

In This Section

During Your Stay in the U.S.

Orientation Upon Arrival

Description of Your Program

Social Security Number or Individual Taxpayer Identification Number

Contacting Social Security

Dealing with Medical Insurance in the U.S.

Need for Health (Medical) Insurance

How it Works

Understanding Medical Terms

Medical Emergencies

Hospitals/Medical Centers

Transportation

Accommodations

School District/Childcare Information

Banking

Expenses

Climate

Social Customs in the United States

Driver's License

Cultural and Recreational Opportunities

Tax Obligations

Taxation in the U.S.

Things You Should Know About Your Federal Income Tax Return:

Some IRS Tax Documents You May Find Helpful

During Your Stay in the U.S.

Orientation Upon Arrival

As soon as possible after your arrival in the U.S. the RO or ARO will meet with you, and your family if desired, review the program requirements and assess your needs. The RO or a local staff member will also be assigned to assist you in making your initial living arrangements and will be available to you for ongoing questions specific to the community you are living in.

Any questions regarding your status as a J-1 or J-2 should always be directed to the RO or the Alternate Responsible Officer (ARO).

Description of Your Program

In most cases you will come to NWRA as a J visitor at the request of an existing NWRA scientist. The requesting scientist may ask you to come to assist with research on a project, to lecture, consult, attend a research-related conference or other activities allowed by the J Visitor Program. This NWRA scientist will supervise your efforts while working for NWRA. Since you will be working directly with an NWRA scientist, and our offices are relatively small, it is expected that you will have contact with each other on almost a daily basis. In the event that you come to NWRA with your own contract or grant funding, the division manager, who works on the premises, will be your supervisor and will be available to you as a resource. The duration of your stay at NWRA will depend on several things, including adherence to the J Visitor Program regulations, the duration of stay that was initially approved and the availability of funding for your particular activity.

Social Security Number or Individual Taxpayer Identification Number

You will need a Social Security number (SSN) or Individual Taxpayer Identification Number (ITIN) to work in the United States.

A Social Security Number (SSN) is a nine digit number the Social Security Administration (SSA) assigns to individuals to identify their records of earnings in employment or self-employment and to pay benefits. Social Security numbers can be assigned to foreign workers who are authorized to work in the United States.

The Individual Taxpayer Identification Number (ITIN) is a 9-digit Federal tax processing number issued by the Internal Revenue Service (IRS). While an ITIN may look similar to a SSN, the first digit in an ITIN is the number 9 and the fourth digit is the number 7 or 8. SSA does not issue SSNs in the "900" series. *The IRS issues ITINs to foreign nationals and other individuals who have Federal tax reporting or filing requirements, but who do not have, and are not eligible to obtain, an SSN from the Social Security Administration (SSA). By law, an alien individual cannot have both an ITIN and an SSN.*

It may take several weeks to get your Social Security number, so plan to apply early. It is not required that you have a Social Security number before you start work. However, the Internal Revenue Service requires employers to report wages using a Social Security number. While you wait for your Social Security number, your employer can use a letter from the Social Security Administration stating that you applied for a number. Your employer may use your immigration documents as proof of your authorization to work in the United States. Employers can find more information at www.socialsecurity.gov/employer/hiring.htm.

To find out more about requirements for application for a Social Security number and card, you can go to the website www.socialsecurity.gov/pubs/10107.html. Information about the ITIN can be found at the IRS website at www.irs.gov/individuals/article/0,,id=96287,00.html.

See appendix for additional references that may be helpful:

- Foreign Workers and Social Security Numbers
- Delays in Issuing SSNs to Aliens by the Social Security Administration
- New Rules for Getting a Social Security Number and Card

Contacting Social Security

The Social Security website (www.socialsecurity.gov) is a valuable resource for information about all of Social Security's programs. In addition to using the website, you can call the SSA toll-free at 1-800-772-1213. If you are deaf or hard of hearing, you may call the TTY number, 1-800-325-0778. They can answer specific questions from 7 am to 7 pm, Monday through Friday, and provide information by automated phone service 24 hours a day.

Social Security Administration Phone Number:

Toll-Free 1-800-772-1213

TTY 1-800-325-0778

M-F 7 am – 7 pm, automated phone service 24 hours a day

Local Social Security Offices:

Bellevue Social Security Office:

Suite 301 Park Plaza

505 106th Ave NE

Bellevue, WA 98004

M-F 9 am – 4 pm

1-800-772-1213

Boulder Social Security Office

Suite 101

4949 Pearl East Circle

Boulder, CO 80301

M-F 9 am – 4 pm

1-800-772-1213

Dealing with Medical Insurance in the U.S.

Need for Health (Medical) Insurance

Medical insurance in the U.S. is extremely complex and can be very expensive. Medical procedures and hospital stays can run into the tens of thousands of dollars. In some countries the government pays for medical care, but this is not usually the case in the U.S. Many people receive medical insurance through their employer, others through private-pay insurance. A very few, usually the poor, receive some insurance through a government program. **YOU CANNOT EXPECT THE U.S. GOVERNMENT TO PAY FOR YOUR MEDICAL COSTS WHILE YOU ARE HERE.** For this reason, it is critical for your own well-being, and required by the J Visa Program, that you carry some insurance while you are in the U.S.

