



Getting Settled in the United States

This section provides information that can help you adjust to life in the United States. You'll learn about finding housing and a job, getting a Social Security number and a driver's license, taking care of your money, and getting healthcare for you and your family.

Finding a Place to Live

You can choose where you want to live in the United States. Many people stay with friends or family members when they first arrive. After they find jobs, they move into their own housing. Sometimes religious or community organizations also help with temporary housing.

In the United States, most people spend about 25 percent of their income on housing. Here are some of your housing choices:

Renting a Home

Apartments and houses can be rented. You can find these in several ways:

- Look for “Apartment Available” or “For Rent” signs on buildings.
- Look in the newspaper in the section called “Classified Advertisements” or “Classifieds.” Find the pages listing “Apartments for Rent” and “Homes for Rent.” These will have information about homes, such as

where they are located, the number of rooms, and the cost of rent.

- Look in the telephone book yellow pages under “Property Management.” These are companies that rent homes. These companies may charge you a fee to help you find a home.
- Ask friends and relatives or people at your job if they know of places to rent.
- Check bulletin boards in libraries, grocery stores, and community centers for “For Rent” notices.
- Check for rentals on the Internet. If you don’t have a computer at home, you can go to your local public library or an Internet café.
- Call a local real estate agent.



What to Expect When You Rent a Home

Applying to Rent. People who rent out apartments or homes are called “landlords.” A landlord may ask you to fill out a rental application form. This is so the landlord can check to see if you have the money to pay the rent.

The application form may ask for a Social Security number and proof that you are working. You can use your LPR card if you do not yet have a Social Security number. You can also show a pay stub from your job to prove you are working. You may also be asked to pay a small application fee.

If you are not yet working, you may need someone to sign the rental agreement with you. This person is called a “co-signer.” If you cannot pay the rent, the co-signer will have to pay the rent for you.

Signing a Lease. You sign a rental agreement or “lease” if the landlord agrees to rent to you. When you sign a lease, you agree to pay your rent on time and stay for a specific length of time. Most leases are for 1 year. You can also find housing for shorter periods of time, such

as 1 month. You may have to pay more money for a short lease than for a longer one.

When you sign a lease, you agree to keep the home clean and in good shape. You may be charged extra if you damage the place you are renting. The lease may also list the number of people who can live in the home.

A lease is a legal document. You must keep up your part of the agreement. Landlords must also do their part. They must keep the property safe and in good condition.



Paying a Security Deposit. Renters usually pay a security deposit when they move in. This deposit is usually equal to one month's rent. You will get this deposit back if the home is clean and in good condition when you move out. If not, the landlord may keep some or all of your deposit to pay for cleaning or repairs.

Inspect the house or apartment before you move in. Tell the landlord about any problems you find. Talk to your landlord before you move out to find out what you need to fix to get all of your security deposit back.

Paying Other Rental Costs. Some rentals include the cost of utilities (gas, electricity, heat, water, and trash removal). Others charge separately for these expenses. Ask the landlord if utilities are included when you are looking for housing. If they are, make sure this is in your rental agreement before you sign it. If utilities are not included, you should find out how much they will cost. The cost of some utilities will be more in the summer (for air conditioning) or winter (for heat).

GETTING THINGS FIXED



Landlords must keep the home or apartment you rent safe and in good condition. If you have a problem:

- First, talk to your landlord. Tell him or her what is wrong and that you want it fixed.
- Next, write a letter to your landlord telling him or her what is wrong. Keep a copy for yourself.
- Finally, call your local Housing Office. Most city or local governments have people who inspect houses for problems. Ask the inspector to visit and show him or her all the problems.

If your landlord does not fix the problems, you may be able to make a legal charge against him or her.

Ending a Lease. Ending a rental agreement is called “terminating your lease.” Your landlord may agree to terminate your lease early if he or she can find someone else to rent your home. If not, you may have to pay monthly rent until the end of the lease, even if

you are not living there. You may also lose your security deposit if you leave before the end of the lease. Give your landlord a written notice that you want to move out. Most landlords require notice at least 30 days before you want to leave.

