

The background of the slide is a close-up, slightly blurred image of the American flag. The red and white stripes are prominent, and a portion of the blue field with white stars is visible. Overlaid in the center is a dark blue rounded rectangle containing the text.

Moving to the USA

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The information provided within this eBook does not in any way constitute individual advice on your personal situation. It is based solely on experience and is merely offered as a guide. In no way does the information contained herein purport to guarantee the issuance of a Visa. Should you have specific questions relating to immigration and/or Visa issuances in your situation please contact your Consulate or an Immigration Lawyer.

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Making the move and what to expect

My family and I moved to California from Sydney two years ago and not a day goes by that we are not thankful that we are here. For someone who is considering taking this step I can without hesitation say that we have not had any regrets. Sure, there have been hurdles, differences and frustrations, which is the reason I am writing this eBook. Had I known two years ago all the things I know now or simply been able to ask someone a question, the move would have been even easier and I would have saved a lot of time.



The most important thing to do when making the move is to plan ahead. Having everything properly organised, and in place will make the process much easier to handle. Knowing what you must get done ahead of time gives you peace of mind and you know that you are moving forward, not forgetting anything and getting started on your new life.

This eBook will cover everything from removalists in Australia to finding your kids school and everything in between. By passing on my own personal experience, this will help you to be prepared for almost everything. Armed with this knowledge, you will make the transition to your new life in the USA a breeze.

Applying for a Visa

One of the first steps you will need to take is to apply for a Visa.

A Visa is a document or stamp in your passport that authorises you to stay in the host country.

Many countries including, Australia participate in a Visa Waiver Program with the USA. As part of the program, most people visiting the USA for 90 days or less are not required to apply for a visa. (If you have had any trouble with the police, or have a record, you will need to contact the nearest US Consulate and check whether you are eligible for the Visa Waiver Program or whether you need to apply for a visa).

Most Australians moving to the USA will have a job lined up either through a company transfer or by offer of employment from an employer in the USA.



If you are not going to be transferred by your current employer finding a job in the USA is not that difficult, especially if you are at a professional level. You can apply for jobs online (in the USA it is not uncommon for interviews to be conducted via video or phone with prospective employees who live on the other side of the

country, so don't let that deter you from applying). Don't feel compelled to tell them up front that you are not in the country. Do not by any means lie, but you don't want them to put a mark against you just because you aren't in their city right at the moment you apply.

The other option is to travel over under the Visa Waiver Program and spend 90 days actively looking for work. That way you get a feel for where you want to live and you are able to network and go to industry events and see what is out there.

From an employers perspective an E3 visa sponsorship is one of the easiest going and it cost's them no money. Although you will have to explain an E3 as most companies are familiar with the H1B1 working visa. All the employer has to do is fill in a one page form, sign it and post details about your employment for the other employees to see, this is to ensure that you aren't being taken advantage of.

Here is the link for your employer. If you read it through first you can explain it to them rather than just saying here go to the website. Make it easy for them.

<http://www.dol.gov/compliance/guide/h1b.htm>

If you fall into either of the two cases above, you will either get an L class or E class visa.

If your company is transferring you, it is highly likely that they will handle all of this for you and all you will have to do is front up at the Consulate for your interview.

Getting an E3 visa is fairly straightforward. Start by going here and reading all the information <http://canberra.usembassy.gov/e3visa.html>

Next, to get your application started read http://canberra.usembassy.gov/how_to_apply.html

When you lodge your application online I recommend using Safari, Firefox or IE as your browser. Their web page does not seem to be written to cope with the newer browsers like Chrome. (This may have changed in the last little while though, so give it a try if you like). Be prepared to spend about 20 – 30 minutes on the online application. It will ask you lots of information including when you visited the USA in the last number of years and the dates and durations of the visit – so have your passport handy!

Once you have completed all of that and paid your fee at Australia Post you book your interview and head off to the consulate.

Visiting the Consulate

When you get to the Consulate, you cannot bring electronics i.e. no phones, iPods, computers etc. You are also not allowed to bring in food and drink. You could be there for up to four hours, although not usually, but you should be prepared for that.

I have found the staff at the Consulates to be really pleasant and helpful, so if you are unsure about something just ask them while you are there.

You can find your local Consulate by clicking these links:

US Consulate in Canberra

- <http://canberra.usembassy.gov/>

US Consulate in Melbourne

- <http://melbourne.usconsulate.gov/melbourne/index.html>

US Consulate in Perth

- <http://perth.usconsulate.gov/perth/index.html>

US Consulate in Sydney

- <http://sydney.usconsulate.gov/sydney/index.htm>

Moving

When you move to the US, you are not able to pack your own things. US customs require that a bonded agent do the packing. Any removalist company that is able to ship your stuff to the US will be bonded to do the packing. It is a good idea anyway because the removalists know exactly what can and can't be brought over.

A couple of the things that can't go in the container:

- Alcohol (you can bring this but it will be a hassle, so make sure you really want it)
- Foodstuffs. Any things that you want to bring, take in your luggage. A tip: If you have spices, like saffron or other expensive ones, bring them in your luggage. They are much more expensive in the USA.
- Anything that has soil etc. on it like gardening implements.
- Anything that is electrical that can't run on 110v.

Interviewing/getting quotes (at least 3)

I recommend getting at least 3 quotes for the move. Each company is going to give you an individual quote. There can be several thousand dollars of difference between these quotes.

Before you get them to come out to your house, think about what will require special packing e.g. oil paintings; a lamp; framed photographs and what you definitely want to bring.

Houses in the USA tend to be bigger than in Australia and furniture that looks great in your house now might look small when you get it over here. Be sure that you love all that you are bringing and that no matter what you wouldn't part with it. Otherwise you may go through the process of bringing furniture over here, only to find it doesn't work

and having to get rid of it anyway. Not only will it cost you whatever it will to replace, you will have paid to ship it here too!

Be really specific with the sales rep when they come to your home about what you want and what you don't. Get their brochures, get them to show you all their packing materials (they usually have samples with them) and get them to go over in detail the process for moving including the customs, shipping containers, delivery points, etc.

Do not hesitate to get the salesperson back a second or even a third time if you want things clarified or the things you are bringing change. This is going to cost you around \$7000 depending on the size of your house and how much you are bringing, so be happy and comfortable with the company you choose and go over things as much as you need to, to feel comfortable.

Be sure to research the background and any complaints on the company. You can do this fairly quickly on the web, type in the company name and then reviews. The best way to judge a company's reputation is by word of mouth and forums and review sites are great tools for that. Do bear in mind that some people just want to whinge. So read as many as you can but I would say at least 10 reviews and if the same complaints come up again and again, you are probably best to choose someone else.

