extensions

You may extend your program within the maximum period of 18 months if you are a participant on one of our **Business Management** programs.

If you are a **Hospitality and Tourism** trainee, the maximum duration of your program is 12 months and cannot be extended further.

CSB will need to receive an extended Training Placement Plan and the relevant extension fees before your extension request can be approved.

Please contact CSB with an extension request at least 30 days prior to your current program end date to allow for CSB to carefully review your documents and process the extension in a timely manner. All extension requests submitted after the completion of the arranged training period will not be considered and your SEVIS record will become invalid following the program end date originally noted on your Form DS-2019.

## Traveling Abroad

- Before travelling abroad, make sure that you have a multiple entry visa.
- If you do, you must send your Form DS-2019 to CSB for a travel validation signature. (Not doing so may cause you to be detained at the border upon your return and/or refusal of entry into the United States).
- Please include a note along with your Form DS-2019 noting the dates of your travel as well as the address where you would like your form returned.
- To have your Form DS-2019 returned via express mail, include a self-addressed, pre-paid FedEx or UPS envelope.
- Please note that you are only allowed to travel outside the United States for up to 30 consecutive days.
- You must re-enter the US before the end date listed on your DS-2019 form (please see the line #3 of your DS form).
- The travel validation signature is valid for 6 months and your form DS-2019 needs to be reauthorized if you intend to travel abroad 6 months after the date of your most recent travel validation.

## Changing Your Host Company

You are not allowed to be trained at any host company other than the company that has written your Training Placement Plan (Form DS-7002). In case your host company is no longer able to provide you with the training outlined in your Training Placement Plan, please contact CSB immediately for assistance.

## Changing Your Housing Address

Please notify CSB of any changes in your permanent US address within 7 days of such changes. Failure to do so may result in your release from the program.

CSB is responsible for your safety during your stay in the U.S. Therefore, we need to remain in contact with you in case of emergency. Also, it is important that CSB has your current address on file in case of the need to mail you updated insurance cards, authorized DS forms and their replacements and other important documents pertinent to your training and legal status in the United States. If you obtain a personal phone number through which we can reach you, kindly let us know.

## Evaluations

CSB collects midterm and final training evaluations to ensure we properly oversee your program. Please contact your Host Company supervisor and ask him/her to complete the evaluation forms when you reach the midpoint and the end of your training. The evaluations are short and easy to fill out and can be emailed or faxed to CSB. Based on the feedback from the evaluation forms, CSB will assess your progress, give you suggestions for improvement and use the evaluation information to make necessary improvements to the CSB Trainee Program.

## Restoring Your Documents

If at any time during the program you lose any of your important program documents, please follow the instructions below for assistance.

DS-2019	Immediately contact CSB with a Form DS-2019 replacement request. Forms can be reproduced by CSB in case the original is lost or stolen.
I-94 Card	This document proves your legal entrance to the United States. Please contact the Department of Homeland Security immediately in case you need I-94 replacement.
Passport	Please contact the nearest embassy of your country of citizenship to inquire about passport replacement procedures.
Social Security Card	<p>You can replace your Social Security card for free if it is lost or stolen. However, you are limited to three replacement cards in a year. To get a replacement card:</p> <ul style="list-style-type: none"><li>▪ Complete an Application for a Social Security Card (Form SS-5);</li><li>▪ Show the documents proving your <u>legal status</u> (Form DS-2019) and <u>work eligibility</u> (Home Sponsor Letter) and <u>identity</u> (passport with your J-1 visa)</li><li>▪ Take (or mail) your completed application and documents to the local Social Security Office. For more information, visit <a href="http://www.ssa.gov">www.ssa.gov</a></li></ul>

## **Living in America**

One challenge of the Trainee Program lies not only in your adjustment to the Host Company but also in your cultural adaptation to the life in the United States, a country that might be culturally different from your native country. It is important to understand that the success of your Trainee Program is determined by both your hard work and your willingness to learn about American people and their culture. Aside from being a great challenge, the Trainee Program is also a great opportunity for you to meet new people, share your unique viewpoint and tell others about your country. Being sociable and active will open many doors for you in the course of your program and if you keep your mind open, you will find your life in the United States comfortable and exciting.

### **American Customs**

**Privacy:** Depending on what part of the world you come from, you may find Americans keep relatively wide personal distance during conversations. Please do not take offense to this. The personal “bubble” differs in size depending on the country and it is quite big in the United States. Please bear this thought in mind when interacting with your American colleagues and friends. Respecting others’ personal space is commonly understood in the U.S and maintains proper social etiquette.

