YOUR NEW AMERICAN LIFE

2017 Edition

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DISCLAIMER

Your New American Life is a snapshot into the Green Card Lottery and its benefits as well as the necessary information to ensure that your transition to America is a smooth one. The information contained in this guide should not be considered as legal advice.

Although the author and publisher believe the information in this book to be accurate on the date of its publication, the reader should be aware that laws and information about immigration and moving to America are constantly changing. It is up to the reader to make sure that the information is accurate and up to date. The author and publisher shall not be held liable for any damage suffered directly or indirectly due to the use of this guide.
INTRODUCTION

The United States admits more than 1 million immigrants a year, and the U.S. Census Bureau reports that 13% of the population, about 42 million people, are foreign-born. More than 1 in 10 U.S. residents are immigrants.

\[\text{\begin{center} \includegraphics[width=\textwidth]{immigration.png} \end{center}}\]

\textbf{Why Do People Come To America?}

An immigration survey done by Public Agenda in 2009 says that U.S. immigrants still believe that America is the land of opportunity despite the
recent global economic crisis.

Other results from the survey show that immigrants say:

- 88% - U.S. is better than their birth country for earning a good living
- 87% - Happy with life in America
- 84% - Want citizenship to show commitment and pride in being an American
- 77% - It takes less than 5 years to fit into the country and become part of a community
- 76% - U.S. is more special than any other country in the world
- 71% - They would make the U.S. their permanent home
- 71% - Given another chance to immigrate to the U.S., they would do it again

The story of the America is represented by its people; a country made up of immigrants. Some fled persecution. Others were seeking economic opportunity. A number of people were in search of freedom to pursue one’s dream. The common thread of all immigrants coming to the United States is the hope of a better life.

That hope has not changed for over 240 years. The immigrant of the past is the same as the immigrant of today. All wanted a chance to turn their dreams into reality. While every religion and ethnicity is represented, America is not defined by race or faith. Instead, American society is defined by the very idea of hope.
Why Enter the Green Card Lottery?

In recent years, the American Dream is made available through the U.S. Green Card Lottery. People from most countries are eligible to enter the program and all a person needs are some basic educational or work experience requirements. The Green Card Lottery represents the true spirit of what America is all about; an equal chance to take part in the American Dream. No other country in the world has a program like this.

There are others ways to legally live and work in America, such as U.S. employment sponsorship or marrying an American citizen lawfully. However, getting a U.S. employer to sponsor you is a complex matter. Many businesses do not wish to get involved in the paperwork and the time involved until everything is authorized by the government. Finding a true love that also happens to be a U.S. citizen is something that only destiny can take care of.

If a person really wants to live and work in the United States, the easiest way to accomplish this is to enter the U.S. Green Card Lottery program. In the Green Card Lottery held in 2016, there were 12,437,190 qualified entries (a total of 19,344,586 including spouses and children).

This booklet is to help one understand the Green Card Lottery process and why using an application service provider is recommended in ensuring that a person’s application qualifies for the program.
WHAT IS A GREEN CARD?

The Green Card serves three main purposes for an immigrant in the United States: (1) it allows the person to legally live and work in the country; (2) it serves as an official form of identification; and (3) it functions as an entry document if the person, after traveling outside of America, wants to re-enter the U.S.

(NEW GREEN CARD DESIGN VS. THE OLD DESIGN. SOURCE: USCIS)
Before an immigrant can enter the United States, the individual must obtain an Immigrant Visa from the U.S. immigration authorities. An Immigrant Visa is not the same thing as a Green Card.

**The Immigrant Visa simply allows the person to enter the country. A Green Card is only issued to people once they are legally inside America.**

For example, a participant of the Green Card Lottery (officially known as the Diversity Visa Lottery) who is selected as a winner ("selectee") and then passes the Consular Interview procedure successfully will have a colorful Diversity Visa stamped inside his/her valid passport, authorizing entry into the United States as a new U.S. Permanent Resident within a specified time period. The immigrant must then enter the United States while his/her Diversity Visa is valid. The expiration date is specified in the Diversity Visa, but is usually valid up to six months after the date the visa was granted.

Once the Diversity Visa is issued, the immigrant needs to pay a fee to U.S. Citizenship and Immigration Services (USCIS) so that the hard plastic Permanent Resident Card (called a “Green Card” because it is green in color) can be issued. An immigrant must carry the Green Card as an official form of identification (ID) and proof that he/she is a U.S. Permanent Resident authorized to live, work and study in the United States long-term.