Understanding the insurance

I cannot stress the importance of setting aside time to do this properly. Removalists lose stuff, break things while packing and then of course there are the things that can happen in transit. List everything that is of value to you that if it were damaged or broken you would want it replaced. If possible also have documentation verifying the value you are listing on your insurance sheet. I say this now because speaking from experience having to find all this stuff out when you are in the USA and dealing with time differences etc. in your home country can be quite stressful. Creating an itemized list can be very painful, but nothing compared to waiting 7 months to get a claim paid.

Packing and Removal Day

Generally the company will give you some stickers to put on things that are not to be packed. You usually get this a couple of days before the actual packing day and they will drop off boxes and packing supplies ahead of time too.

On the day of the move I would suggest having someone mind your kids and pets, preferably out of the house. It will be a busy day and can be stressful. Pets and kids are going to be VERY excited and possibly a little scared too. It is difficult to deal with removalists and to look after and re-assure them too.



When the team arrives they will arrive with a container on a truck, (whether you have enough to fill a container or just a portion of it). Your stuff is packed directly into the container it will be shipped in. Somebody who knows your stuff needs to be there on the day and if you are not confident that you can ask the packers to leave.

Somebody who knows your stuff needs to be there on the day and if you are not confident that you can ask the packers to leave if you need to (this is important. Some packers are inconsiderate, rude and not careful with your stuff. If this is the case, you need to be able to get them out of your house and call the company to send someone else to replace them) or to call the company if you are not happy on the day, have someone around who is.

Supervise them. Make sure that what you want specially wrapped is specially wrapped. Depending on the size of your home, there can be at least 4 people packing at any one time. So if you can, have a friend or spouse around to help with the supervision.

Don't be afraid to say something if you see your things being mistreated.

This is your stuff and you are paying a LOT of money for this to be done. Breaking things is unacceptable and unprofessional.

Check everything. Open all the cupboards and make sure that everything that was meant to go did go. If you start getting told that they are running out of space, ring the salesperson that estimated your load and get them out to the house. If you have noticed the packers being inefficient in their packing ask them about it or call the salesperson.

If at ANY point you are not happy, stop them or call your salesperson. Call as many times as you need to on that day.

What happens when your stuff leaves you

It will take approximately 6 weeks for your stuff to get to the USA. If the shipping container it is selected for inspection by Customs, that may add an extra week to your wait. The wait time is just an estimate; there are many things that can affect the length of time including type of ship, bad weather, and strikes on the dock etc. In our case, even though it was selected for examination by customs, it arrived on time.

Generally once the container has been packed up and sealed it goes back to the removalist company's base. From the company's base, it will then be transported to the dock for shipment usually within a day or so of packing. It may take a day or so barring any necessary paperwork that needs to be done to ship. The removalist company or it's partner export company who handles the international shipments will take care of all the arrangements necessary to get your container to the dock.

It is then put on the ship and is on its way. You can check with your salesperson or the assigned contact (your contact can change once the shipment is under way and the

international shipping person within the company takes over) on its progress and estimated arrival date.

What happens when it gets to the USA

When the shipment leaves you, at some point, you will be contacted by the removalist's representative (shipping agent) in the USA. They will handle the clearance of the container through customs. You will receive paperwork that you need to sign in order to give them the Power of Attorney to deal with your container on your behalf through customs.

Be prepared for your container to be selected by Customs for additional scrutiny. You will be responsible for the charges for X-raying the container and any additional investigation that customs do.

When you are estimating your costs for moving, I would suggest that you add an extra \$2,000 or so to your anticipated costs. That way you will have extra funds available to cover any unexpected expenses that may occur.



Bringing your pets

The good news is that America has all the diseases that Australia keeps out, so your cat or dog won't have to spend a moment in quarantine.

We brought our two dogs with us and used a fantastic company recommended by both our breeder and the removalist company, JetPets. Check with your removalist company if there is someone they like to work with too and get quotes. Sometimes if the removalist company refers you, you may be able to get the rate the removalist company would have been charged by the animal transport company.

We got all our dog's regular shots up to date and also got them rabies shots before they came over.

We were given the crates the dogs would travel in about a month before they travelled so they were used to being in the crates. You can ask the company to give you the crate as close or as far to the pick up date as you like. I find once they are used to it and sleep in it for a couple of days, it isn't so strange to them. You can even feed them in it to help them get comfortable more quickly.

They were collected by JetPets the day before they flew and were taken to their kennels where they got the final check by the vet saying they were fit to fly. When they leave you, you need to put a collar on them. However I would recommend buying a cheap collar, as one of ours was lost in transit and it can be annoying trying to replace a favourite in a new country.

Once the dogs arrived in the USA they clear customs and you pick them up from a cargo terminal. You will get all the information from the animal transportation company about who to call etc. They are generally ready for collection between one and two hours after the plane lands.

After that, it was straight to the park so they could stretch their legs ☺

Finding Where You Are Going to Live

I cannot recommend Google Earth and Google Maps enough. I used it extensively to get a feel for areas, how the landscape looked, what the neighbourhoods were like, how far it was from work, school, shops etc to home. Having visited where you are thinking of living before makes things a bit easier, but if you haven't don't worry. Get on the web and ask questions, you will find message boards, blogs, community magazines etc all will help give you an idea of what to look for and where to avoid.

Renting a Home

When you are renting a house, be prepared to pay 2 months' rent as a bond (deposit).



They call it first and last month's rent over here. Perhaps even 3.

The reason for depositing this much amount of money is that everything runs off your credit report over here. If you have no credit report in the US, it is like you never existed before. It doesn't matter how good your previous references are, most decisions are based on credit score (although do get as many references as you can to bring with you from previous landlords, neighbours etc). To establish a background and credit, you will have to pay for them to run your credit. To run your credit will

cost about \$75 and sometimes some other miscellaneous fees up to about \$300 in total.

A payment for rent becomes due on the 1st of the month and deemed late on the 4th. I would suggest that you are NEVER late on your rent. Since you are new you and without a credit history, you will want all the credit references to be good ones. I would suggest that you are **NEVER** late on your rent. If you do end up going to buy a house,

the bank will check with your landlord/agent to see how you went with your payments. Believe me; you don't need any extra crosses against you when it comes to dealing with the banks – more on that later.