KNOW YOUR RIGHTS: DISCRIMINATION IN HOUSING IS NOT ALLOWED



Landlords cannot refuse to rent to you because of who you are. It is against the law for landlords to reject you because of:

- your race or color.
- the country you came from.
- your religion.
- your sex.
- a physical disability.
- your family status, such as whether or not you are married.

If you feel you have been refused housing for any of these reasons, you can contact the U.S. Department of Housing and Urban Development (HUD) by phone at 1-800-669-9777. Information is given in English and Spanish.

▶ **TIP:** If you move, you should change your address with the U.S. Postal Service so they can forward your mail to your new address. You can change your address online at <http://www.usps.com> or visit your local post office and request a “Moving Guide.” Don’t forget to also file Form AR-11 with DHS. See page 12 for instructions.

Buying a Home

For many people owning a home is part of the “American Dream.” Owning a home has many benefits and brings many responsibilities.

Real estate agents can help you find a home to buy. Ask friends or co-workers or call a local real estate agency for the name of an agent. Ask for an agent who knows the area where you want to buy your house. You can look in the newspaper “Classifieds” under “Homes for Sale.” You can also look for “For Sale” signs in the neighborhoods you like.

Most people need to get a loan to pay for a home; this is called a “mortgage.” You can get a mortgage from a



local bank or from a mortgage company. Getting a mortgage means you are borrowing money at a specific rate of interest for a specific period of time.

Interest you pay on your mortgage can be deducted from your federal income tax.

▶ **TIP:** Beware of lenders charging very high interest rates on mortgages. Some lenders may try to charge you more because you are new to this country. There are laws to protect you from fraud, unnecessary expenses, and discrimination in buying a home. Find out more by visiting the “Homes” section at <http://www.hud.gov>.

You also need to buy homeowner’s insurance to help pay for damage to your home. Insurance usually covers damage due to bad weather, fire, or robbery. You will also need to pay property taxes on the value of your home.

A real estate agent or real estate lawyer can help you find a mortgage and insurance. He or she can also help you fill out the forms to buy your home. A real estate agent should not charge you a fee to buy a home. But you may have to pay a fee to a real estate lawyer to help you fill out the forms. You will also have to pay fees to get your mortgage and to file legal forms with the state. These fees are called “closing costs.” Your real estate agent or mortgage lender must tell you how much these fees will be before you sign the final purchase forms for your home.

MORE INFORMATION ABOUT BUYING OR RENTING A HOME



Visit the U.S. Department of Housing and Urban Development website at <http://www.hud.gov> or call 1-800-569-4287 for information in English and Spanish. For information about buying a home and getting a mortgage, visit the Federal Citizen Information Center at <http://www.pueblo.gsa.gov>. See also the “For Homeowners and Home Buyers” section of <http://www.fanniemae.com>.

Getting a Social Security Number

As an LPR, you can get a Social Security number (SSN). A Social Security number is a number assigned to you by the United States government. It helps the government keep track of your earnings and the benefits you can get. It is also used by banks and other agencies, such as schools, to identify you. You may be asked for your SSN when you rent an apartment or buy a home.

The government department in charge of Social Security is called the Social Security Administration.

Find the Social Security office closest to you by:

- Asking friends or neighbors where to find the nearest Social Security office.
- Calling 1-800-772-1213 between 7 AM and 7 PM. Information is given in English and Spanish. Free interpreter services are available.
- Looking for the address in the blue pages of the phone book.
- Looking on the Social Security Administration website at <http://www.ssa.gov>.

IF YOU DO NOT SPEAK ENGLISH



The Social Security office can provide an interpreter free of charge to help you apply for a Social Security number. Tell the person who answers the phone at 1-800-772-1213 that you don't speak English. They will find an interpreter to help on the phone. You can also get help from an interpreter when you visit the Social Security office.

The Social Security Administration website contains helpful information for people new to the United States. A section of the website has information about Social Security in 14 languages. Visit <http://www.ssa.gov>.

You do not need to fill out an application or go to a Social Security office to get a Social Security number if:

- You asked for a Social Security number or card when you applied for an immigrant visa AND
- You applied for an immigrant visa in October, 2002 or later AND
- You were age 18 or older when you came to the United States.