**Silence:** Prolonged silence during a meeting may be discomforting for Americans. If you feel uncomfortable and cannot think of what to say, use some humor, tell about the TV show that you watched recently or talk about your activities during your recent free time. Americans are open and sociable people and it is usually very easy to start a casual conversation with any person.

**Pace:** Soon after your arrival you may discover that Americans live in a fast-paced environment. Americans value time and carefully plan their daily life. As you progress in the program you will soon get used to the fast paced schedule common in the U.S. and will become a very good manager of your time each day.

**Punctuality:** Time is of great value for Americans. They invest their time (and may charge for it), plan it, prioritize their responsibilities, meet deadlines, follow schedules and do not like wasted time. Punctuality is crucial in American society and will earn you much respect among your colleagues, upper management and even friends. We suggest that you come to work and meetings 15 minutes early. It will show responsibility and respect for the company and your colleagues.

**Consideration:** It is not uncommon for trainees to ask for help. Your colleagues will be glad to answer your questions and offer advice. Always acknowledge their consideration. Write them a thank you note or simply express your gratitude in person. The simple words “thank you” will make a person feel appreciated and eager to help you again in the future.

**Hygiene:** Deodorant, toothpaste, soap and other hygiene products are a must for daily life in the United States. Commonly, Americans shower at least 3 times per week. Soap is available at all the public bathrooms and you will notice multiple signs urging you to wash your hands. Regular hand washing is especially crucial for people working with food regularly.

## **US Traditions and Daily Life**

### **Tipping**

When dining out, a tip of 15–20% of your pre-tax check is considered standard in the United States. You can add or reduce the tip amount depending on the quality of the service. If the service has left you entirely dissatisfied, do not leave any tip. Some restaurants will automatically add a tip to your bill — look for this before tipping. In addition to restaurants, tipping is also applicable to hair stylists, cab drivers, bartenders and other people working in service industries.

### **Sales Tax**

When making purchases in the US you will be charged a **sales tax** which is not included in the retail price of the consumer goods in the majority of the US states. This sales tax cannot be reimbursed. You can view the state sales tax rates at <http://www.taxadmin.org/FTA/rate/sales.html>

### **Business Hours**

Typical business hours in the U.S. are from 8:00am or 9:00am until 5:00pm – 6:00pm. Lunch hours are usually between 12:00 (noon) and 2 pm. Office and lunch hours at your host company may be different so be sure to ask your supervisor about expected hours. US shops and stores are open late and do not close during lunch hours. Many grocery stores and pharmacy chain stores are open 24 hours a day. U.S. banks are usually open until noon on Saturdays and closed on Sundays. In addition, many U.S. companies offer 24-hour customer service assistance via the telephone to answer questions about their products.

### **Electricity**

The U.S. electrical system operates on 110-120 volts @ 60 megahertz. We suggest buying devices such as electric razors and hairdryers in the U.S. but obtaining voltage converters and/or adaptor plugs for your laptop, camcorder, CD/DVD player, etc. if the voltage system of your country varies from the one in the US.

Voltage converters and sets of adaptor plugs are available at travel & luggage stores, airport shops, electronics stores and duty free shops. A set of converter and adaptor plugs usually costs around \$10 to \$15USD and in some stores you can buy an individual adaptor for only a few dollars. Without obtaining a converter and adaptor plug you might cause damage to your electrical appliance.

## Time Zones and Daylight Savings

The United States spans 6 time zones: Eastern Time, Central Time, Mountain Time, Pacific Time, Alaska Time and Hawaii Time.

If it is 1 pm (13:00 GMT) Hawaii Time it is:

- 15:00 GMT Alaska Time
- 16:00 GMT Pacific Time
- 17:00 GMT Mountain Time
- 18:00 GMT Central Time
- 19:00 GMT Eastern Time

Daylight Saving Time begins for most of the United States at 2 a.m. on the second Sunday of March. Time will revert back to standard time at 2 a.m. on the first Sunday in November.