Rent is usually paid by cheque. Internet banking is not as big here as it is in other countries and making payments person to person via the Internet is only just starting in the US. Writing out a cheque will take about 5 days to process within the banks. You can make a payment via the Internet – you order a cheque from your bank, they charge your account the amount immediately and then they draw a cheque and post it to the payee for you☺. A good way of doing it is to post the landlord/agent a post-dated cheque on say the 26th and they will cash it on or after the 1st of the month.

Prior to your stay in a rental home, be aware of the condition of the house or apartment before moving in. A lot of landlords do not use condition reports. You could request a walk through with the agent landlord where you document the condition and have both parties sign it on the day. If this is not possible I would suggest taking many different pictures of the rooms and appliances with a camera that shows the date on the photo and to document what condition the property is in. Keep one copy for you and send another copy certified delivery that requires someone to sign for the letter to your landlord/agent. Having those pictures can really help you out later down the road should there be disputes over the condition of the property when you go to move out.

Buying a Home

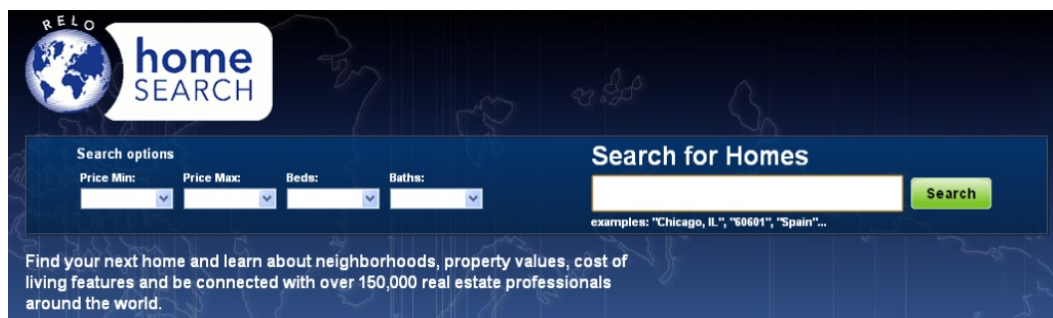
Buying a house for a new arrival can be pretty tricky, but if you have a couple hundred thousand dollars you should be able to buy your own home (depending on where you are going to live you may not even need a mortgage). I would recommend against rushing into it since you are new to the area and you really want to get a feel for the area. So it is a good idea to rent for a while and try out a couple of neighbourhoods before you commit.

When you do go to buy a house, things are little bit different. You cannot access a full listing of houses for sale on the Internet like you can in Australia. There is no www.domain.com.au or www.realestate.com.au or similar, you will get to a site and it will have some houses listed on it. Then it will want you to register and give them all your information, which can be a hassle. The website will just turn around and email you constantly wanting to sell you a house.

What you will do is contact a real estate agent to represent you in the purchase of your house. You do not pay them to represent you, but when you buy your house, the agent that is selling it splits the commission with your agent. So effectively each agent gets 3% commission. You can find this person by seeing who has the most listings in the area you are interested in, or by referrals. Agents don't have to work in a particular area so if you like someone who normally works a different area, they can work with you. One point to note is that agents who do a lot of work in your target area will have a lot more local knowledge than someone who mainly works elsewhere.

Your agent will set up a listing for you on the multiple listings service or MLS. You can tell them you want a four bedroom house, with two baths, this size house, etc. They will put that criteria in the system and you will get a daily or weekly list of houses that will fit your needs.

Here is a helpful website where you can research towns, and receive lists of real estate companies, schools, and home prices. www.relohomesearch.com



One of the things a bit different here is when you get your mortgage approved by the bank; they can rescind that approval up until the day of closing. So that is a little bit scary when the bank will say yes it's approved and they may change their minds and it may not be approved. This is not a common practice and can usually be avoided but it is something to be aware of.

Whoever you choose as your personal banker, you should try and use for your mortgage. If they are not able to offer a mortgage because you don't fit into the criteria within which they operate, you can look for a mortgage broker. You may have to talk to several, but you can find mortgage brokers who use money from private lenders to fund mortgages rather than conventional institutions. There is always a way, if you really want to buy a house, just be prepared to be persistent and to keep at it. It will take you awhile, but you will get there.

Do your homework on the mortgage types. There are variable loans, some will even fund to more than 100% of the purchase price, although they are harder to come by since the banking fiasco in 2008. The fixed rate mortgages you can get over here are fixed for 30 years: for the life of your loan. Then there are various hybrids in between the variable and fixed.

Home Inspections

Prior to purchase of your home, you will need to get a building inspection done. Inspectors do a very thorough investigation of the house, that can take anywhere up to 4 hours, usually 2 but it depends on the size of the house and any other buildings. They will check plumbing, wiring, structure, pests, general condition of the home, whether there are code violations (things built without council approval) etc. They will write up a fairly comprehensive report, which they will go through with you. If there are any specific issues they may recommend a specialist to investigate further. E.g. if the inspector thinks the roof may be leaking they will recommend a roofer does a more thorough investigation. Building inspections usually cost around \$200 to \$300 to have done depending on where you live.

One thing to be aware of are termites. Depending on where you live in Australia that is not something you generally come across. So be sure to check for termites. If you are in an area where there have been earthquakes, make sure your building inspector goes through those issues with you.

Once this report is done, you can sometime negotiate to have repairs done by the vendor or they may give you a credit on the purchase price to cover the cost of the repairs. Your real estate agent should advise you on all of this.

General Information

Some of the problems you will face because you are not American are the credit score (see Credit Score chapter for more details). This is why a lot of the banks will turn you down. Provided you satisfy residency requirements, e.g. in California, you hold a valid drivers licence for the state and have a valid address, you may qualify for a FHA loan. This is the Federal Housing Authority loan, which is a low down payment loan around 3% to 3.5% and you get a really decent interest rate on that. But again, depending on which institution is funding the loan, you could potentially have problems. It is possible to get approved, but it may not be a really quick thing. As with most things, take a breath and expect it to take twice as long as you would normally assume. That way you are a lot less stressed and usually end up with a nice surprise by getting it completed early 😊

Taxes

The tax year in the USA runs from January to the last day in December. Taxes are due by April 15th. You can file an extension that will allow you to file by Sept 15th. I would highly recommend getting a professional to do it for you. At the very least go to H&R Block to get help. But again, speak to friends and colleagues and find out if they have an accountant, or a local guy that can do them for you. Especially after you arrive, and this is your first return, you want to be sure you have everything in order.