A Green Card holder should not leave the United States for an extended period of time, for the intention is to retain the Permanent Resident status at all times. When leaving America for long periods of time, it looks like the person does not want to live here. Never put a Permanent Resident status in jeopardy!
CHAPTER 3
THE GREEN CARD LOTTERY

The official name of the Green Card Lottery program is the Diversity Visa Program (DV). It grants 50,000 visas each year through a random selection of millions of entries to the program.

The U.S. State Department provides over two hundred different types of visas for people to work and live in America legally. However, the DV program is the most unique one out there. Many of the visas the U.S. State Department issues contain a strict set of qualifications. With the DV program, all you need is some basic education requirements and a bit of good luck.

The intention of the program is to make America more diversified, which means a balance of different ethnicities joining into the “melting pot” of America. Before 1965, many of the U.S. immigration laws favored Northern European immigration. However, the United States Congress decided to give this opportunity to relatives of American citizens or permanent residents, regardless of origin, and Asians, Africans, and Latin Americans began arriving in record numbers. Several lottery programs were created during the 1980s. However, Congress decided in the mid-1990s that the Green Card Lottery should cover the whole world - except those countries thought to be over-represented in the immigrant pool.

Who Runs the Green Card Lottery?

The DV program is headquartered in Williamsburg, Kentucky. Those applicants who correctly filled out the application are assigned a computer-generated number. Once the deadline for submission of applications has passed, the computer then randomly picks around 100,000 applications for further consideration in the DV program. After an applicant has been chosen for further consideration, he or she will go through an interview with a U.S. consul
and fill out paperwork for a Green Card.

TERM ALERT - KCC: While the Green Card Lottery is run by the U.S. Department of State, the program is actually administered directly from the Kentucky Consular Center (KCC) in Williamsburg, Kentucky. It was established in 2000 to take over the management of the program from the National Visa Center in Portsmouth, New Hampshire. There is only one Kentucky Consular Center. Others using similar names have no connection to the Department of State or KCC.

Green Card Eligibility Requirements

The Green Card Lottery is the quickest way to legally live and work in the USA. It requires no family or employer sponsorship. Green Card Lottery eligibility is based upon:

• Being a native of a qualifying country; and

• Having a high school education or its equivalent; OR

• Having two years of training or experience in a qualifying skilled profession or trade within the past 5 years. The occupation must require at least two years of training or experience to qualify.

An applicant should never submit more than one application to the Green Card Lottery per year. However, if one’s spouse meets the requirements, then he or she can apply to the program as well. Therefore, a married couple, each year, can have two separate registrations, thus doubling the chances of winning the visa lottery.

An unmarried child under the age of 21 who meets the educational or work experience requirements can also apply to the Green Card Lottery and still
appear as a dependent on each parent’s application. However, if the child does win, he or she cannot sponsor the parents for permanent residency until after the completion of steps required in becoming a U.S. citizen.

**Exception to the Rule**

The basic rule is that if an individual is from a country that does not qualify for the Green Card Lottery, then that person cannot apply to the program. However, there is an exception to this rule. If a person is from a country not qualified for the Green Card Lottery; however, he or she has parents that were born in eligible countries, but not residents of the individual’s country of birth, then the person can apply to the program. For example, your parents might have temporarily lived in the ineligible country because of their jobs.

If a person is qualifying with work experience, the occupation must be designated as Job Zone 4 or 5, classified in a Specific Vocational Preparation (SVP) rating of 7.0 or higher by U.S. Department of Labor. The U.S. Department of Labor provides information on job duties, knowledge and skills, education and training, and other occupational characteristics at their website [http://online.onetcenter.org](http://online.onetcenter.org) The O*Net online database groups work experience into five “job zones.”
CHAPTER 4

WINNER BENEFITS

If a person was selected in the Green Card Lottery, the winner’s spouse and unmarried children, under the age of 21, can also receive a Green Card, giving them the opportunity to legally live and work in the United States. In addition, Green Card Lottery winners who receive a Green Card and live in the United States for 5 years can apply for U.S. citizenship.