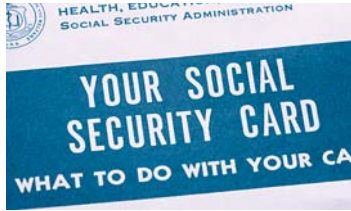
AVOID IDENTITY THEFT



“Identity theft” means someone has stolen your personal information, such as your Social Security or bank account number. They can use it to take money from your bank account or get a credit card in your name. Identity theft is a serious crime. Protect yourself by:

- Making sure you know and trust the people or business you give your personal information to, especially on the phone or Internet.
- Leaving your Social Security card at home in a safe place. Do not carry it with you.
- Carrying with you only the identification documents or credit cards you need at the time. Leave the rest at home in a safe place.
- Tearing up or shredding any paper or forms with your personal information on them before throwing them in the trash.

If you have a problem with identity theft, you can get help by calling the Federal Trade Commission’s ID Theft Hotline at 1-877-438-4338. You also can get information at <http://www.consumer.gov/idtheft>.



In this situation, the information needed to assign you an SSN was sent by the Departments of State and Homeland Security to the Social Security

Administration. The Social Security Administration will assign you an SSN and mail your SSN card to the same U.S. mailing address where USCIS sends your Permanent Resident card. You should get your SSN card within 3 weeks after you arrive in the U.S. Contact the Social Security Administration if you do not get your card within 3 weeks after coming to the U.S. or if you change your mailing address after you come to the U.S. but before you receive your SSN card.

You must go to a Social Security office to get an SSN if:

- You did not ask for a Social Security number or card when you applied for an immigrant visa OR

- You applied for your immigrant visa before October, 2002 OR
- You were under age 18 when you came to the U.S.

A Social Security representative will help you apply for an SSN. Bring these documents with you when you go to the office to apply:

- A birth certificate or other document such as your passport showing when and where you were born AND
- A document showing your immigration status, including your permission to work in the U.S. This can be your Permanent Resident Card or passport with the immigration stamp.

Your Social Security number will be sent to you in the mail. You should get your Social Security card about 2 weeks after the Social Security Administration has all documents needed for your application. If they need to verify any of your documents, it may take longer to get your SSN.

Taking Care of Your Money

Getting a Bank Account

A bank account is a safe place to keep your money. Banks have different kinds of accounts. Checking accounts (for paying bills) and savings accounts (for earning interest on your money) are two common ones. You can open an account for yourself or a joint account with your spouse or another person. Banks may charge you fees for some of their services.

Credit unions and savings and loan associations are other choices for banking. Your employer may have a credit union that you can join. Credit unions provide most of the same services as banks, but many offer extra services. Compare the services, fees, hours, and locations of banks before you open an account, so you can choose one that best meets your needs.

▶ **TIP:** Many stores offer check-cashing services and overseas money-wiring services, but these cost money. Check to see if your bank offers these services at a lower cost.

KEEPING YOUR MONEY SAFE



It is not safe to leave large amounts of money in your house. It is also not safe to carry around large amounts of cash. It could be stolen or lost. Your money is protected if you put it in a bank that is a member of the Federal Deposit Insurance Corporation (FDIC). The FDIC provides banks with insurance to protect your money. If your bank closes, the FDIC will pay you the amount of the money in your account up to \$100,000. Make sure the bank you choose has FDIC insurance.

When you open a bank account, you will be asked to prove your identity. You can use your Permanent Resident Card or driver's license. You will also need to give the bank some money—called a “deposit”—to put into your new account. After a few days, you can take money out of your account. This is called “withdrawing” money. You can withdraw money by writing a check, going to an Automatic Teller Machine (ATM), or filling out a withdrawal form in the bank.



Using Your Bank Account

You can get money from your bank account using a personal check or ATM card. Be sure that only you and, if you have one, your joint account holder have access to your account.



Personal checks. You will get a supply of personal checks when you open your checking account. These checks are forms that you fill out to pay for something. Checks tell your bank to pay the person or business you have written on the check. Keep these checks in a safe place.