For example: All your moving costs that haven't been covered by your company or the cost of your visa etc. are tax deductible. You can end up with a fairly nice refund at the end of the year. There are also a lot of other deductions different from Australia that you just aren't aware of. So it is definitely worthwhile getting a professional to do this for you.



If you have children make sure you have their ITIN (Individual Tax Identification Numbers) prior to filing your tax return. You can apply for the ITIN for your kids when you file your initial tax return; however it can and does prolong the processing and the amount of time it takes for your refund to come back.

Be prepared to spend up to \$500 to have your taxes professionally done. Ensure that you are going to get at least that much back before you commit. I think HR Block is approximately \$100 for a simple tax filing. The more complex your tax filing get, the more it will cost.

Opening Bank Accounts

You will be very surprised by the banking experience in the US. It is still very much a personal experience and the branches are very well staffed. They have friendly staff that will have a chat and smile and be, well, nice ☺ Most banks also offer complimentary tea, coffee, biscuits, or something similar. There are also usually things for the kids to be occupied with while you are banking.

There are a lot of banks and credit unions in the US, all actively seeking your business. As a means to helping you narrow your choice, I would suggest you open accounts with a bank that offers secured credit cards (see credit score for more details) as a product.



To open your account you will need to bring everything: Your id documents, birth certificate, passport (that contains your visa), driver's license (Australian or if you have your US one bring that). You will also need your social security number (SSN). If you don't have it yet, let them know you applied for it and will let them know when you get it. If you are opening accounts for your kids, you will need an Individual Tax Identification Number (ITIN) as they cannot qualify for a SSN. Please see the relevant section for ITIN details.

You will get an ATM card that is also a Visa or MasterCard Debit card. A word of warning: Your limit on this card will be \$1000 per day, with an ATM limit of usually \$300. There is no way around this as that is the limit for anyone who has a bank account for less than a year with the bank. It can prove problematic when buying big-ticket items such as furniture, electronics, plane tickets etc. However cheques are still big in the US, so you can use them for most purchases where you are present. Things that are bought over the Internet can often use PayPal as a form of payment. You can

link this directly to your bank account for the occasions when you need to pay more than your daily limit.

HSBC Bank offers special accounts and if you qualify for one of their accounts, they can use your credit history from your originating country to help you when you get here.



The accounts are under the HSBC Premier banner. They require a \$100,000 minimum balance. However if this is something you can do, you could potentially get your premium accounts set up in Australia and have them transferred to the USA along with your credit history. That would also help as it could be viewed along side your USA credit score and give a more accurate picture.

If you are really lucky and transferring to the USA under a company transfer, your company may have its own Credit Union, which will make things considerably easier for you.

Another big difference we have found is that the USA is very far behind in terms of electronic banking. Cheques are still used as the main way to make payments. You cannot do BPay, although companies are now offering you ways to pay electronically, but not from your bank as we are used to. There are no person-to-person electronic transfers. In some cases you can do it if the person is with the same bank as you but the general rule is that it can't happen. If you want to make a bill payment from your bank, you will enter in all the details of the payee and the payment amount. The bank deducts that amount from your account and then mails a physical cheque to the payee on your behalf.

It does look like this is changing although I imagine it will be many years before they are at the same stage as Australia with electronic payments.

Credit Score

Your credit score is something that is very important in the US. It determines if you will get a loan, a store cards, a rental property, credit from a medical provider such as a dentist and so many other things. Sometimes it can even impact your job. It also determines the rate you will get on loans. You might go to buy a car that has a 3% interest rate advertised for financing but because of your credit score, your interest rate may be 25%!

It is something that you are going to have to work at and on and be diligent in your money management to ensure that you get your score up into the 720 – 750 range as quickly as possible. This will ensure that you get through the loan approval process with relative ease when the time comes for you to buy a home, car etc. at a reasonable interest rate. Having a good credit score really smooths your path. To set your expectations, when you start opening accounts in the USA, you will get a credit score of around 500. This will be because your accounts were not opened long enough, your time in the country etc. Don't panic and realise it isn't anything personal, it just is.

Expect it to be a two year process to get up into the 700s. One of the first steps on the road to establishing your credit score is to get a secured credit card. Secured credit cards are a means of gaining a credit score. They are a credit card whose balance is secured by an amount of cash you hold separately in a savings account. They are usually available from \$300 to \$1000. You want to make sure that your bank of choice only requires the deposit to be equal to the credit available on the card; some banks require one and a half to double the credit limit. For example: if your credit card has a limit of \$1,000 you have \$1,000 in a savings account, rather than being required to hold \$1,500 to \$2,000 in the savings account.

Another thing to note about credit cards in the US as opposed to Australia is that keeping your credit ratio low is really important. That means that if you have a card with a limit of



\$1000 that you NEVER (at least in the first couple of years you are trying to build your credit score) have more than \$300 outstanding on it at a time. You need to be diligent and pay the balance off in full each time it is due. NEVER be late. Also use the card each month so that it shows a history of use. For example you could designate it as the card you pay for your petrol on. But ALWAYS pay it off in full and on time.

If you are late with your credit card payments the banks can increase the interest rate on your credit card by 10 – 20%! Not only that they report the late payments on your credit file, any other institution you apply to for credit will not give you the preferential rates. Instead, they will give you the inflated rates, as you will be considered a higher risk. If you think of this as a credit card, it will drive you mad that you have such a low limit. Instead, think of it as a tool to improve your credit and stay on top of its use so that it does what it is supposed to and builds your score.

The other thing to do is get a store card. I would suggest getting it from one of the major department stores like Macys, Bloomingdales, Nordstrom or Saks Fifth Avenue.

Treat it exactly the way you treat the credit card previously mentioned above. These are all tools to help you get your credit score up. Having them is great and really convenient but I cannot stress enough the importance of managing the cards so that they can really help you get your score up ASAP.

SSN and ITIN

Apply for your Social Security Number (SSN) as soon as you get to the US.

Here is the website <http://www.ssa.gov/ssnumber/ss5.htm> where you can download the form and the instructions.

Although you may lose the best part of a day, I would recommend going to the closest Social Security office to you, in person. When you do this it usually expedites the processing and it is not unheard of for them to issue you a number on the spot. You will have to wait for the official card in the mail, but you will have the number. Make sure you have your birth certificate, marriage certificate, passport and any other paperwork that may be relevant as copies will be required (bring the originals too, just in case they want to sight them).

This number is an identifier and you will be asked for it by many different organizations in order to identify you. For example: Insurance companies, banks, etc. You will usually only be asked for the last 4 digits of it. You **MUST** protect this number and keep it secure. Never carry it with you. Identity theft is very prevalent in the USA and if someone gets your SSN you will potentially have a long road ahead of you to get your name and credit cleared.