## US Holidays 2010

<b>January 1, 2010</b>	New Year's Day	<i>January 1 every year</i>
<b>January 18, 2010</b>	Martin Luther King Day	<i>3rd Monday in January</i>
<b>February 15, 2010</b>	President's Day	<i>3rd Monday in Feb</i>
<b>May 31, 2010</b>	Memorial Day	<i>last Monday in May</i>
<b>July 4, 2010</b>	Independence Day	<i>July 4 every year</i>
<b>September 6, 2007</b>	Labor Day	<i>1st Monday in September</i>
<b>October 11, 2007</b>	Columbus Day	<i>2nd Monday in October</i>
<b>November 11, 2007</b>	Veterans' Day	<i>November 11 every year</i>
<b>November 25, 2007</b>	Thanksgiving Day	<i>4th Thursday in November</i>
<b>December 25, 2007</b>	Christmas Day	<i>December 25 every year</i>

## US Basic Units of Measurement

1 pound = 454 grams 1 ounce = 28 grams 1 gallon = 3.8 liters 1 inch = 2.54 centimeters 1 foot = 30.5 centimeters 1 yard = 91.4 centimeters 1 mile = 1.6 kilometers 32°F = 0 °C
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(Fahrenheit temperature – 32) \* 5/9 = Celsius temperature

## **Cultural Adjustment**

For some trainees living in a foreign country may seem to be very stressful at the beginning. This program may be the first time you are far from home, the first time you speak English on a daily basis, the first time you have been responsible for paying your own bills or perhaps the first time you have lived on your own. Such a drastic change may lead to a stage of the cultural adjustment called culture shock. During this stage, it may occur to you that life in America is not as easy as you imagined. You may feel that your boss and colleagues expect too much from you as a foreigner and that you are alone in this big country and very confused about what to say and how to act. Culture shock does tends to go away as you meet more people, remember the names of your neighbors and go out with your colleagues. As you overcome the culture shock, you will feel that you are back into your comfort zone and again have control over your life, ready to grow professionally and personally as your training program progresses.

## **US Bank Accounts**

Even if you have secured a paid training position it may take 2-5 weeks to obtain a Social Security number and register for payroll at your host company. Therefore, we urge you to bring some cash as well as an international credit or debit card when you depart your country. The most accepted credit card types in the U.S. are:

- American Express
- Visa/Visa Electron
- Maestro
- MasterCard
- Discover

We advise you to open a bank account in the U.S., especially if you are on a paid training in the US. With a bank account in the U.S you can set up a direct deposit of your earnings, easily access and manage your statements online, cash your checks at local bank branches and withdraw money from Automated Teller Machines (ATM).

To open a bank account, bring the following documents with you to the bank:

- Passport
- Social Security Card
- ISE Sponsorship Letter
- Official Lease or mail addressed to your housing address with your name on it (electricity bill, telephone bill, etc.)

There are 2 bank account types which are commonly available in U.S. banks:

**Checking account:** By opening a checking account you can easily deposit and withdraw money from your account via a debit card that is linked to your checking account. You can also write checks directly from this account. With a debit card you have access to your account 24 hours a day via ATM machines and can make purchases at all the locations that accept debit card payments. In addition, overdraft protection can be added to your checking account. This service allows the bank to loan your account money to cover any attempt to withdraw money from an account that does not have sufficient funds.

**Savings account:** The basic difference between savings and checking accounts is that savings accounts tend to earn higher interest rates but are not readily accessible. Please note that savings accounts not only earn interest at different rates, but also usually have fees and allow only a certain number of transactions per month against the account. Savings accounts are more limited accounts and you should keep this in mind when choosing what type of bank account to open.

### **Credit Cards**

When you pay via debit card, the money is taken instantly and directly from your checking or savings account. When you pay by credit card, your credit card bank or other financial institution pays the bill and sends you a monthly bill for your charges. Using a debit card can help you avoid getting into debt and incurring finance charges, because you pay as you purchase and never accrue a balance owing interest.

We suggest that you bring a credit card from your home country since applying for a credit card in the U.S. is very difficult for trainees. Although having a credit card is convenient to make purchases in the US, it requires a lot of responsibility from a credit card holder since credit cards often charge a high interest rate on outstanding balances.

### **Money Transfers**

**Money Transfer:** In case you urgently need to receive or send money anywhere in the world during your training we suggest using Western Union money transfer services. You can call 1-800-325-6000 or visit [www.westernunion.com](http://www.westernunion.com) to locate the nearest Western Union office and receive or send funds worldwide in an instant.

**International Wire Transfer:** Electronic transfer of currency funds is a safe and efficient method of sending and receiving currency payments to or from other countries. Typically money is wired to large partner banks where the recipient can claim it. This service may take up to 7 business days and requires that you have a bank account at the receiving bank. We advise you to visit your international bank branch in the U.S. or other local banks in your area to inquire about the bank-to-bank wire transfer procedures. Be sure to research all fees associated with this service from both sending and receiving banks.

**International Drafts:** International Drafts are an accepted payment practice throughout the world. They are available in more than 200 currencies. You can purchase International Drafts and ask your bank to send it via expedited mail service. It can take anywhere from 2 - 20 days for the beneficiary to receive the payment. The beneficiary may also experience delays in accessing funds after depositing the Draft into their bank account.