How it Works

When you enroll in a medical insurance policy, you usually pay premiums each month. These premiums are pooled together and paid out to health-care providers when a covered individual has medical needs that are provided by the policy. Your coverage is only in force as long as you continue to pay your premiums. After enrolling in a policy, you should receive a medical identification card that you will show your doctor or hospital when you need care. Often, the doctor's office or hospital will bill the insurance company for payment. Sometimes, you will need to pay the cost and then file a claim form with the insurance company. If you are covered under the NWRA medical insurance, you will have some coverage for prescription medications. If you are covered under the minimum policy for J visa visitors, you will not have prescription drug coverage. If you are coming for a short stay of three months or less, you may want to bring a supply of your medications with you, in their original container with your name on the container. Some unapproved medications will not be allowed to enter the U.S. Refer to http://www.cbp.gov/xp/cgov/travel/clearing_goods/restricted/medication_drugs.xml if you have questions, or contact the Federal Drug Administration at (301) 443-6553 or the Drug Enforcement Administration, Office of Diversion Control, International Drug Unit, at (202) 307-2414.

Understanding Medical Terms

Medical terminology and their application can be very confusing in the U.S. We will cover some of the most common terms you will need to know.

- **Deductible:** if your policy has a \$500 deductible per occurrence, this means that you will pay the first \$500 of the cost **EACH** time you need care. If you have an annual \$500 deductible, you will pay the first \$500 of care each calendar year. Following the payment of the deductible and any co-insurance and co-pays that you are responsible for, the insurance company will pay the balance of your covered costs, up to the benefit maximum.
- **Co-insurance:** most policies require you to pay a percentage of the cost of your care. For instance, if you have an 80% policy, you will pay the deductible first, then the insurance

company pays 80% of the covered costs and you pay 20%, up to the maximum out-of-pocket limit.

- **Co-pays:** many policies have an office visit and/or prescription copay. This means that each time you visit the doctor, clinic or hospital, or you get a prescription medication, you pay a fixed amount, usually \$15 - \$20. If you are visiting an emergency room, the copay can be much higher, such as \$75 - \$150.
- **Preferred/participating provider:** Most insurance companies have a network of health care providers that have contracted with the insurance company to charge certain rates. These contracted providers are often called preferred providers or participating providers. To get the highest benefit coverage possible you want to always use preferred providers (providers that are in your network of approved doctors). This applies not only to doctors, but also to clinics and hospitals. It is possible to go to a network hospital, but have a doctor at the hospital that is not preferred. If you can, you should ask and make sure that everyone treating you is covered by your insurance. Some networks have preferred and participating providers in the same network. In this case you want *preferred providers*. Using a participating provider will give some coverage, but not as much as a preferred provider.
- **Pre-certification:** most routine visits to the doctor for minor medical issues do not require pre-certification. However, if you are anticipating an expensive medical or dental procedure it is recommended that you receive written authorization from the insurance company in advance. This will avoid unpleasant surprises when the insurance company does not agree to pay.
- **Usual and customary:** Insurance companies have determined what they think is a reasonable cost for each medical procedure, based on what most doctors charge in the geographical area where you received treatment. This is called “usual and customary”. Insurance companies will not pay beyond what is considered usual and customary. This means that if you go to an expensive doctor, you will pay the deductible, the copay, your co-insurance, and in addition, you will have to pay for anything that is above the usual and customary amount.
- **Exclusions:** All plans will have some things they won't cover. These are called exclusions. You should check your policy and with the insurance company if there is any question about whether a treatment will be covered.

If you have further questions about your medical insurance, your RO can direct you to resources to help answer your questions.

Medical Emergencies

If you have a medical emergency while in the U.S., you can summon emergency medical assistance from most areas by dialing 911 from any phone. Often pay phones will allow a 911 call to go through without payment. If 911 does not work, you can try dialing 0 to get a telephone company operator who can assist.

Hospitals/Medical Centers

Redmond Area

The Seattle area is served by several hospitals and medical centers. In the Bellevue and Redmond area, the main hospitals include:

- Overlake Hospital Medical Center, 1035 116th Ave NE, Bellevue 98004, 425-668-5000, www.overlakehospital.org. Full services are provided at the main location, and various additional locations provide services such as: 24-hour Urgent Care in Issaquah, Outpatient Rehabilitation, Senior Community Services, Bellevue Senior Health Center, Mercer Island Senior Health Center, Outpatient and Behavioral Health and the Specialty School, and Classes.
- Evergreen Hospital Medical Center, 12040 NE 128th St., Kirkland 98034, 425-899-1000, www.evergreenhealthcare.org. Evergreen Healthcare provides full medical services, including medical groups, home care, hospice and many other services.
- Group Health Cooperative, www.ghc.org/locations/eastKingCounty/index.html
 - Bellevue Medical Center, 11511 NE 10th St., Bellevue 98004. “Services you'll find include outpatient surgery, a 24-hour Urgent Care Center, specialty services, primary care services, infusion center, lab, pharmacy, eye care, and audiology services.”
 - Redmond Medical Center, 159th Place Northeast and Redmond Way, Redmond 98052. “Our new primary care center near downtown Redmond will provide primary care as well as lab and pharmacy. Planned opening: Fall 2008.”
 - Additional medical centers are located in Factoria, Northshore, and Renton.

Other major hospitals in the Seattle area include:

- Swedish Medical Center – www.swedish.org
- Virginia Mason Hospital and Medical Center - www.virginiamason.org
- Harborview Medical Center – www.uwmedicine.org
- University of Washington Medical Center – www.uwmedicine.org
- Children’s Hospital and Regional Medical Center – www.seattlechildrens.org
- Northwest Hospital and Medical Center - www.nwhospital.org
- Seattle Cancer Care Alliance - www.seattlecca.org

Boulder Area

Boulder and Denver metropolitan areas are served by several hospitals and medical centers. In Boulder, these include:

- Boulder Community Hospital, P.O. Box 9019, 1100 Balsam, Boulder 80301-9019, 303-440-2273, www.bch.org. Additional locations include:
 - Boulder Community Foothills Hospital, 4747 Arapahoe, Boulder, CO 80303, a 60-bed acute care hospital with emergency department and full maternity services.