The SSN is the number that you will be asked for by your employer and is your tax identifier also. Your bank will want it when you open your account, but like your Tax File Number, you can advise them of it later.

Once you (and your spouse) have your SSN, I would advise you to apply for an Individual Tax Identification Number (ITIN) for any children / dependants that you may have. You will be required to submit notarized copies of their birth certificates, passports and visas. (Notaries are very common in the US. They charge between \$5 and \$10 per signature and you can find them in the local paper or Google notaries in your area. If you know any military personnel, check with them, as they may be able to act as

a notary for you). This process can take a very long time. I have found that the IRS lose documents, question things and generally mess you around. I ended up having to submit supporting documents 4 times! You can take the documents to a local IRS office, but be prepared to spend several hours there.

You will need the ITIN to be able to claim your dependants on your tax return. It can be up to \$1000 per dependant per year so it is worth having!

Here is the website for the ITIN application

<http://www.irs.gov/individuals/article/0,,id=96287,00.html>

Here is the link to the form itself

<http://www.irs.gov/pub/irs-pdf/fw7.pdf>

Employment Authority Document (EAD)

As the spouse of an E3 visa holder you are entitled to work in the USA unrestricted. However to be employed you must have an Employment Authority Document (EAD) to show to your employer to verify your eligibility to work in the USA.

You can obtain the form here. www.uscis.gov/i-765. This is on the US. Citizenship and Immigration Services website (As seen below).



The screenshot shows the USCIS website interface. At the top, there is a navigation bar with links for Home, Español, Blog, Archive, and Index. Below this is a search bar and a link to the Entire Site. The main header features the USCIS logo and the text "U.S. Citizenship and Immigration Services". A green navigation bar contains links for FORMS, NEWS, RESOURCES, LAWS, OUTREACH, and ABOUT US. The "FORMS" link is selected. The main content area displays the "I-765, Application for Employment Authorization" page. It includes a "Home > FORMS" breadcrumb, a "Printer Friendly" link, and a list of download links for the form, instructions, and a notification of acceptance. The "Purpose of Form" section explains that individuals temporarily in the United States may file this form to request an EAD. The "Number of Pages" is listed as Form 1, Instructions 11. The "Edition Date" is 01/19/11, with previous editions also accepted. The "Where to File" section is partially visible. On the left, a sidebar lists various form categories. On the right, there are "Related Links" and "File Online" options.

U.S. Citizenship and Immigration Services

Home | Español | Blog | Archive | Index

Search

Entire Site ☒ Just this section ☐

FORMS NEWS RESOURCES LAWS OUTREACH ABOUT US

Home > FORMS [Printer Friendly](#)

I-765, Application for Employment Authorization

- [Download Form I-765](#) (104KB PDF)
- [Download Instructions for Form I-765](#) (269KB PDF)
- [Download Form G-1145, E-Notification of Application/Petition Acceptance](#) (1KB PDF)

Purpose of Form :
Individuals who are temporarily in the United States and eligible for employment authorization may file a Form I-765, Application for Employment Authorization, to request an Employment Authorization Document (EAD). Other individuals who are authorized to work in the United States without restrictions should also use this form to apply for a document evidencing such authorization. (You may [file this form online](#).)

Number of Pages :
Form 1, Instructions 11.

Edition Date :
01/19/11; (11/23/10; 02/12/10; 8/19/09; 10/30/08; 10/16/08; 05/27/08 editions also accepted)

Where to File :

Related Links

- Lockbox Filing Tips
- Direct Filing Addresses for Form I-765, Application for Employment Authorization
- Filing Directions to Obtain Employment Authorization and Advance Parole Card Where Application is Pending

File Online

- Instructions for Electronically Filing Form I-765
- Log in to e-Filing

Forms Information

- Forms by Mail

And the Instructions for I-765 here: <http://www.uscis.gov/files/form/i-765instr.pdf>

You can either go to the website or you can print the next page with the application on it.

Department of Homeland Security
U.S. Citizenship and Immigration Services

**I-765, Application For
Employment Authorization**

Do not write in this block.

Remarks	Action Block	Fee Stamp
A#		
Applicant is filing under §274a.12 _____		
<input type="checkbox"/> Application Approved. Employment Authorized / Extended (<i>Circle One</i>) until _____ (Date). Subject to the following conditions: _____ (Date). Application Denied. <input type="checkbox"/> Failed to establish eligibility under 8 CFR 274a.12 (a) or (c). <input type="checkbox"/> Failed to establish economic necessity as required in 8 CFR 274a.12(c)(14), (18) and 8 CFR 214.2(f)		

I am applying for: ☐ Permission to accept employment.
☐ Replacement (*of lost employment authorization document*).
☐ Renewal of my permission to accept employment (*attach previous employment authorization document*).

1. Name (Family Name in CAPS) (First) _____ (Middle) _____	Which USCIS Office? _____	Date(s) _____
2. Other Names Used (include Maiden Name) _____	Results (Granted or Denied - attach all documentation) _____	
3. Address in the United States (Number and Street) _____ (Apt. Number) _____	12. Date of Last Entry into the U.S. (mm/dd/yyyy) _____	
(Town or City) _____ (State/Country) _____ (ZIP Code) _____	13. Place of Last Entry into the U.S. _____	
4. Country of Citizenship/Nationality _____	14. Manner of Last Entry (Visitor, Student, etc.) _____	
5. Place of Birth (Town or City) _____ (State/Province) _____ (Country) _____	15. Current Immigration Status (Visitor, Student, etc.) _____	
6. Date of Birth (mm/dd/yyyy) _____ 7. Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	16. Go to Part 2 of the Instructions, Eligibility Categories. In the space below, place the letter and number of the category you selected from the instructions (For example, (a)(8), (c)(17)(iii), etc.).	
8. Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced	Eligibility under 8 CFR 274a.12 () () ()	
9. Social Security Number (include all numbers you have ever used) (if any) _____	17. If you entered the Eligibility Category, (c)(3)(C), in item 16 above, list your degree, your employer's name as listed in E-Verify, and your employer's E-Verify Company Identification Number or a valid E-Verify Client Company Identification Number in the space below.	
10. Alien Registration Number (A-Number) or I-94 Number (if any) _____	Degree: _____	
11. Have you ever before applied for employment authorization from USCIS? <input type="checkbox"/> Yes (If "Yes," complete below) <input type="checkbox"/> No	Employer's Name as listed in E-Verify: _____	
	Employer's E-Verify Company Identification Number or a valid E-Verify Client Company Identification Number _____	

Certification

Your Certification: I certify, under penalty of perjury under the laws of the United States of America, that the foregoing is true and correct. Furthermore, I authorize the release of any information that U.S. Citizenship and Immigration Services needs to determine eligibility for the benefit I am seeking. I have read the Instructions in **Part 2** and have identified the appropriate eligibility category in **Block 16**.