ATM cards. You can ask your bank for an ATM card. This is a small plastic card linked to your bank account. Use this card to get cash or deposit money in your account at an ATM machine. Usually you do not pay a fee for using your own bank's ATM. You may pay a fee if you use an ATM at another bank.

The bank staff will show you how to use an ATM card and give you a special number, called a PIN (“personal identification number”) to use at the ATM. Be careful when using ATMs. Never give anyone your PIN number or ATM card. They could use it to take money out of your account.

Debit cards. Your bank may give you a debit card to use for your checking account. Sometimes your ATM card can also be used as a debit card. Debit cards allow you

to pay for something without writing a check by having your bank send the money directly to the business you are buying from.

Bank checks. Bank checks are checks that the bank makes out at your request. You give the bank money and they make out a bank check for that amount of money to the person or business you want to send it to. Banks may charge a fee for bank checks.

CREDIT CARDS



Credit cards—also called “charge cards”—allow you to make purchases and pay for them later. Banks, stores, and gas stations are some businesses that can give you a credit card. You get a bill in the mail each month for purchases you have made with your credit card. If you pay the entire amount on the bill when you get it, you do not have to pay interest. If you do not pay the entire amount or if you send your payment late, you will be charged interest and possibly an additional fee. Some credit cards have very high interest rates.

Be careful about giving your credit card number to others, especially over the phone or on the Internet. Be sure you know and trust the person or business you are giving the number to.

▶ **TIP:** Check Credit Card Bills Carefully.

Check your credit card bill to make sure all the charges are correct. If you see a charge that you did not make, call the credit card company immediately. You usually do not have to pay for charges you did not make if you tell the credit card company right away.

Write down the numbers for all bank accounts and debit, ATM, and credit cards. Also write down the phone numbers of these companies. Keep this information in a safe place. If your wallet is lost or stolen, you can call the companies and cancel all your cards. This will keep someone else from using your cards illegally.

YOUR CREDIT RATING



In the U.S., the way you handle your credit is very important. There are organizations that create a “credit score” or “credit rating” for you depending on how you pay bills, how many loans you take out, and other factors. This credit rating is very important when you want to buy a home or car or take out a loan. Here are some things you can do to get a good credit rating:

- Pay all your bills on time.
- Keep your credit card balances low. Pay at least the minimum amount due each month.
- Don’t apply for a lot of loans or credit cards.

If you would like to get a copy of your credit rating report, you can call one of the credit reporting bureaus. You may have to pay a small fee to get your credit report.

Looking for a Job

There are many ways to look for a job in the United States. To increase your chances of finding a job, you can:

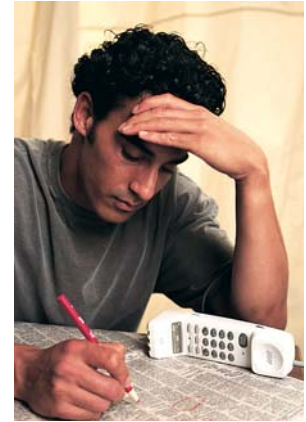
- Ask friends, neighbors, family, or others in your community about job openings or good places to work.
- Look in the newspaper “Classifieds” section under “Employment.”
- Look for “Help Wanted” signs in the windows of local businesses.
- Go to the Employment or Human Resources offices of businesses in your area to ask about job openings.
- Visit community agencies that help immigrants find jobs or job training programs.
- Check bulletin boards in local libraries, grocery stores, and community centers for notices of job openings.
- Check with the department of employment services for your state.

- Search for jobs on the Internet. If you are using a computer at your library, the library staff can help you get started.

Applying for a Job

Most employers will ask you to fill out a job application. This is a form with questions about your address, education, and past work experience. It may also ask for information about people you have worked with in the past. These are called “references,” and the employer may want to call them to ask questions about you.

You may need to create a “resume” with a list of your work experiences. A resume tells your employer about your past jobs, your education or training, and your job skills. Take your resume when you apply for work.



A good resume:

- Has your name, address, and phone number.
- Lists past jobs and dates you worked.
- Shows your level of education.
- Shows any special skills you have.
- Is easy to read and has no mistakes.