Permanent residents have most of the rights of U.S. citizens. As a Green Card recipient living in the United States, one should always:

• Follow all federal, state, and local laws
• Pay federal, state, and local income taxes
• Register with the Selective Service (U.S. Armed Forces), if you are a male between ages 18 and 26
• Maintain your immigration status
• Carry proof of your permanent resident status at all times
• Change your address online or provide it in writing to the Department of Homeland Security (DHS) within 10 days of each time you move

U.S. Citizenship Benefits

More than 500,000 people become naturalized citizens of the United States every year (729,995 in 2015), obtaining numerous rights, benefits and privileges, including the opportunity to vote in U.S. local, state and federal elections.
According to U.S. Citizenship and Immigration Services (USCIS), the basic requirements for becoming a U.S. citizen through naturalization include being at least 18 years old; being a permanent resident for five years (or less in some situations); being a person of good moral character (i.e., no legal trouble); having a basic knowledge of U.S. history and government; and being able to read, write and speak basic English (with several exceptions to this last rule).

Immigrants seeking U.S. citizenship must pass the civics examination and take the Oath of Allegiance to complete the naturalization process. U.S. citizens gain the full protection of the U.S. Constitution. Benefits of becoming a U.S. citizen include being able to:

- Receive a U.S. passport
- Travel outside the U.S. for extended periods
- Petition for family members to live in the U.S.
- Obtain citizenship for children born abroad
- Become eligible to apply for federal jobs
- Run for elected office
- Serve on a federal jury
- Keep residency
- Become eligible for federal grants and scholarships
WHAT IS USAFIS?

The USAFIS mission is to make known the opportunities that the United States has to offer in regard to the Green Card Lottery; giving people the choice to make a better life for themselves and their families.

Our company understands that it is the U.S. immigration experience that can turn dreams into reality. Many people look at the USA and wonder what if? Our goal is to change that question into why not?

USAFIS Service

USAFIS created a service that ensures a person gets past the first Green Card Lottery official hurdle – the application. Due to many persons’ misunderstanding of what is needed, the U.S. State Department automatically disqualifies millions of applications a year. USAFIS guarantees Green Card Lottery entry. Its services include:

- An error free application
- Transforming the application into an approved electronic format
- Submission of the application in a timely manner
- Sending Green Card Lottery updates crucial to the application process
- Clients selected by the program are notified by phone, fax and email
- Once selected, clients are put in contact with immigration lawyers who can guide them in dealing with U.S. embassy officials and government documents.
USAFIS Commitment

Many people are automatically disqualified from the Green Card Lottery for not following the U.S. government application requirements. Chances for making your life better should not be lost because of application mistakes. For over 16 years, USAFIS has guaranteed their clients’ Green Card Lottery entry.

The most common application errors that cause automatic disqualification from the Green Card Lottery are:

- Not filling out all the fields in the application
- Putting in a native country that is not qualified for the program
- The educational and job requirements do not meet governmental regulations
- The photos are not digitalized according to U.S. State Department guidelines
- E-DV entry forms were not submitted correctly
- The application was not submitted before the deadline

In the past, the Kentucky Consular Center used to inform Green Card Lottery winners of their selection by mailing them a letter. This is no longer the case. An applicant can check if they have won by visiting the government website.
Why Use An Application Review Provider?

One can always apply to the Green Card Lottery via the U.S. State Department website. It is suggested to use the services of an application review provider such as USAFIS:

- If English is not a native language
- One has problems meeting deadlines
- There is dislike in dealing with government forms
- A person simply values their time

**CONSUMER ALERT - While the U.S. State Department at one time accepted paper-based applications, this is no longer the situation. All Green Card Lottery entries must be submitted online via their website. Those who do not have access to computers with the technology to make an entry acceptable to the State Department are recommended to use a Green Card Lottery service provider who can properly prepare and submit the application and photos according to the correct electronic format.**

Even if a person does not fit into the situations mentioned above, USAFIS is still part of the service provider industry and can help an individual with their application. People often will pay for a service they could do themselves out of sheer convenience. From changing the oil in one’s car to planning a wedding, all can be done by the individual saving tons of money in the process. Still in all, people pay a mechanic to change their oil or hire the services of a wedding planner. USAFIS has many years of experience in submitting governmental applications along with assisting customers in filling out these forms. Millions have used USAFIS as their application review provider for the Green Card Lottery, making USAFIS a household name.
CHAPTER 6
RECEIVING THE GREEN CARD

Winning the Green Card Lottery does not automatically guarantee a person a Green Card! Selection in the Green Card Lottery means a person has passed the first official hurdle and can submit the necessary governmental forms to obtain one of the 50,000 Diversity Visas granted through this program.