Signature _____ Telephone Number _____ Date _____

Signature of Person Preparing Form, If Other Than Above: I declare that this document was prepared by me at the request of the applicant and is based on all information of which I have any knowledge.

Print Name _____ Address _____ Signature _____ Date _____

Remarks	Initial Receipt	Resubmitted	Relocated			Completed	
			Rec'd	Sent	Approved	Denied	Returned



Once your SSN has been received, apply for your EAD (you can try applying for it while you are waiting for your SSN too. The worst that will happen is that they will send you a request for more information form and ask you for it. When you get it you can resubmit the I-765). It can take up to 3 months for it to be processed and the card to be issued.

I will walk you through completing this form as none of the Instructions for I-765 give specifics for the E3 visa. The information I am sharing here is a product of more than 7 hours on the phone and several letters to the US Citizenship and Immigration Services getting specific instructions on what to do for an E3 visa holder. If you follow these instructions you can have your EAD, in as little as 5 weeks.

In the section starting with 'I am applying for' check the **Permission to accept employment** box.

Question 1, 2,3,4,5,6,7 and 8 you should know the answers to. **Remember: dates in the USA are in the mm/dd/yyyy format.**

Question 9 – if you have your SSN put it in here. If you don't, leave it blank.

Question 10 – This is the number on your I-94 (the white card that was stapled into your passport when you arrived in the country. **Make sure you get one.** Travelling by air I have never not received one, but crossing the borders by land you may or may not get one. If you don't have one you will have to leave the country again to get one as you cannot get a drivers license or EAD without it)

You will find the number in the top left hand corner under the words ' Departure Number'

Question 11 – I am assuming it is your first time, so tick **No**. If it's yes, complete the next three questions: Which USCIS Office? (Where it was issued) Date Results

Question 12 – The date you arrived in the USA as per your I-94.

Question 13 – The place that you entered the USA.

Question 14 – Write the reason here. If you are applying for the EAD you could put down 'joining my husband/wife' etc. There is no wrong answer, just be brief as to why you are here.

Question 15 – Your status is a **Resident Alien**

Question 16 – The answer here is **(a) (17) ()** There is no mention of an E3 visa anywhere on the form and this is one of the answers that took hours to get from the USCIS.

Question 17 – Does not apply.

Now sign put your phone number on there and date it.

When you lodge this form you need to have the following:

1. The filing fee. To make this process as smooth and fast as possible, get a cashiers cheque for the amount of the fee – currently \$380 (check the Instructions for I-765 in case the amount has changed)
2. A copy of your I-94, front and back.
3. A copy of your visa page in your passport.
4. A copy of your passport identity page.
5. Your birth certificate.
6. Your marriage certificate showing that you are the spouse of the E3 holder.
7. A copy of your husband/wife's I-94 front and back.
8. A copy of your husband/wife's visa page in their passport.
9. A copy of your husband/wife's passport identity page.
10. Two identical colour photos taken within 30 days of the application.

Check out the Instructions for I-765 and double check what is required. Items 3 and 6-9 are not listed as required in the 'Required Documents' section, however I was asked to submit copies of all of the above via a letter I received after my application had been received. If you send them all in at the start, that will save you a good two weeks in processing and turnaround time.

Send the application to the address that applies to you as per the Instructions for I-765 in the 'Where to File?' section.

Mail the envelope with confirmed delivery also.

That's it. Your application is done and you should be receiving your EAD (which is a little card like a credit card) within a month or so.

Insurance

There are several different types of insurance that you need to have when in the US. The main insurances are health, home or renter's contents and liability, and automotive insurance.

Heath Insurance

There are four main types of health insurance:

1. Health Maintenance Organisations (HMOs) or Managed Care
2. Point of Service Plans (POS)
3. Preferred Provider Organisations (PPOs)
4. Fee for service which is often called total choice insurance

HMOs and Fee-for-Service Plans are on opposite sides of your health insurance spectrum, POS and PPO plans fall somewhere in between. HMOs offer the least freedom, followed in order by the POS, the PPO and Fee-for-Service plans. Cost-wise, an HMO is usually the least expensive option, followed by POS plans, PPO plans and finally Fee-for-Service Plans.

POS plans are a mixture of HMO and total choice insurance. It offers the best of both worlds. You are required to choose and in-network doctor (a doctor who has agreed to be a service provider/network member with a particular insurance company. Most doctors are members of several) to be your primary care provider. You can go out of network if you choose, but if you do, you will have to pay most of the costs yourself, unless your primary care doctor has referred you to that specific doctor. In that instance the health insurance will pay most if not all, of your bill.

With managed care plans, there are lower premiums and smaller co-payments. When you go to the doctor instead of maybe having to pay \$35 for an office visit with fee for service you may only have to pay \$10 per visit with the managed care. There is usually

also no deductible that you have to meet. The problem with this is that you have to visit doctors that are within the network. If your preferred doctor is not within the network, you cannot go see them. That is a major drawback to managed care. However, if you can find a plan that your preferred doctor and specialists are a part of then it can be a really good way to go.

PPO is a health management insurance that governs the amount of reimbursement a provider receives and for what type of visit or procedure. PPO plans generally have some limited restrictions and help reduce the cost of the monthly premium. Most PPOs have a deductible that you have to pay before the insurance begins to pay out. This does not typically apply to routine office visits like yearly checkups but will apply for sick visits, emergency room care, and inpatient stays. The amount of the deductible depends on the type of PPO plan and this directly affects the amount of your monthly premium. The lower the deductible the higher the monthly premium and the higher the deductible the lower the monthly premium. If you are in relatively good health and typically only see the doctor for routine visits and no more than two sick visits a year then signing up for a PPO with a high deductible and a lower monthly premium could work for you.

Conversely if you have a chronic illness, then choosing a PPO plan with a low deductible and a higher monthly payment would probably work better for you.

The more expensive monthly premium will seem small in comparison to the cost of a higher deductible especially if you consistently meet the deductible. Because the deductible is out-of-pocket there is a chance that you could owe a hospital thousands of dollars up front for care. If you have a lower deductible this would not be a problem. The higher monthly premiums can be budgeted for in advance so there are no nasty surprises.