Check with local community service agencies to see if they can help you write a resume. Private businesses can help with this, too, but they charge a fee.

The Job Interview

Employers will want to meet with you to talk about the job. They will ask about your past work and your skills. You can practice answering questions about your past work and your skills with a friend or family member so you will be ready. You can also ask questions of the employer. This is a good chance to find out about the job.

WHAT ARE BENEFITS?



In addition to your pay, some employers provide extra employment “benefits.” Benefits may include:

- Medical care.
- Dental care.
- Eye care.
- Life insurance.
- Retirement plan.

Employers may pay some or all of the costs of these benefits. Ask about the benefits your employer will provide.

You may want to ask:

- What are the hours of work?
- How much does the job pay? (U.S. law requires most employers to pay a “minimum wage,” which is the lowest wage permitted.)

- How many vacation days are there?
- How many sick days are there?
- What benefits come with the job?

During the interview, an employer can ask you many questions. But employers are not allowed to ask some

KNOW YOUR RIGHTS: FEDERAL LAWS PROTECT EMPLOYEES



Several federal laws forbid employers from discriminating against people looking for a job. The United States has laws forbidding discrimination because of:

- Race, color, religion, country of origin, and sex (Civil Rights Act).
- Age (Age Discrimination in Employment Act).
- Disabilities (Americans with Disabilities Act).
- Sex (Equal Pay Act).

For more information about these protections, visit the U.S. Equal Employment Opportunity Commission website at <http://www.eeoc.gov> or call 1-800-669-4000 and 1-800-669-6820 (for hearing impaired).

Other laws help keep work places safe, provide for leave in cases of family or medical emergencies, and provide temporary funds for unemployed workers. Visit the U.S. Department of Labor website at <http://www.dol.gov> for more information about workers' rights.

questions. No one should ask you about your race, color, sex, marriage, religion, country of origin, age, or any disability you may have.

What to Expect When You Are Hired

When you go to your new job for the first time, you will be asked to fill out some forms. These include:

- Form I-9, the Employment Eligibility Verification Form. By law, your employer must check to see that all newly hired workers are eligible to work in the U.S. On your first day of work, you will need to fill in the I-9 form. Within 3 business days, you must show your employer your identity documents and work authorization documents. You can choose what documents to show as proof of your right to work in the U.S., as long as the document is listed on the I-9 form. The list of acceptable documents is on the back of the I-9 form. Examples of acceptable documents are your Permanent Resident card or an unrestricted Social Security number card in combination with a state-issued driver's license.

- Form W-4, Employee's Withholding Allowance Certificate. Your employer should take federal taxes from your paycheck to send to the government. This is called "withholding tax." Form W-4 tells your employer to withhold taxes and helps you figure out the right amount to withhold.



- Other Forms. You may also need to fill out a tax withholding form for the state you live in and forms so that you can get benefits.

You may be paid each week, every two weeks, or once a month. Your paycheck will show the amount taken out for federal and state taxes, Social Security taxes, and any employment benefits you pay for. Some employers will send your pay directly to your bank; this is called “direct deposit.”

Speaking English at Work

If you do not speak English, try to learn it as soon as possible. You can find free or low-cost English language classes in your community, often through the local public schools or community college. Knowing English will help you in your job, your community, and your daily life.

If your employer says you must speak English at work, he or she must show that speaking English is required for

PROTECTION FOR IMMIGRANTS



Employers must check that all workers can legally work in the United States. If employers only check people from certain countries or people who are foreign, they may be breaking the law. Employers who require workers to be citizens also may be breaking the law. This law is called the Immigration Reform and Control Act (IRCA). You can file a charge of discrimination or get more information about IRCA at 1-800-255-7688 or 1-800-237-2515 (for hearing impaired) or the U.S. Department of Justice website at <http://www.usdoj.gov>. You can get information on National Origin Discrimination Laws in other languages at <http://www.pueblo.gsa.gov>.

you to do your job correctly. Your employer must also tell you that English is required before you are hired. If your employer cannot show that speaking English is required for your job, he or she may be breaking a federal law. If you need assistance or more information, you can contact the U.S. Equal Employment Opportunity Commission (EEOC) (call 1-800-669-4000 or 1-800-669-6820 (hearing impaired) or go to <http://www.eeoc.gov>.)