- Community Medical Center, 1000 W. South Boulder Road, Lafayette, CO 80026. Urgent care center, physician offices and special medical services.
- Mapleton Center, 311 Mapleton Ave., Boulder, 80301-9130. Home to the Boulder Center for Sports Medicine, Rehabilitation Services, Behavioral Health Services, and Sleep Disorders Lab and Sleep Clinic.
- Miriam R. Hart Regional Radiation Therapy Center, 905 Alpine Ave. Boulder 80304-3305. Radiation treatment for cancer patients.
- University of Colorado Hospital, 350 Broadway, Suite 200, Boulder 80302, www.uch.edu. Services in Boulder include Physical Therapy and University Family Medicine. The main location for this hospital system, The Anschutz Medical Campus, is located in Aurora, Colorado.
- Boulder Medical Center, 2750 Broadway, Boulder, 303-440-3015. Includes Urgent Care, Outpatient Surgery, and numerous other Health Services. Other locations are in Louisville, CO, and Boulder Foothills.

Additional hospitals in Denver include:

- Porter Adventist Hospital - www.porterhospital.org
- HealthONE Rose Medical Center - www.rosemed.com
- Denver Health - www.denverhealth.org
- The Children's Hospital (Aurora) - www.thechildrenshospital.org
- HealthOne Presbyterian/St. Luke's Medical Center - www.pslmc.com
- St. Anthony Central Hospital - www.stanthonyhosp.org
- Craig Hospital - www.craighospital.org
- National Jewish Medical and Research Center - www.nationaljewish.org

Transportation

Redmond Area

The Seattle NorthWest Research Associates' office is located in Redmond, Washington, a suburb approximately 20 minutes east of Seattle. Air transportation into and out of the Seattle area is through the Seattle Tacoma International Airport (www.portseattle.org/seatac). The airport code is SEA. The most convenient transportation options for getting to Redmond from the airport include taxi, shuttle (hotel shuttles and Shuttle Express), bus, or rental car. In most cases, when you arrive at the airport, a NorthWest Research Associates staff member will meet you. Other transportation options include:

- Yellow Cab Taxi – Approximately \$50 from Seattle Airport to Redmond Office, 425-455-4999
- Shuttle Express – Approximately \$36 from Seattle Airport to Redmond Office, 425-981-7000

Rental Car Companies

- Alamo, 20636 Pacific Hwy S, Seattle-Tacoma Intl Airport, SeaTac, WA 98188, 206-433-0182

- Dollar Rent a Car, 19820 International Blvd, Seattle-Tacoma Intl Airport, SeaTac, WA 98168, 206-433-7777
- Enterprise, 19031 International Blvd, Seattle-Tacoma Intl Airport, SeaTac, WA 98188 · 206-246-1953
- Hertz, 1501 8th Ave, Seattle, WA 98101 · 206-903-6260

Major city bus lines are operated by King County Metro (www.transit.metrokc.gov) and Sound Transit (www.soundtransit.org). Services are provided through the greater Puget Sound area, from Tacoma in the south to Everett in the north to Issaquah and North Bend in the east. Sound Transit also has scheduled commuter trains to and from Seattle, Tacoma, and Everett.

Several Metro bus routes serve NorthWest Research Associates' Redmond office. We are also within walking distance of the Overlake Transit Center, served by additional Metro and Sound Transit routes. An annual bus pass, purchased by NorthWest Research Associates, is available to all full-time employees working in our Redmond office.

Ferry service is operated by Washington State Department of Transportation (www.wsdot.wa.gov/ferries), providing service to communities across the water west of Seattle, including the Kitsap Peninsula, Bainbridge Island, Vashon Island, and Whidbey Island. Additional ferries originating outside of Seattle provide service to the San Juan Islands and Vancouver Island, BC.

Amtrak operates train service to and from the King Street Station in Seattle (www.amtrak.com), and Greyhound (www.greyhound.com/home.asp) offers long-distance bus service from downtown Seattle.

Boulder Area

The NWRA Boulder office is located approximately 45 minutes northwest of Denver. Air transportation for the Denver metro area is through the Denver International Airport (Airport Code DEN, www.flydenver.com). In most cases, when you arrive at the airport, a NorthWest Research Associates staff member will meet you. Other transportation options from the airport include:

- Boulder Super Shuttle – 303-227-0000, www.bouldersupershuttle.com, (\$25-33 one way)
- Boulder Yellow Cab Taxi – 303-777-7777

Rental Car Companies

- Alamo, 24530 East 78th Ave, Denver, CO, 80249, 888-826-6893 ext:MAIN, local 303-342-7373 ext:LOCAL
- Dollar Rent a Car, Denver International Airport, Denver, CO, 80207, 866-434-2226
- Enterprise, 7720 Calawaba Court, Denver, CO 80249-6392, 303-342-7350
- Hertz, 24890 East 78th Avenue, Denver, CO, 303-342-3800

Major city bus lines are operated by RTD (Regional Transportation District), which serves the Denver metro area, including Boulder and Denver International Airport. RTD bus service from

Boulder connects to light rail which serves downtown Denver, the Denver Tech Center and communities south of downtown Denver. The main bus serving NorthWest Research Associates' Boulder office is the BOLT. Other transportation options, including carpool, vanpool, and biking, are described at the City of Boulder website www.bouldercolorado.gov.