All applicants for a Green Card must correctly complete the Form DS-260 and sign and submit it electronically to the U.S. State Department’s Kentucky Consular Center (KCC) so that the Consular Interview can be scheduled at the U.S. Embassy or Consulate in their country of residence. The confirmation page should be printed out after submitting the Form DS-260 since it must be brought to the Consular Interview.

*The KCC contact information is: 606-526-7500; Email-CCDV@state.gov. They are open from 7:30-4:00pm Eastern Standard Time.*

The post-selection process is a document-intensive procedure. The majority of the approximately 100,000 randomly-selected winners each year fail to actually receive a Green Card through the Lottery for not correctly completing the process. Selected applicants who wish to receive Green Cards must be prepared to act quickly on their cases. Winners must go through the following steps before being granted a Green Card:

1. Fill and submit governmental forms
2. Go through a medical exam
3. Interview with a U.S. consul
4. Pass a security background check
5. Receive a visa immigration number
Many Green Card Lottery winners fail to complete the process. Below are the most common reasons why people do not complete the procedure:

**FORMS**

- Misunderstanding of governmental form instructions

- Errors in completion of the required forms (e.g. misspelled names, inconsistent responses and discrepancies in forms can cause major delays)

- Delays in sending forms

**DOCUMENTATION**

- Could not provide the education or work experience documents

- Failing to supply police reports

**MONEY**

- Failure to include proper fees

- Insufficient financial capacity to support oneself or family

**INTERVIEW**

- Missing scheduled Green Card interview

- Failure to respond properly to questions asked at the U.S. consul interview

**OTHER**

- Previous immigration violations, criminal record, unauthorized employment or overstays in the U.S.
10 Commandments of Photo Requirements

- Photos must be in color

- Size: head is between 1 inch and 1 3/8 inches (22 mm and 35 mm) or 50% and 69% of the image’s total height from the bottom of the chin to the top of the head

- Taken within the last 6 months

- Taken in front of a plain white or off-white background

- Taken in full-face view

- Must have a neutral facial expression and both eyes open

- Taken in clothing that you normally wear on a daily basis

- No uniforms

- No head covering; unless a religious one that does not obscure any portion of the face

- No eyeglasses; except in rare cases for medical reasons, but a medical statement is required and the eyeglasses must not obscure the eyes

- If you usually wear a hearing aid, it may be worn in your photo

Civil Documents Needed At the Interview

The applicant and each family member who will accompany him/her to the U.S. will need to submit original or certified copies of the civil documents listed below from an appropriate office (authority or issuing entity) within their country. All foreign language documents must be translated into English
by a certified translator. The following is a list of civil documents needed:

- High school diploma (a completed 12-year course of elementary and secondary education sufficient in itself to qualify a student to apply for college admission).

- Submit documentation demonstrating two years of qualifying work experience in the last five years immediately prior to application.

- Original birth certificate showing: (1) Date and place of birth, (2) Names of both parents; and (3) Annotation by the appropriate authority indicating that it is an extract from the official records.

- Police Certificate. Applicants must supply a police certificate for each place they lived in for more than 6 months from the time they were 16. If an applicant lived in a different country for more than 12 months and was 16 years old or older at that time, he/she must supply a police certificate from that place. One also needs to visit the U.S. Department of State’s Reciprocity by Country page that will indicate if a country’s police authorities require the submission of a specific Police Certificate Request form.

- Marriage termination documentation. Previously married applicants must supply original termination of EACH prior marriage such as a final divorce decree, death certificate or annulment papers.

- Adoption certificate decree along with an affidavit from a close relative, preferably the applicant’s mother, stating the date and place of birth, both parents’ names and the mother’s maiden name.

- Certified Court and Prison Records. These records should include: (1) the circumstance surrounding the crime of which the applicant was convicted; (2) the nature of the
case including sentence, penalty or fine imposed.

- **Deportation Documentation.** Applicants who have previously been deported or removed at government expense from the United States must complete Form I-212, Permission to Reapply after Deportation, from the U.S. Citizenship and Immigration Services or from a U.S. Embassy or Consulate, and follow the instructions included on that form.