With a PPO Health Insurance plan you can choose your doctor from a pre-approved lists of physicians provided by your insurance company. You can see any physician within the plan without needing to get a referral. You also don't need a referral from your

doctor to see a specialist. There is usually a small co-pay \$10 -\$50 per visit to see a doctor or specialist.

Fee for service means you can go and see any doctor you want; choose the specialists you want, go when you feel it is necessary etc. This type of plan is generally more expensive and in addition to the monthly fee you will have to pay a deductible. This means depending on the level you choose, you will pay a certain amount yourself before the insurance company kicks in and starts paying it. Once the deductible is met the insurance company will cover a percentage of the costs. For example if your deductible is \$5000 and you have spent \$5000 in this year the insurance company will then pay anything from \$5001 above. But, they may only pay 80% of that, or 70% or whatever is in your policy. So that is something to also be on the lookout for.



One of the best things to do when you are coming to the USA is to negotiate with your employer that they will offer healthcare as part of your employment. Most employers offer it, and it is only the really small companies that may not do this. Most companies with more than 5 employees have to offer some sort of health plan. You will have to pay a premium each month but it is usually significantly less than if you had to find the same plan as an individual.

Talk to co-workers, new friends etc. and get recommendations from them for insurance brokers that they use or companies they use because it can be tricky. Getting it through your work is definitely the best option and will make it a lot easier for you than having to find insurance on your own.

Home / Renters Insurance

Home insurance covers your actual physical home, the structure itself. If you are renting you will need to get renter's content and liability insurance. It covers the liability on your property as well as the contents of your home. For example if someone slips and falls in your house, even if you are the tenant and not the owner, you could be liable for any damages and this insurance will cover you for that, you to a point. If you have a gardener, a maid, a cleaner, babysitters that visit your home this insurance is really worthwhile to have. Even kids from down the street coming to play at your house and if you have a trampoline or a swimming pool, it is definitely something that you should get.

Something to be aware of is that some of the smaller insurance companies or budget insurance companies may not cover you if have a pool and/or trampoline or if you are a renter. So you may need to go to some of the bigger insurance companies to be covered.

If you bundle your car policy with home you can get some fairly substantial discounts. Be sure to ask about the discounts because sometimes if you don't ask they don't offer them!

Once you get insurance for the house or renter's insurance, I strongly recommend making a list of all your belongings. If you have the official packing list, keep it! Make an itemised list of all your belongings and the value of it. Keep it updated as you add new furniture etc to your home. Having this will save arguments with insurers in the event of a claim later on.

Car insurance

There are eight different types of coverage available:

1. **Bodily Injury Liability Coverage.** If you are in an accident and it is your fault, this insurance covers the people in the other cars, pedestrians and any passengers in your car. It will also cover you when you are driving someone else's car or a hire car. There is usually a minimum amount per state that you must be insured for. This covers the amount the insurance company will pay per person injured and the amount per accident.
2. **Property Damage Liability Coverage.** This covers damage to someone else's car if you are at fault. Family members as well as siblings of the policyholder are also covered (so long as they have permission).
3. **Comprehensive Insurance Coverage.** This covers your car for any losses as a result of theft, fire, breaking glass, explosions, falling objects etc.
4. **Collision Insurance Coverage.** This covers you for damage sustained in a collision with another object or vehicle regardless of whose fault the accident was.
5. **Medical Payments Coverage.** This covers medical payments for you, your family and passengers in your car.
6. **No Fault Insurance.** This type of insurance will allow you to recover losses from your insurance company, regardless of who was at fault. They can cover things like: reimbursement of medical expenses; reimbursement for property damage; lost income; death or permanent disability.
7. **Underinsured or Uninsured Motorist Coverage.** This coverage will pay you the amount a court would have awarded you if you were injured in an accident by someone who should have had Bodily Liability Insurance but didn't. The coverage will only apply if the other driver is Uninsured or Underinsured.
8. **Uninsured Motorist Coverage.** This insurance will cover you and your family for injury caused by a hit and run or uninsured driver. It will also cover medical bills that are in excess of the other driver's liability limits.

As you can see car insurance has quite a bit to it. It is more complicated than what we have in Australia; however once you get your head around it you will be fine. Really think about what coverage you need and work out if you are covered for some of those things through other insurance e.g. your health insurance may cover your medical bills in an accident so you wouldn't need to have that covered in your car insurance – You can't claim twice.

Talk to the companies when you call for a quote and don't necessarily go with the cheapest one. Again check out reviews online and see what customers have to say about them when it comes time to pay a claim.

Getting a Driver's Licence

If you are intending on staying in the USA you will have to get a driver's licence. If you are deemed to be a resident – claiming tax exemptions for property tax; paying education expenses; or wishing to avail of the benefits of being a resident – tax breaks etc. you have to get a licence. There is no way around it.

It isn't that difficult to get, just time consuming but having it will make your life easier. (You get asked for picture id a lot at shops if you are using a credit card. If the cops ever stop you it has happened that they can give a ticket for not having a US licence while living here). You will have to visit the DMV to take the written test and then turn up again for the driving test. (Yes you will have to do a driving test! All international drivers regardless of how long you have been driving have to do the test).

First go to the DMV website in your state – this one is for California <http://www.dmv.ca.gov/> and either download or read online the *Drivers Handbook*. They have some tutorials etc. to help you and also some practice tests you can take online. There are always questions about the blood alcohol limits and when to use headlights. So make sure you know these ones well. Once you think you are good to go, you can either make an appointment online <https://eg.dmv.ca.gov/foa/welcome.do?localeName=en> or turn up at the office of your choosing.

A word of warning; a visit to the DMV is time consuming. Allow at least 2 ½ hours of your time when going there. It is not uncommon to have people start queuing an hour before an office opens. Avoid going around lunchtime, as it usually gets crowded then too.

Once you get to the office you will get a form to fill out with your details **MAKE SURE YOU HAVE YOUR PASSPORT WITH YOUR VISA AND I-94 IN IT**. The clerk will check your eligibility to be in the USA and if you cannot prove you are allowed to be there they won't allow you to get a licence. Once they have checked the form they will allot you a

number and you take a seat. When you reach the counter you will have to do a sight test; confirm personal details and then pay the \$35 licence fee. You will then be sent to another area of the office for your signature, fingerprints and photograph (they don't have mirrors where the photos are taken so if you want to check your appearance bring a hand mirror. You can also ask to see the photo and they may retake it for you if it is not your best shot) to be recorded. They will give you your written test here, which you fill in on a long piece of paper with a pencil. When you are finished you drop it back to the desk. They will mark it and call you out. Once you have passed the written test they give you a permit to allow you to drive while waiting for your driving test. They can help you organize a time for your driving test or you can do it online later.