Drug Tests and Background Checks

For some jobs, you may be required to take a test to make sure you are not using illegal drugs. Some jobs require that you have a background check, an investigation into your past activities and present circumstances.



Paying Taxes

Taxes are money paid by U.S. citizens and residents to federal, state, and local governments. Taxes pay for services provided by the government. There are different types of taxes, such as income tax, sales tax, and property tax.

Income tax. Income tax is paid to federal, most state, and some local governments. “Taxable income” is money that you get from wages, self-employment, tips, and the sale of property. Most people pay income taxes by having money withheld from their paycheck. The amount of income tax you must pay depends on how much you earn. Income tax rates are lower for people who make less money. Anyone who earns income, resides in the United States, and meets certain requirements needs to file a tax return and pay any taxes they owe.

The Internal Revenue Service (IRS) is the federal agency that collects income tax. Taxpayers file a federal “income tax return” Form 1040 with the IRS on April 15 each year. Your tax return tells the government how much you earned and how much in taxes was taken out of your pay-

check. If you had too much taken out of your paycheck, you will get a refund. If you did not have enough taken out of your paycheck, you must send a payment to the IRS.

Social Security and Medicare taxes. These federal taxes are withheld from your paycheck. Social Security provides benefits for certain retired workers and their families; certain disabled workers and their families; and certain family members of deceased workers. Medicare taxes pay for medical services for most people over age 65. In most cases, you must work a total of 10 years (or 40 quarters) over the course of your life to get Social Security retire-

ment benefits and Medicare benefits. You may need fewer than 10 years of work to get disability benefits or for your family to get survivors' benefits based on your earnings.

Sales taxes. Sales taxes are state and local taxes. These taxes are added to the cost of buying certain things. Sales taxes are based on the cost of the item. Sales taxes help pay for services provided by state and local government, such as roads, police, and firemen.

Property taxes. These are state and local taxes on your house and land. In most places, property taxes help support local public schools and other services.

YOUR W-2 FORM: WAGE AND TAX STATEMENT

f Employee's address and ZIP code		
15 State	Employer's state ID number	16 State w

Form W-2 Wage and Tax Statement
Copy A For Social Security Administration — Send entire page with Form W-3 to the Social Security

A W-2 is a federal form that lists your earnings and the taxes you paid for the last tax year. A tax year is from January 1 to December 31 of each year. By law, your employer must send you a W-2 form by January 31 each year. You will receive a W-2 form for each job you have. You must send a copy of your W-2 form with your federal income tax return to the IRS. If you live or work in a state that collects income tax, you must send a copy of your W-2 with your state income tax return.

Getting Help With Your Taxes

As an LPR, you are required to file a federal income tax return every year. This return covers your earnings for January to December of the past year. You must file your return by April 15 of the next year. You can get free help with your tax return at an IRS Taxpayer Assistance Center. You don't need to call ahead.

Taxpayer Assistance Centers are located in communities across the United States. To find the Taxpayer Assistance Center where you live, visit <http://www.irs.gov/localcontacts/index.html>. To get help by telephone, call the IRS at 1-800-829-1040.

HOW GOVERNMENT WORKS FOR US



Taxes pay for the services the federal government provides to the people of the United States. Some examples of these services are:

- Keeping our country safe and secure.
- Curing and preventing diseases through research.
- Protecting our money in banks by insuring it.
- Educating children and adults.
- Building and maintaining our roads and highways.
- Providing medical services for the poor and elderly.
- Giving emergency help when natural disasters strike, such as hurricanes, floods, or earthquakes.



Traveling in the United States



There are many ways to travel in the United States. Many cities have buses, trains (also called “subways”), trolleys, or streetcars. Anyone can ride these vehicles for a small fee. In some places, you can buy a card good for several trips

on subways or buses. You can also pay for each trip separately. Taxicabs, or “taxis,” are cars that take you where you want to go for a fee. Taxis are more expensive than other types of public transportation.