- **Police Records.** Each applicant aged 16 years or older must submit police certificates that cover the entire period of the applicant’s residence in that area that includes all arrests, the reason for the arrest(s), and the disposition of each case of which there is a record.

- **Military Records**

- **Marriage Certificate**

- **Custody Documentation**

**Medical Exam**

All applicants must complete a medical exam, including required vaccinations. They need to visit the Panel Physicians List and schedule the medical exam appointment. Medical examinations performed by non-authorized physicians will not be accepted.

*You must bring the following to the medical exam:*

- Vaccination immunization records

- Any prior chest x-rays

- Copies of your medical history records
• Passport, identity card, laissez-passer, or travel document

The medical examination includes:

• Review of the applicant’s medical history

• Physical examination

• Chest X-ray

• Blood tests

The authorized physician will either give the applicant the medical examination results to hand-carry to the visa interview or will send the results directly to the U.S. Embassy or Consulate.

U.S. Consul Interview

Once the forms have been received and approved by the Kentucky Consular Center (KCC), an email may be sent informing you that a Consular Interview has been scheduled and directing you to login to the Electronic Diversity Visa (E-DV) website to read the appointment letter indicating the date, time, and location of your visa interview. All persons applying for a Diversity Immigrant Visa must be present.

The KCC will send the completed Form DS-260 to the U.S. Embassy or Consulate where the applicant will be interviewed.

The following must be brought to the Consular Interview:

• KCC notification letter

• Printout of the DS-260 confirmation page

• Passport(s) valid for six months beyond the intended date of
entry into the U.S. for each person applying for a visa.

• Original documents or certified copies of all applicable civil documents along with their certified English translations.

• Two identical photographs made according to the requirements for each family member applying for a Green Card

• Fee Payment

ALERTE - Failure to be fully prepared for your interview at the U.S. Embassy or Consulate can result in delay or denial of the visa.
CHAPTER 7

LIVING IN AMERICA

Before leaving your home country, make sure you have the following documents with you: (1) valid passport with your U.S. Immigrant Visa (Diversity Visa) stamped inside; (2) birth certificate; (3) marriage certificate; (4) divorce certificate; (5) high school diploma; (6) college degrees; (7) special work training licenses or certificates; (8) vaccination records for children (if applicable); (9) X-rays; and (10) the sealed packed containing documents to be presented to the U.S. Customs and Border Protection (CBP) officials when you arrive in the United States. Make sure these documents are translated into English by a notary public, an individual authorized by state or local government to officially witness signatures on legal documents. Also, make copies of all these documents and keep them in a safe place.

Don’t forget to obtain an international driving permit from one’s home country before flying to America. It will not replace a U.S. driving license, but it will give a person a short period of time to legally drive in the United States.

The Immigrant Visa (Diversity Visa) stamped in your passport will usually be valid for six months from the time it is issued and you must enter the U.S. before it expires. After receiving the Immigrant Visa, you will also need to pay an Immigrant Fee to the U.S. Citizenship and Immigration Services (USCIS) so that you and any family members accompanying you to the USA may be issued the hard plastic United States of America Permanent Resident (PR) Card (i.e., Green Card).

Arriving in America as a permanent resident is a declaration that the U.S. is now your home country. Living in the U.S. will be exciting and it comes with both privileges and responsibilities as you help to shape the success of America. Never take for granted the chance to live and work in the United States. Tens of millions wish to be in this position and never get their foot into
the Golden Door of opportunity. America treasures its immigrants and the successes they bring to this country. Uphold the legacy of those who made it in America and became an inspiration to others.
SOCIAL SECURITY CARD

Next to the Green Card, a Social Security Card is the second most important document to have. The nine-digit number stated on the Card is going to be the American lifeline for an immigrant in getting what they need. While the Social Security Number (SSN) was originally intended to track a person for taxation and Social Security (i.e., retirement) purposes, it has become the number used by financial institutions, government agencies, healthcare & auto insurance providers, housing agencies and educational establishments to identify a person.

If a person forgot to request a Social Security Card at the time when he/she applied for an Immigrant Visa to move to the United States, they can go to the local Social Security office and obtain a Social Security Number immediately. The individual will need to present their Green Card and birth certificate as proof of identity.

After applying for a Social Security Card, it will take up to three weeks to receive the actual card in the mail. The card will contain the nine digit number in the following format: 123-45-6789. For more information about a Social Security Card, one can visit their website at www.ssa.gov.