Amtrak operates train service to and from Denver's Union Station (www.amtrak.com), and Greyhound (www.greyhound.com/home.asp) offers long-distance bus service into and out of Denver.

Accommodations

Redmond Area

Hotels:

Hotels that are convenient to our Redmond office include:

- The Silver Cloud Inn – Redmond, 2122 152nd Ave NE, Redmond. Reservations 1-800-205-6934.
- Redmond Inn, 17601 Redmond Way, Redmond, 98052. Reservations 1-800-634-8080.

Short-term Housing Options:

- Extended StayAmerica – 11400 Main St, Bellevue. Reservations 425-453-8186
- Homestead Studio Suites – Bellevue, 3700 132nd Ave SE, Bellevue, 425-865-8680
- Homestead Studio Suites – Redmond, 15805 NE 28th St, Redmond, 425-885-6675.

Long-Term Housing Options:

Typical apartments in Redmond and Bellevue rent from \$1,000-2,000 for a 1-bedroom unit and \$1,200-2,000 for a 2-bedroom unit. Areas further from Redmond/Seattle can have lower rental rates. Rental and home sale information can be found through the local newspapers and Craigslist, as well as numerous other sources including real estate companies.

- Seattle Times Rental ads – <http://marketplace.nwsourc.com/rentals>
- Rentals - www.seattlerentals.com
- Craigslist For Rent – <http://seattle.craigslist.org/apa>

Boulder Area

Hotels:

Some hotels in Boulder include the following:

- Boulder University Inn, 1632 Broadway, Boulder, CO 80302. 303-417-1700
- Super 8 Motel, 970 28th Street. Reservations 1-800-695-8284.

- Quality Inn and Suites, 2020 Arapahoe, Boulder, CO 80302. Reservations 1-877-424-6423.

Short-term Housing Options:

- Homewood Suites by Hilton Boulder, 4950 Baseline Road, Boulder, CO 80303, 1-303-499-9922.
- Residence Inn Boulder, 3030 Center Green Drive, Boulder, CO 80301, 1-303-449-5545.

Long-term Housing Options:

Typical apartments in Boulder can rent from \$600-1,300 for a 1-bedroom unit and \$800-1,200 for a 2-bedroom unit. Rental information can be found through the local newspapers and Craigslist and, as well as numerous other sources including real estate companies:

- Housing Helpers (www.housinghelpers.com)
- boulderrealty.blogspot.com
- Colorado Daily (www.coloradodaily.com)
- The Denver Post (www.denverpost.com)
- Craigslist (<http://denver.craigslist.org/hhh/>)

School District/Childcare Information

Redmond Area

Schools

The Seattle Times provides a guide to schools in the Seattle area, both public and private, at community.seattletimes.nwsources.com/schoolguide/. Another site that provides links to area school districts is custom.superlativeinc.com/links/greaterseattle-schools.html. Schools in the Northwest generally operate on a September through mid-June calendar.

In addition, several universities, colleges and technical schools are located in the Seattle area, including the University of Washington, Seattle University, Seattle Pacific University, Bastyr University, North Seattle Community College, Seattle Central and S. Seattle Community Colleges, Bellevue College, Lake Washington Technical College and Renton Technical College.

Childcare Resources

For childcare possibilities in the Redmond area, go to <http://www.childcare.org/ccr/index.htm>, <http://yellowpages.aol.com/family-guide/day-care/wa/redmond/>, or <http://www.childcarenet.org/>.

Boulder Area

Schools

Boulder Schools are operated by the Boulder Valley School District (www.bvsd.org). Boulder schools operate from mid-August through the end of May. Additional information regarding Colorado schools can be found at the Colorado Department of Education website

www.cde.state.co.us/index_home.htm. Colorado Student Assessment Program results are available at www.denverpostbloghouse.com/csap/.

Several universities and colleges are located in the Denver area, including the University of Colorado Boulder and Colorado Technical University.

Childcare Resources

To find childcare possibilities in the Boulder area, go to the Parenting Place website at www.boulderparenting.org/directory.html.

Banking

Several major commercial and savings banks as well as credit unions, serve the Redmond and Boulder areas, with branch networks, ATMs, and online banking to serve your needs. Banks generally operate Monday through Friday with some also offering reduced hours on Saturdays. Major banks operating through much of the United States, including Colorado and Washington States, include the following branches which are convenient to our offices:

Redmond Area

- US Bank, 3 locations, including Main Office at 10800 NE 8th St., Bellevue, WA 98004, 425-450-5803.
- Wells Fargo Bank, several branches including Overlake Park, 2201 156th Ave NE, Bellevue, WA 98007, 425-401-0076.
- Chase, Overlake Park Financial Center, 1955 156th Ave NE, Bellevue, WA 98007, 425-590-4010.

Boulder Area

- US Bank, 3 locations, including Main Office at 1650 28th St., Suite 1244, Boulder, CO 80301, 303-444-7017 and Downtown Office at 1495 Canyon Blvd., Boulder, CO 80302, 303-449-8172.
- Wells Fargo Bank, several branches including Boulder Canyon, 1690 Canyon Blvd., Boulder, CO 80302, 303-441-0341.
- Chase, 30th and Walnut Financial Center, 1880 30th St., Boulder, CO 80301, 303-449-3361.