Getting a Driver’s License

It is against the law to drive without a driver’s license. You must apply for and get a driver’s license if you want to drive. You get your driver’s license from the state where you live.

Check with the state office that issues driver’s licenses to find out how to get one. These offices have different names in each state. Some common names are Department of Motor Vehicles, Department of Transportation, Motor Vehicle Administration, or Department of Public Safety. You can find these offices in the blue pages of the phone book or get more

SHOULD I BUY A CAR?



Owning a car can be a convenient way to get around. In the U.S., you must also pay for car insurance, registering your vehicle, and licenses. Heavy traffic can make driving difficult in some cities. Think of all the costs and benefits before you decide to buy a car.

information at http://www.firstgov.gov/Topics/Motor_Vehicles.shtml.

Some LPRs already have a driver's license from another country. You may be able to trade this for a license in your state. Check with your state office to see if you can do this.

10 TIPS FOR DRIVING SAFELY IN THE U.S.



- Drive on the right-hand side of the road.
- Always have your driver's license and insurance card with you.
- Always wear your seat belt.
- Use proper seat belts and car safety seats for children.
- Use your car's signals to show if you are turning left or right.
- Obey all traffic laws and signals.
- Pull over to the side of the road if an emergency vehicle—police car, fire truck, or ambulance—needs to pass you.
- Do not pass a school bus when its red lights are flashing.
- Do not drive if you have been drinking or taking drugs.
- Be very careful when driving in fog, ice, rain, or snow.

▶ **TIP:** A driver's license is used for identification in the United States. It's a good idea to get one even if you don't own a car.

If you do not know how to drive, you can take driving lessons. Many public school districts have classes in

“driver education.” You can also look under “Driving Instruction” in the yellow pages of the phone book.

▶ **TIP:** Hitchhiking is not common in the United States. In many places, it is illegal. For safety reasons, do not hitchhike and do not give rides to hitchhikers.

TRAVEL INFORMATION



For bus travel:
Greyhound 1-800-229-9424 or
<http://www.greyhound.com>.



For train travel:
Amtrak 1-800-872-7245 or
<http://www.amtrak.com>.



For air travel: There are many airlines in the U.S. Look in your phone book yellow pages under “Airlines.”

Taking Care of Your Health

People in the U.S. pay for their own medical care. Medical care is expensive, so many people buy health insurance. You should get health insurance for yourself and your family as soon as possible.

Employers may offer health insurance as a benefit to their employees. Some employers pay all of your monthly health insurance fee, and some pay only part of the fee. This monthly fee is called a “premium.” You may need to pay part of the premium. Usually, employ-

ers will deduct the employee’s part of the premium from their paycheck.

Doctors send their bills to your health insurance company. The health insurance company will pay for some or all of your medical services. Often you must pay a portion of your medical bills. This is sometimes called a “co-payment.”

If you do not have health insurance, you may be able to get federal or state healthcare assistance. In general, most states provide some type of assistance to children

FINDING A CLINIC OR OTHER LOW-COST HEALTHCARE



Clinics are medical offices that provide free or low-cost services. Most communities have at least one clinic. Community organizations that work with immigrants may know of a low-cost or free clinic in your area.

The U.S. Department of Health and Human Services also provides basic healthcare to immigrants. They have a website that lists clinics and other healthcare choices. To find a clinic or doctor near you, visit <http://ask.hrsa.gov/pc/>. Type in your state or zip code to get the information. You can also look in the yellow pages under “Social Services.”

and pregnant women. Check with the public health department of your state or town.

If you need urgent medical care, you can go to the emergency room of the nearest hospital. Most hospitals are required by federal law to treat patients with a medical emergency even if the person cannot pay.

Federal and State Health Programs

Medicaid is a joint federal/state program for low-income people. Each state has its own Medicaid guidelines. Medicaid pays for medical services, such as visits to the doctor and hospitalization. LPRs who entered the U.S. before August 22, 1996 may be able to get Medicaid if

they meet certain conditions. LPRs who entered the U.S. on or after August 22, 1996 may be able to get Medicaid if they have lived in the U.S. for 5 years or longer and meet certain conditions.