It is important to safeguard one’s Social Security Number. Identity theft is on the rise and a person needs to take precautions before telling the number to any person or organization. People who are victims of identity theft can spend over 150 hours and close to $1,000 to clear up the situation.

Safeguard the card! Papers that have an individual’s Social Security Number on them should be shredded before disposing of them in the garbage. It is recommended not to carry the actual Social Security Card in one’s pocket.
There are only a few entities that can actually demand a Social Security Number such as city, state and federal tax departments or transactions involving taxes, motor vehicle agencies and employers. Most other businesses can’t demand the number.

Always be wary of the business or organization that wants to know your Social Security Number. It should be noted, however, that it is normal for a bank to request your Social Security Number when you open a bank account and for your SSN to be requested if you apply for credit (e.g., credit card, car loan, mortgage, etc.).

TransUnion, Equifax and Experian are the three main credit-reporting agencies in the United States. One can request his/her credit report to find out if someone is fraudulently using their Social Security Number.

**ALERT - There is no fee for getting a Social Security Card. Anyone charging for one is a fraud.**
CHOOSING A BANK

Gone are the days of keeping money in a mattress. It is not wise to keep lots of cash in the house. Banks have become the safe haven for cash today. In the United States, most banks are members of the Federal Deposit Insurance Corporation (FDIC), which provides insurance to protect an individual’s account up to $250,000. This means if a bank goes out of business, there is nothing to worry about. A person will get his/her money back.

Most banks require a minimum amount of money to open and to always be deposited (i.e., a “minimum balance”) in a bank account. If the account goes below the required amount, the bank may charge fees.

There are two basic types of bank accounts; checking and savings. A checking account is just a place where money is used to pay off bills; whereas a savings account is a place where a person can put money in and make some extra cash from it. Banks pay a certain amount of interest for keeping money in a savings account.

There are several factors to take into consideration when choosing a bank:

- Make sure the bank is FDIC insured.
- Convenience - Is the bank near your house or job? Are the hours suitable for you? Do they have hours in the evening to take care of your banking needs?
- Courteous - Is the bank friendly and looking out for your interests? Are they willing to sit down with you and explain things thoroughly? Do they have someone who can speak with you in your own language, if necessary? Are they willing to go that extra mile for you?
• Influence - Is the bank a major franchise or not? Chase, Citigroup, HSBC and other major banks are so big that they have Automated Teller Machine (ATM) locations around the country where you can withdraw cash. This means that you will usually not pay an extra fee when taking out money from their ATMs. Local banks do not have branches throughout the country. Withdrawing money from another company’s ATM machine will cost an additional few dollars.

Bank Competition Means Selection
The competition between banks is fierce. Each one is looking for more customers and will offer free services in order to attract new clients. For example, many banks offer free checking and savings accounts with no ATM charges if taking money out from their bank machines only. However, there will be charges on money-wiring services, ordering checks, and changing foreign currency. It is recommended to compare and contrast banking options in the neighborhood.

Opening a bank account will require a proof of identity such as a Permanent Resident Card (i.e., Green Card) and driver’s license along with some money to be deposited into the new account. In return, the bank mails an ATM card along with a batch of blank checks to the client’s home. Banks usually charge for printing blank checks.

Beware of ATM Fees
Taking out money (known as “withdrawal”) can be done in two ways:

1. Personally going to the bank itself, filling out a Withdrawal Slip and presenting it to the teller; or

2. Going to an ATM machine. When withdrawing money from an ATM machine, a person will need to use their ATM card plus enter his or her personal identification number; known as a PIN number. This
number is given to you along with your ATM card. It is a 4 digit number. Never carry this number in your wallet. Try to memorize it.

When withdrawing money from an ATM machine that is not affiliated with a person’s bank, there may be two ATM charges; one from the individual’s bank and one from where the money is being taken from. These charges can range from $1.00 to $5.00. One can spend almost a $1,000.00 a year just in ATM fees.

Never write checks to people if there are insufficient funds in the checking account. If one thinks he/she may run into problems covering the checks, it is best to speak with a bank representative to establish an overdraft protection on the checking account. This ensures the checks will not “bounce” (i.e., be returned unpaid); however, there will be bank interest fees to set up the protection on the account.
CHAPTER 10
FINDING A PLACE TO LIVE

In certain situations, some immigrant families will have people to help them locate some type of housing for them in the United States. However, most immigrants will have to be pioneers and go through the process alone in finding a place to live.