Expenses

Living expenses generally include food, housing, utilities, transportation, clothing, personal items, insurance and entertainment. You may not receive your first paycheck for several weeks after you begin work, so be prepared to cover your expenses in the interim. Below are some *minimum* monthly costs to expect in Redmond and Boulder. If you are coming with dependents, these amounts must be increased accordingly.

When renting an apartment or house, a security or damage deposit is usually required. Most often this is equal to the amount of the first month's rent. For instance, if you rent an apartment for \$900, you will often pay a one-time \$900 damage deposit before you will be approved to rent a unit. If, at the end of your stay, the unit is returned to the landlord in the same condition that you received it, in most cases the damage deposit will be returned to you. If you sign a rental contract, which is common, and you leave before the contract expires, you will often forfeit your damage deposit. In addition, some apartment complexes require you to pay your first and last month's rent, and a damage deposit. Take care that you completely understand your rental contract before you sign it.

Utilities are the public services that are available to you, for a monthly fee. These are things like water, garbage pick-up, telephone, electricity, natural gas (for heating and appliances in some areas), and cable TV. Utility charges vary by area and usage. Most apartment buildings include garbage pick-up in your rent. *Some* include water and cable TV. In almost all cases you will be paying for your monthly telephone service, electricity and natural gas (where applicable). Most utilities also have a hook-up fee which you will pay when first signing up for services.

Most living arrangements will have basic appliances but are otherwise unfurnished. Beds, tables, chairs, cookware, etc, will all need to be acquired. Many of these items can be found relatively inexpensively at local thrift shops or on community websites such as Craigslist.com.

While we hope that your stay here is free of medical difficulties, remember that under the J-1 medical coverage, you pay the first \$500 for **each** occurrence that requires care. We strongly recommend that you have an adequate emergency fund that will cover these costs, should they occur. Even if you have more comprehensive medical coverage, you will still have deductible, copays and co-insurance to manage.

The following calculations are based on *net* income. This means income that is available to you after taxes are deducted. Depending on your income level, you should plan on 15-45 % of your income being withheld for federal and state taxes. In locations where there is not a state income tax, you will pay a higher sales tax on items you purchase.

You should plan for an additional minimum amount of \$200 per month for each dependent that you bring with you. This will cover basic expenses such as food for additional family members. If you are aware of unusual expenses, such as costly prescription drugs needed by your family while you are here, this amount should be increased.

Redmond Area

Total: \$1,950 per month, minimum

- Food (\$300)
- Housing (\$1,200)
- Utilities (\$250+)
- Transportation (\$0 free employee bus pass. Dependent transportation needs are extra.)
- Clothing and Personal Items (\$100)
- Insurance (\$50 to several hundred \$ - medical, personal property, auto-if you drive)

- Entertainment (\$50+)

Boulder Area

Total \$1,610 per month, minimum

- Food (\$300)
- Housing (\$800)
- Utilities (\$250+)
- Transportation (\$60 local/limited bus pass)
- Clothing and Personal Items (\$100)
- Insurance (\$50 to several hundred \$ - medical, personal property, auto-if you drive)
- Entertainment (\$50+)

Climate

Redmond Area

Weather in Redmond is generally mild, although the Seattle area has a reputation for receiving a lot of rain. Although the area gets less rain than many other areas of the country, the sky tends to remain cloudy much of the year, especially from October through February. The summers through September can be warm and sunny. Plan to dress in layers and bring an umbrella or raincoat.

Seattle Averages

MONTH	Average Daily Temperature °F		Average Monthly Precipitation (inches)
	Max	Min	
January	45.8	35.9	5.13
February	49.5	37.2	4.18
March	53.2	39.1	3.75
April	58.2	42.1	2.59
May	64.3	47.2	1.77
June	69.5	51.7	1.49
July	75.2	55.3	0.79
August	75.5	55.7	1.02
September	70.1	51.9	1.63
October	59.7	45.7	3.19
November	50.5	39.9	5.9
December	45.4	35.9	5.62

Source: NOAA - NWS Forecast Office - Seattle WA (1971-2000)

Boulder Area

Boulder's climate is relatively mild most of the year, but can be very unpredictable. Snow can fall as late as May. Plan to dress in layers and be prepared for the winter snow.

Denver Averages

MONTH	Average Daily Temperature °F		Average Monthly Precipitation (inches)	Average Snowfall (inches)
	Max	Min		
January	43	15	0.51	7.7
February	47	19	0.49	6.3
March	54	25	1.28	11.7
April	61	34	1.93	9.1
May	71	44	2.32	1.3
June	82	53	1.56	0
July	88	59	2.16	0
August	86	57	1.82	0
September	77	47	1.14	2.1
October	66	36	0.99	4.1
November	52	24	0.98	10.7
December	44	16	0.63	8.7

Source: NOAA - NWS Forecast Office - Denver CO (1971-2000)

Social Customs in the United States

- **Greetings:** American greetings are generally quite informal. This is not intended to show lack of respect, but rather a manifestation of the American belief that everyone is equal. Although it is expected in business situations, some Americans do not shake hands at social events. Instead, they may greet you with a casual "Hello" or "How are you?" or even just "Hi." Stand while being introduced. Only the elderly, the ill and physically unable persons remain seated while greeting or being introduced. Handshakes are usually brief.
- **Conversation:** It is considered impolite in a social or professional setting, especially when first meeting someone, to ask if they are married or dating, their political or religious affiliations or beliefs, their age, weight, or other personal physical matters. Allow people to reveal such information on their own should they choose. These are highly personal matters which should not be brought up except with people you are very familiar with.
- **Personal Space:** Americans typically like to have about an arm's length of personal space and may be very uncomfortable otherwise. In crowded situations less space is tolerated.
- **Time:** Americans tend to be more time conscious than many other cultures. Whether in a social or business setting, you should plan on being exactly on time, if not five minutes early.