**Traveler's Checks:** Traveler's checks can usually be replaced if lost or stolen, so they are a convenient and safe substitute for cash. Traveler's checks do not expire and unused traveler's checks can be kept by the purchaser as long as he/she wishes until he/she is ready to spend the money. You can purchase the checks at most U.S. banks. The largest issuing banks of traveler's checks are *American Express* and *Thomas Cook*. For your convenience, purchase checks in small denominations and make a separate list of check numbers to keep track of your spending.



## **Paying Taxes**

**J-1 Trainees are exempt from Social Security and Medicare Tax (FICA) and Federal Unemployment Tax (FUTA).** However, if you have a paid position in the US, you will be charged Federal Income Tax, State Income Tax and City Income Tax. Usually, income taxes are automatically deducted from your paycheck. However, when receiving paychecks, YOU are responsible for ensuring that the applicable taxes are being withheld from your stipend. You may address questions regarding local taxes and other tax charges to your host company Payroll Department. We urge you to take this matter seriously as failure to pay the required taxes may result in difficulties obtaining U.S. visas in the future.

### **Filing Tax Return**

Prior to leaving the United States, you must make sure that you provide your host company with your mailing address in your home country. This is very important since at the end of the year, your host company will be sending you a W-2 Form - *Wage and Tax Statement*. You can expect your W-2 Form to be mailed to you in January or February. This form will summarize the total amount of 'wages earned' and 'taxes paid' during your training in the United States. You will need this form when you file your Tax Return as a Non-Resident Alien.

All individuals who earn wages in the United States are required to file a tax return. You have a choice when filing your tax return. You can do it yourself at no cost or you can have an agency that specializes in international income tax services - such as TaxBack International, file the tax return for you (TaxBack charges a fee for their services). Both methods of filing your tax return are described below. Please read the instructions carefully before deciding which method to use.

**Method 1:** If you decide to file your tax return on your own, you will find below all the information regarding the documents you will need:

- **W-2 Form-** Your employer will send this form to you. You should receive this form in January.
- **1040NR-EZ Form** - US Income Tax Return for Certain Nonresident Aliens. This form is used for filing *Federal Income Taxes*. You can get a copy of this form by logging onto the Internal Revenue Service (IRS) website <http://www.irs.gov/formspubs/>. Also, this form is available at the United States Embassy in your country.
- **State Income Tax Form-** This form is used for filing state income taxes and this varies from state to state. You can log onto the IRS website <http://www.irs.gov> and search for the State Income Tax Form for the state in which you were training.

Once you have all of these above forms completed, you can file your Income Tax return. The IRS website <http://www.irs.gov> also includes instructions for filing these forms. Please be aware that all tax returns must be filed by April 15<sup>th</sup> for the preceding year.

**Method 2:** If you decide to have your tax return completed by an agency that specializes in international income tax returns, we recommend the services of TaxBack International. Their contact information is listed below:

## **TAXBACK**



Telephone: In the United States +1-888-203-8900  
Outside the United States +353-1-670-6959  
Fax: In the United States +1 312-873-4202  
Email: [info@taxback.com](mailto:info@taxback.com)  
Website: [www.taxback.com/us](http://www.taxback.com/us)

## **Useful Internet Resources**

### **J-1 Program Regulations and References:**

CSB International	<a href="http://www.csb-usa.com">www.csb-usa.com</a>
U.S. Embassy Links	<a href="http://www.usembassy.gov">www.usembassy.gov</a>
U.S. Department of State	<a href="http://www.state.gov">www.state.gov</a>
Internal Revenue Service (Tax Info)	<a href="http://www.irs.gov">www.irs.gov</a>
Social Security Administration	<a href="http://www.ssa.gov">www.ssa.gov</a>
Department of Homeland Security	<a href="http://www.dhs.gov">www.dhs.gov</a>
Global Secutive Insurance	<a href="http://www.esecutive.com/myinsurance">www.esecutive.com/myinsurance</a>
US Citizenship and Immigration Services	<a href="http://www.uscis.gov">www.uscis.gov</a>
US Customs and Border Protection	<a href="http://www.cbp.gov">www.cbp.gov</a>

### **Finding a place to live:**

[www.ymca.net](http://www.ymca.net)  
[www.hiayh.org](http://www.hiayh.org)  
[www.roommates.com](http://www.roommates.com)  
[www.rent.com](http://www.rent.com)  
[www.craigslist.org](http://www.craigslist.org)  
[www.apartmentsearch.com](http://www.apartmentsearch.com)  
[www.easyroommate.com](http://www.easyroommate.com)