Medicare is a health insurance program for people 65 years of age or older or who have specific disabilities. Medicare pays for services if you are sick or injured, but does not pay for routine care (such as check-ups with your doctor), dental care, or eye care. Medicare allows the use of discount drug cards for people enrolled in Medicare. These cards may help you save money when you buy prescription drugs. If you are eligible for Medicare, you may be able to get one of these discount cards.

MORE INFORMATION ABOUT MEDICAID AND MEDICARE



Contact the Social Security Administration at 1-800-772-1213 or the Centers for Medicare and Medicaid Service website at <http://www.cms.hhs.gov>.

Medicare has two parts, Part A and Part B. Part A is free and pays for hospital care and nursing homes certified by Medicare. Part B pays for visits to the doctor, ambulances, tests, and outpatient hospital care. For Part B, you pay a monthly fee.

LPRs can get Medicare Part A and Part B if they meet certain conditions. Those who are 65 and older are automatically in Medicare when they start getting Social Security retirement benefits. If you are not 65 but are eligible for other reasons, call the Social Security office near you for information about enrolling. Generally, you must have worked in the U.S. for 10 years (or 40 quarters) over the course of your life to get these Medicare benefits.

State Children's Health Insurance Program (SCHIP)

Your children may be able to get free or low-cost healthcare if you meet certain conditions. Every state has a health insurance program for infants, children, and teenagers. The insurance pays for doctor visits, prescription medicines, hospital care, and other healthcare services. In most states, children 18 and younger without health insurance whose families meet certain income limits are eligible. Children can get free or low-cost healthcare without affecting their parents' immigration status.

MORE INFORMATION ABOUT SCHIP



Each state has its own SCHIP rules. You need to find out about the program in your state. For information about SCHIP in your state, can call 1-877-543-7669 or visit <http://www.insurekidsnow.gov> and enter the name of your state.

Other Federal Benefits Programs

You or members of your family may be eligible for other federal benefits, depending on your immigration status, length of time in the U.S., and income.

The Food Stamp Program

Low-income, disabled, elderly immigrants, and immigrant children may be eligible for food stamp assistance, depending on their immigration status, length of time in the U.S., and income. Food stamps allow you to obtain some foods free at grocery stores. Some states



may have their own state-funded food stamp programs with different rules for eligibility. For information on federal food stamp eligibility from the U.S. Food and Nutrition Service in 34 different languages, visit <http://www.fns.usda.gov/fsp/outreach/translations.htm>.

Services for Survivors of Domestic Violence

Immigrants and their children who are survivors of domestic violence may be eligible for federal benefits and services, such as battered women's shelters or food stamps. For more information on these services from the U.S. Department of Health and Human Services, visit <http://www.hhs.gov/ocr/immigration/bifsltr.html>.

Temporary Assistance for Needy Families (TANF)

Temporary Assistance for Needy Families is a federal program that gives money to states to provide assistance and work opportunities for low-income families. Immigrants may be eligible, depending on their immigration status, length of time in the U.S., and income. Programs differ by state and some states have their own state-funded assistance program. For links and information on TANF, visit <http://www.acf.dhhs.gov/programs/ofa/>.



Assistance for Disabled Immigrants

Immigrants with disabilities may be eligible for Medicaid, food stamps, and Supplemental Security Income, depending upon their immigration status, length of time in the U.S., and income. For more information on Medicaid and food stamps, see above. For information about Supplemental Security Income, see <http://www.ssa.gov/notices/supplemental-security-income/spotlights/spot-non-citizens.htm>.

One-Stop Career Centers

The federal government funds career centers that offer training referrals, career counseling, job listings, and other employment-related services. English as a Second Language classes and job skills training are also offered to immigrants, depending on their immigration status and income, at some of these centers. For information on One-Stop Career Centers throughout the U.S., visit <http://www.doleta.gov/usworkforce/onestop/onestopmap.cfm>.

▶ TIP: You can visit <http://www.govbenefits.gov> to find out about services that might be available to you.