- **Dining Etiquette:** The first thing to do after being seated at a table is to immediately place your napkin in your lap. Never use your napkin as a tissue, but have one close by if you think you'll need to wipe your nose during the meal. If you have to leave the table during the meal, say a soft "excuse me" to the people on either side of you, leave your napkin on your chair (not the table) and push the chair under the table as you leave.

As you look at your place setting, remember that solids are on the left and liquids are on the right. In other words, your bread plate is on the left side above your forks and your drinking glasses are on the right side above the knife and spoons. Use silverware from the outside in. The first fork you will need will probably be your salad fork, the one farthest on the left. The larger fork directly to its right is your dinner fork. On the far right side of your place setting will most likely be a soup spoon, and on its left, a teaspoon followed by the knife. If you see utensils placed horizontally across the top of your place setting, save those for dessert.

If you must remove something from your mouth as you eat, take it out the way it went in. In other words, if it entered your mouth on a fork, remove it with your fork. If it was finger food, use your fingers to remove it. Hold your napkin in front of your mouth to mask the removal, and then place the item on the side of your plate.

At the conclusion of the meal, imagine your dinner plate as a clock and place your utensils in the 4:20 position. It's considered rude to push your plates away, stack them up or hand them to the server. Place your loosely folded napkin on the table just as you stand to leave, not before.

- **Tipping:**
 - **Restaurants with Table Service.** In the USA, most waitstaff and bartenders in restaurants are paid below the minimum wage, because the employees are expected to make up the difference in tips. Tip 15 percent of the bill, based on the quality of service. If you receive exceptional service, up to 25 percent tip is customary. If you receive exceptionally poor service, you can choose to give a smaller tip or no tip at all. It is also acceptable to let a manager know you are unhappy.
 - Unlike many countries, service is usually not included in the bill with the exception of large parties (typically six or more people). If the tip is included, the breakdown of the bill will read "gratuity," which means that a tip is already included.
 - **Buffet Restaurants** with limited table service: a tip of 10-15 percent of the bill is still recommended because the servers work to keep the buffet line stocked and clean.
 - **Counter Service/Fast Food** restaurants often have tip jars out, but you are not required to tip. If the service is exemplary or unusual requests are made, then tips are appropriate.

- **Bartenders:** \$1 - \$2 per drink, or 15-20 percent of the total bill.
- Other optional tipping situations common to travelers include:
- **Hotel Housekeeping/Maid Service:** \$2-3 per night up to \$5, more in high-end hotels. Leave the tip on your pillow or in a similar obvious place with a note that says thank you. Leave the tip each day when you leave the room, rather than at the end of your stay, because your room might get cleaned by different people each day. If you have additional items delivered to your room, such as extra pillows, hangers, luggage racks, you may tip the person who brings them \$1 or \$2.
- **Concierge:** For general advice and restaurant reservations, tipping is not expected. However, for any special, individual, or unusual service, it is appreciated.
- **Bellman/Porter:** \$1-2 per bag.
- **Taxi Driver:** 10-15 percent of fare, based on service.
- **Hotel Limo Driver:** For a free ride from the airport, \$10-20
- **Valet Parkers:** \$2-5 when you pick up car.
- **Hairdresser/Manicurist:** 10-20 percent.
- **Tour Guides:** 15-20 percent or more depending on quality (<http://www.tripadvisor.com/Travel-g191-s606/United-States:Tipping.And.Etiquette.html>)

Driver's License

In most cases, you can drive in the United States at least for a limited time using your driver's license from your home country. You may wish to obtain an International Driving Permit (IDP) before coming to the United States. The IDP "allows an individual to drive their private motor vehicle in another nation only when accompanied by a valid license from their country. The document is approximately the size of a standard passport and is essentially a multiple language translation of one's own existing driver's license, complete with photograph and vital statistics. **It is not a license to operate a motor vehicle on its own.**" (source: Wikipedia) The IDP must be obtained from your home country, so you will need to contact the appropriate local agency for instructions.

If you are staying in the United States for an extended period of time, you may also obtain a local US driver's license. You can contact the state department of driver licensing in the location you will be living for information.

In Colorado, contact the Colorado Division of Motor Vehicles at 303-205-5600 or visit their website at http://www.revenue.state.co.us/MV_dir/wrap.asp?incl=dlolist.

In Washington, contact the Washington State Department of Licensing at 360-902-3900 or go to their website at www.dol.wa.gov.

Cultural and Recreational Opportunities

NWRA is a moderate sized company, with about 35 employees in each of the Redmond, WA and Boulder, CO offices. Because of this, there is a close association with all members of the office team. Below are several opportunities to enjoy the “cultural and educational” part of your stay in the U.S.

Monthly Company-Wide Lunch Meetings. We have monthly company-wide business meetings with lunch provided. The small office atmosphere provides a natural opportunity to interact with other American and foreign national employees and learn how our Principal Investigator owned and operated business functions.

Community Organizations for International Visitors. In both the Redmond/Seattle and Boulder areas there are community organizations that exist to serve the international community. NWRA will pay for membership to one organization for each visiting scholar or specialist staying for six months or longer.