### **Maps & Directions:**

[maps.google.com/maps](http://maps.google.com/maps)  
[www.mapquest.com](http://www.mapquest.com)  
[www.mapsonus.com](http://www.mapsonus.com)  
[www.randmcnally.com](http://www.randmcnally.com)

### **Travel**

[www.travelocity.com](http://www.travelocity.com)  
[www.expedia.com](http://www.expedia.com)  
[www.greyhound.com](http://www.greyhound.com)  
[www.amtrack.com](http://www.amtrack.com)

### **Finding a trainee position:**

[www.hotjobs.com](http://www.hotjobs.com)  
[www.monster.com](http://www.monster.com)  
[www.careerbuilder.com](http://www.careerbuilder.com)  
[www.coolworks.com](http://www.coolworks.com)  
[www.flipdog.com](http://www.flipdog.com)  
[www.internweb.com](http://www.internweb.com)  
[www.interships-usa.com](http://www.interships-usa.com)  
[www.jobweb.com](http://www.jobweb.com)  
[www.snagajob.com](http://www.snagajob.com)  
[www.rsinternships.com](http://www.rsinternships.com)

## FREQUENTLY ASKED QUESTIONS (FAQs)

***"I would like to go home to visit my family during my training. Can I travel outside the United States?"***

First, make sure that you have an M on your visa ("M" stands for 'multiple entries'). If you do, you must send your DS-2019 form to CSB to be signed. (Not doing so may cause you to be detained at the border upon your return and/or refused entry to the United States upon your return). Please include a note with the travel dates as well as the address where you would like US to send your form. To have the form sent via express mail, please include a self-addressed, pre-paid FedEx or UPS envelope. You must re-enter the United States before the end date of the period covered by the DS-2019 and in less than 30 days after your most recent departure date.

***"Do I have to pay all the taxes that are deducted from my salary even being a Trainee?"***

All Trainees are exempt from Social Security, Medicare and Federal Unemployment Tax. The Host Company will be informed of your exemptions, but you should also remind them of this upon arrival.

***"I love my training! Can I stay longer and extend my program?"***

A maximum duration of **Business Management** programs is 18 months. If you have entered the United States on a 6/12 - month program and you and your Host Company agree to continue the training program for an additional 6/12 months, CSB can process an extension of your program for up to 18 months. There will be an additional charge to extend your program.

If you are a **Hospitality and Tourism** trainee, you are not allowed to extend your program beyond 12 months.

***"I'm unhappy at my training program. Can I change my Host Company?"***

No. This is not a legitimate reason for breaking your contract with the current host company. Talk to your training supervisor and let them know of your concerns. If you feel you absolutely must change your host company, contact CSB. You cannot leave your host company and begin training with a new host company without CSB's approval. If you do, you may be released from the program and will be considered OUT OF STATUS immediately.

***"Can I participate in J-1 Training program for the second time?"***

Yes! Additional training is permitted if the additional training addresses the development of more advanced skills or a different field of expertise. All trainees are eligible for additional training programs after a period of at least two years residency outside the United States following their initial training program.

***"I enjoy my training, but I'm not making much money. Can I get a second job?"***

No. The J-1 training visa does not allow secondary employment. This visa is for training purposes only and any employment outside of your training program is considered illegal. Unauthorized employment may lead to your immediate release from the program.

***"My host company had to let me go because they could not continue training me. What should I do?"***

Contact CSB IMMEDIATELY. CSB may be able to assist you in finding another trainee position. You cannot begin training at a new host company until CSB has approved the transfer. All host company transfers must be arranged as soon as possible in order for you to remain in good status on the program.

## **Returning Home**

The months of the program pass you by very fast and you will soon realize that it is time for you to start planning your trip home. You will be returning home with new ideas, invaluable experience and a better vision of your career ahead of you.

As you are preparing for the return journey, please remember to leave your I-94 Card at the departure clearance desk. If you hold on to this card, Immigration and Customs Enforcement Services may record you as “overstaying” your J-1 visa status, which may put your future returns to the US at risk.

## **Your Journey Has Begun**

We hope that this Handbook makes your first steps in the US more comfortable. You have already begun your training experience by leafing through the pages of this Handbook. You have many more great experiences awaiting you in the U.S

We wish you safe travels and best of luck as you embark on this exciting journey!



CSB International, Inc.

119 Cooper Street  
Babylon, NY 11702



**CSB**  
INTERNATIONAL

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Fax: 631-893-4550  
Toll Free: 866-822-1095