A few words about the DMV: On the whole the staff are very nice and friendly. Do bear in mind that they are absolutely swamped most of the time so be nice to them. They do work as fast as they can to get through the lines. You cannot bring food and drink into the office and if they see you they will ask you to either take it outside or chuck it out. Bring a book, magazine, iPad, phone, something to help pass the time while you are there.

This process can take a long time especially if you make an appointment as many appointments are for 4 or 5 weeks in advance. Fronting up to the office is quicker to get the process happening – you could realistically have your licence 6 weeks sooner by biting the bullet and going to the office and waiting in line to get the written portion over. They won't let you book the driving part until you have passed the written, which is annoying.

The Driving Test

The driving test itself is straightforward. The testers are nice and they really do want you to pass. First they will check over the vehicle to make sure that you know where things are and that they work. They will check the blinkers (indicators), wipers, brake lights, where the emergency (hazard) lights are and where the park (hand) brake is. Also make sure that there aren't bald tyres on the car. If any of the above isn't working

they won't allow you to take the test on that day, you will have to reschedule. The test lasts about 15 minutes and they really like to see you look over your shoulder to check the blind spots and speed in built up areas is something else to watch.

Generally there is no hill start or reverse park. Parallel parking is not big over here either – although that may be different in the area where you choose to live.

Once you pass you get a receipt from the tester. You go to the desk inside and they will issue you a temporary licence. The actual licence will get posted to you in about 3 to 6 weeks.

The School System

The school year in the USA starts in September and ends in June. The kids get a long break, about 2 ½ months depending on the school. However summer camps are available for kids at a lot of places. Schools run them, clubs run them, the zoos, museums etc run them...

Schools are divided into Pre-K and Primary (preschool and kindergarten) Elementary (Primary Grades 1 – 6), Middle School (can be grades 5 – 8 or 6-8) and High School (grades 9-12)



There are private schools and public schools. To attend a public school you need to reside in the zone for that school. If you live outside of a particular zone but want your child to attend that school you can 'choice' in. You fill out an election to attend the school and it depends from school to school, but it is a lottery type system. If you have a couple of kids you cannot guarantee that all of them would get in. The best thing is to speak with the schools and they will give you all the details.

I would highly recommend visiting the chosen school a couple of times. Visit other schools too for comparison. As even if you have visited the school on a previous trip and were really happy, things change and the school may not be what it was when you first fell in love with it.

Check out [yelp.com](https://www.yelp.com) also. This is a great site that reviews everything from hairdressers to schools to restaurants. Get as many reviews from the net as you can on the school you are looking at.

If you have a specific concern about a school, you can type in the words or phrase plus add the word “forum”. If there’s something you would like to know about that school, you usually can find it on Google. E.g. “bullying” at “abc middle school”. You can target that exact school and concern and read what people are saying.



Annual Check-ups for kids

Every year your child needs to have a health check at your local paediatrician. There are not a lot of GPs here like we are used to that have their own offices or are in a medical centre. You will generally have a paediatric doctor that you will take your kids to. They will do an annual check of your child and complete documentation that you will need to enrol your child in school.

You will also need to bring your child’s immunization records with you and the information will then be transferred by your doctor onto a card. This is an important document and will follow your child through their life (They will even need it to enrol in college).



Miscellaneous Information

Cultural Differences

Americans on the whole are really great people. They are very welcoming and polite. Yes some are loud, but generally they are happy loud. Depending on where you end up living in the US you may come across other differences that are harder to understand or tolerate. Religion is very big in people's lives and it is not uncommon to see people out and about reading their bible (like at sporting events, waiting for the bus etc) and neighbours and new acquaintances to ask you to come to their church for service on a Sunday. If this is not your cup of tea, be polite, realize that they want to share their community with you and don't feel they are trying to convert you. Obviously if they come on strong then by all means say something, but I haven't encountered a heavy hand as yet.

Racism is still alive and well and thankfully is not prevalent where we are in California. The southern states still have problems. I don't have advice on how to deal with this; it is something you should be aware of because it is VERY confronting when you come across people who think racism is ok.

On the whole, Americans are more reserved than Aussies, so be sensitive to how you speak and work out what you can and can't say around people. We usually get away with most things when we tell them we are Aussies.

The Holidays

Americans love to celebrate the 'Holidays'. It starts ramping up at the beginning of October for Halloween on 31st October. That is then followed by Thanksgiving on the last Thursday of November and then Christmas (although because of religious sensitivity they usually say happy holidays rather than Christmas because of all the different religions and they are VERY politically correct ☺)

This is a fantastic time of the year and I haven't come across any other nation that can celebrate like Americans. It is so much fun to get ready for the trick or treating, carving pumpkins and then getting all dressed up. The couple of days after Halloween things usually switch over to focus on Thanksgiving. So all the lawn decorations and the house and shop decorations change over.

Thanksgiving is really a big meal celebrated with friends and family. The day after Thanksgiving is known as Black Friday. On this day there are MASSIVE sales prior to Christmas. It is not unheard of for people to camp out overnight so they get to be first in when the doors open to grab the bargains.

Again, a couple of days after Thanksgiving the decorations change and everyone is gearing up for Christmas. Lights go up on houses, wreathes on doors, Christmas trees go up, the Christmas themed dishes come out. It is wonderful!

Earthquakes, floods, tornados etc

The USA has many different weather conditions that we are not used to, such as earthquakes and tornados. In Australia we have fires and we have floods so we are a bit familiar with them.

This may seem obvious, but if you do not want to encounter a tornado I would recommend against moving to the part of the USA that has them, many of them, every year. This is commonly referred to as tornado alley. Here is a link to give you some information on that. <http://www.tornadochaser.net/tornalley.html>

There are some towns built on the floodplains of the Mississippi river, these places get flooded, a lot. This may seem obvious, but people live there and seem surprised when it floods so I wanted to mention it.

We live in California and have experienced several earthquakes since we moved here. They are not common nor have they caused major damage. Some areas are more prone than others.

In all of these situations, information is key. Regardless of where you choose to live, get the information, have a plan and be prepared. Stuff happens and if you and your family have a plan, then no one panics and you all get through it.

In Conclusion

You will love your new life in America. It truly is the land of opportunity and the world is wide open in front of you. There is so much to see and do and so easy to take advantage of all it has to offer.