Redmond Area

- **Foundation for International Understanding Through Students (FIUTS).** FIUTS is a community non-profit organization which was established on the University of Washington campus in 1948 for international students and scholars. The founders wanted to create an environment where ideas, issues, and the spirit of internationalism could be fostered. Today FIUTS continues this tradition through programs that stimulate discussion and participation among the community, members, and volunteers. There are many activities that our NWRA Exchange Visitors are eligible to participate in. Membership is \$25 per person, per year (September through August). See www.fiuts.washington.edu for more information.
- **World Affairs Council.** The World Affairs Council is a membership-based organization that creates forums for discussion of critical global issues and provides activities that promote international understanding among its members. It is a member of the National Council for International Visitors. Some of its programs include the Energy and Environment Series, Culture through Cuisine, the monthly Transnational Trivia Night, the Young Professionals International Network and the International Visitor Program. An individual membership is \$60 per year. See www.world-affairs.org to learn more.

Boulder Area

- **Boulder Council for International Visitors (BCIV).** BCIV is a member of the National Council for International Visitors and has been hosting visitors in Boulder since 1962. BCIV is an entirely volunteer organization. The members are part of an international network engaged in the important work of promoting mutual understanding and respect between the people of the United States and those of other countries. The long term visitor program involves making contact with international visitors who come to Boulder for an extended stay. BCIV plans a monthly potluck and program which has included activities such as jazz music, square dancing, Native American costumes, Ukrainian egg dying, among others. Individual membership is \$15 and the website is www.bciv.org.
- **University of Colorado at Boulder International Coffee Hour.** The University of Colorado hosts an international coffee hour on Fridays from 4 – 5:30 at the University Memorial Center (UMC). For a campus map go to www.colorado.edu/campusmap .

Sports/Arts/Attractions. Both the Boulder and Redmond areas have plenty of options for sports and cultural activities, including several large community festivals throughout the year. The following is a list of resources that might interest you.

Redmond Area

Professional Sports

- Seattle Mariners Baseball- seattle.mariners.mlb.com
- Seattle Seahawks Football - www.seahawks.com
- Seattle Storm Womens basketball - www.wnba.com/storm
- Seattle Thunderbirds Hockey - www.seattlet Thunderbirds.com
- Seattle Sounders Soccer - www.seattlesounders.net

Music/Dance/Arts

- Seattle Symphony - www.seattlesymphony.org/symphony
- Seattle Opera - www.seattleopera.org
- Pacific Northwest Ballet – www.pnb.org

Museums

- Burke Museum of Natural History and Culture - www.washington.edu/burkemuseum
- Henry Art Gallery - www.henryart.org
- Experience Music Project (EMP)/Science Fiction Museum (SFM) - www.empsfm.org
- The Children’s Museum – www.thechildrensmuseum.org
- Seattle Art Museum - www.seattleartmuseum.org
- Seattle Asian Art Museum – www.seattleartmuseum.org/visit/visitSAAM.asp
- Olympic Sculpture Park - www.seattleartmuseum.org/visit/OSP
- The Wing Luke Asian Museum - www.wingluke.org
- Bellevue Arts Museum - www.bellevuearts.org

Attractions

- Woodland Park Zoo - www.zoo.org
- Cougar Mountain Zoological Park - www.cougarmountainzoo.org
- Washington Park Arboretum - depts.washington.edu/wpa
- Center for Urban Horticulture - depts.washington.edu/urbhort
- Seattle Aquarium - www.seattleaquarium.org
- Seattle Center - www.seattlecenter.com
- Pacific Science Center – www.pacsci.org
- Boeing IMAX Theater - www.pacsci.org/imax
- Pike Place Market - www.pikeplacemarket.org
- Waterfront – www.portseattle.org/seaport/waterfront
- Pioneer Square – www.pioneersquare.org
- International District – www.chinatownconnection.com,
www.nps.gov/history/nr/travel/seattle/s32.htm
- Wineries - www.winesnw.com/puget2.html
- Breweries/Brewpubs - www.realbeer.com/destinations/seattle/breweries.php

Major Festivals and Events

- Bumbershoot – www.bumbershoot.org
- Northwest Flower and Garden Show – www.gardenshow.com/seattle/
- Northwest Folklife Festival – www.nwfolklife.org
- Seattle Home Show – www.seattlehomeshow.com
- Seattle International Children’s Festival - www.seattleinternational.org
- Seattle International Film Festival (SIFF) – www.seattlefilm.org
- SEAFAIR – www.seafair.com
- Bellevue Arts Museum ArtsFair – www.bellevuearts.org/fair/index.htm
- Bite of Seattle – www.biteofseattle.com/home/default.aspx
- Family Fourth at Lake Union – www.wamufamily4th.org
- FESTAL at Seattle Center – www.seattlecenter.com/events/festivals/festal
- Fremont Fair – www.fremontfair.com
- University District Street Fair - www.udistrictstreetfair.org

Boulder Area

Professional Sports

- Denver Broncos Football - www.denverbroncos.com
- Colorado Rockies Baseball - colorado.rockies.mlb.com
- Denver Nuggets Basketball - www.nba.com/nuggets
- Colorado Avalanche Hockey - avalanche.nhl.com
- Colorado Rapids Soccer - www.coloradorapids.com

Music/Dance/Arts

- Boulder’s Dinner Theatre - theatreinboulder.com
- Boulder Philharmonic Orchestra – www.boulderphil.org

- Boulder Ballet - www.boulderballet.org
- Colorado Ballet (Denver) - www.coloradoballet.org
- Opera Colorado - www.operacolorado.org
- Colorado Symphony Orchestra – www.coloradosymphony.org
- Denver Center for the Performing Arts - www.denvercenter.org
- Rocky Mountain Theater for Kids - theaterforkids.net

Museums

- Boulder Museum of Contemporary Art - www.bmoca.org
- Boulder History Museum – www.boulderhistorymuseum.org
- Leanin’ Tree Museum and Sculpture Garden of Western Art - www.leanintreemuseum.com
- University of Colorado Museum of Natural History - cumuseum.colorado.edu
- Denver Art Museum – www.denverartmuseum.org
- Denver Museum of Nature and Science – www.dmns.org/main
- Museum of Contemporary Art | Denver - www.mcartdenver.org
- Forney Museum of Transportation (Denver) – forneymuseum.org
- Colorado History Museum- www.coloradohistory.org
- Children’s Museum of Denver - www.cmdenver.org

Attractions

- Boulder Falls - www.bouldercolorado.gov
- Boulder County Farmers Market - boulderfarmers.org
- Chautauqua Park & Auditorium - www.chautauqua.com
- Fiske Planetarium and Science Center - fiske.colorado.edu
- U.S. Mint - www.usmint.gov
- Denver Botanic Gardens – www.botanicgardens.org
- Wings Over the Rockies Air and Space Museum – www.wingsmuseum.org
- Colorado Sports Hall of Fame (Denver) – www.coloradosports.org
- The Denver Zoo – www.denverzoo.org
- Downtown Aquarium – www.aquariumrestaurants.com/downtownaquariumdenver
- Mile High Gliding – www.milehighgliding.com
- Colorado State Capitol (Denver) - www.milehighcity.com/capitol
- Colorado Wineries - www.coloradolinks.net/Colorado_Wineries.htm
- Breweries - beerexpedition.com/co/b_boulder.shtml

Major Festivals and Events

- Bolder Boulder – www.bolderboulder.com
- Colorado Shakespeare Festival – www.coloradoshakes.org
- Boulder Bach Festival - www.boulderbachfest.org
- Colorado Music Festival at Chautauqua in Boulder - www.coloradomusicfest.org
- Boulder International Fringe Festival - www.boulderfringe.com
- National Western Stock Show – www.nationalwestern.com/nwss/home/index.asp
- Colorado Garden and Home Show – www.gardeningcolorado.com

- Denver March Powwow – www.denvermarchpowwow.org
- Downtown Denver Arts Festival – www.downtowndenverartsfestival.com

Tax Obligations

Taxation in the U.S.

There are various kinds of taxes in the U.S. and some apply to the federal level, some to the state level and some to the local level.

- Income tax. This is a tax on your U.S. income. This is applied to actual wages and it can be applied to other types of income such interest income, scholarships, food or lodging in exchange for services, etc. Everyone is taxed at the federal income level. Some states have income taxes, and some do not.
- Social Security tax, often called “FICA tax”. This federal tax provides for living expenses and medical benefits for retired workers. This tax is usually not assessed to J-1 visitors.
- Sales tax. Most states will have a sales tax and the percentage of the tax varies from state to state. This tax is added on to the purchase of everything you buy, with some exceptions, such as unprepared food. The sales tax is *not included* in the advertised price of the merchandise.
- Personal property. A tax on valuable property such as vehicles.

Things You Should Know About Your Federal Income Tax Return

U.S. tax law is incredibly complex. The information below is intended to be only a guide. We strongly suggest you hire a competent tax professional with experience in alien tax law when it is time to file your U.S. taxes.

- The Internal Revenue Service (IRS) is the government agency that governs federal tax obligations in the U.S.
- The terms “resident” and “non-resident” are defined differently by USCIS and by the IRS. A resident vs. a non-resident under tax code have distinct rules. This can extremely confusing for Exchange Visitors. You may start out as a non-resident and become a resident, *for tax purposes*, while you are here on a J visa.
- The tax rules are different for U.S. citizens and non U.S. citizens. You can’t necessarily file the same tax forms that your U.S. colleagues do.
- All J visitors and their dependents must file an income tax form/s each year. If you received U.S. source income you are required to file Form 1040NR or Form 1040NR-EZ. The deadline for filing your income tax return for the previous year is April 15th. Complete and include Form 8843.
- J-2 dependents, regardless of age, are expected to file Form 8843 each year, even if they have no U.S. source income.
- Be sure to check IRS Publication 901 “US Tax Treaties” for any tax treaties that exist between the U.S. and your country.
- Non-resident aliens are generally exempt from taxation on interest income from banks. (See IRS Publication 519.) If you open an account with a U.S. bank, submit Form W-8BEN rather than a W-9. This will put them on notice that you are a non-resident alien and your interest income is not reportable to the IRS.

- J-1 non-resident aliens are exempt from U.S. Social Security and Medicare taxes, if they are performing work related to their visa program. This tax exemption does not apply to J-2 dependents who are authorized to work in the U.S.

Some IRS Tax Documents You May Find Helpful

(see <http://www.irs.gov/formspubs/index.html>)

- Publication 519: U.S. Tax Guide for Aliens
- Publication 901: U.S. Tax Treaties
- Form 8843 Statement for Exempt Individuals and Individuals with a Medical Condition. This form must be completed and returned with the 1040 NR or 1040NR EZ.
- Form 1040NR: U.S. Non Resident Alien Income Tax Return
- Form 1040NR Instructions
- Form 1040 NR EZ: U.S Income Tax Return for Certain Nonresident Aliens with No Dependents
- Form 1040NR EZ Instructions

Call the IRS at 1-800-829-1040 for general tax information.