A person needs a permanent address in order to increase one’s chances in obtaining employment. Most employers will not hire if they know one does not live near the job site. It almost becomes a “Catch-22” situation. One needs a job to afford an apartment, but cannot get a job until he has a place to live.

It is wise to save some money and recommended to sell most belongings before moving to the United States. Moving to cities like New York, Chicago, Philadelphia, Los Angeles and other big metropolitan places are very attractive for new immigrants. Many of these cities have a variety of ethnic neighborhoods that are similar to your upbringing. However, one should consider the overall picture, especially if an individual is coming with a family.

There is a famous expression, “Birds of a feather flock together.” It is just human nature for people to hang out with others who share the same interests and perspectives. For new immigrants, this could not be truer. There is an immediate attraction for newcomers to this country to move right into a neighborhood that shares the same language, customs or religion.

Since the United States is so diversified, it is quite easy for an immigrant to find his “home away from home” in America. The question that arises is whether this is the best move for a new immigrant? We tend to believe that there is strength in numbers and security living among our own.

Community is clearly a big deal, but moving into a neighborhood that has the
trimmings of home may not be expanding an immigrant’s horizon in building their American Dream. One should pick a neighborhood that gives a person the greatest advantage of financial success.

Many ethnic communities are based in major cities like New York, Chicago, Los Angeles and Philadelphia. Living in big cities is quite expensive. Rent, food, transportation, and car insurance can be costly. **What one makes up for in cultural convenience, may be at the risk of their financial vision.**

Renting a studio apartment in Manhattan can easily cost $1,200.00 or more a month. Whereas, the same amount of money can get you a 3 bedroom house in McKinney, Texas. Of course, living in McKinney is probably not an immigrant’s first choice, but the neighborhood is considered one of the top ten places to live in the USA. It may not be an area that has food and cultural services a person would be used to from his or her country of birth, but it has a great public education system and many job opportunities.

While one can easily research the Internet to find the best place to live in the USA, there are a few web resources to get started: [Time.com](http://www.time.com), [Livability.com](http://www.livability.com), [24/7 Wall Street](http://247wallstreet.com), [Kiplinger](http://www.kiplinger.com), [U.S. News and World Report](http://www.usnews.com), and [Moving.com](http://www.moving.com). One may need to make a Motel 8 or Howard Johnson as a temporary residence in the U.S. until finding permanent housing. At least these places can serve as a base for an address for an employer, while finding permanent housing. These motels are relatively inexpensive.

One should realize there is a difference between “need” and “want” when buying or renting a house or apartment. For example, one may NEED three bedrooms for his four kids. A skylight in the roof to bring in more light in the living room is a WANT. Be prepared to compromise on some things that are WANTS.

It is recommended to write a list of absolute needs and wants, and then
prioritize it all. If one finds the house/apartment that is close to all of the NEEDS but doesn’t have every WANT, give it a second look. By keeping these differences in mind one will be prevented from ruling out certain houses/apartments without seeing them first.

The best way to locate rentals or housing in a neighborhood is through the classified sections of local newspapers. Many of the local newspapers have online editions. One should go to the local library (where there is free Internet access), grocery store, or house of worship to check for rental availabilities. As a last resort, one can always use a rental agent from a reputable real estate company. Remember, these companies usually take a fee for their services.

**Renting**

Landlords usually ask potential renters to fill out a rental application form. These forms ask for an individual’s proof of employment and Social Security Number. If one cannot prove they are employed through a pay stub, then a co-signer (someone who will pay the rent if the person comes up short) will need to be brought into the picture. The landlord may conduct a background check to see if the renter will pay the bills on time.

If all goes well, the landlord will ask the renter to sign a lease agreement. This legal document ensures that both parties keep their end of the agreement. Leases are usually for a 1-2 year period with an option to renew with an increase in the rental fee. Leases may restrict the number of people allowed to live in the apartment and whether or not the renter can have a pet.

Make sure everything is in writing including who pays for the heat, water, electricity and trash removal. Don’t forget your apartment will need a paint job. Faucets will leak. Who pays for it and who is responsible to take care of it? This needs to be clearly stated in the lease.

Renters have rights! If a landlord is taking advantage and not living up to his/
her responsibilities mentioned in the lease, one has the option to bring him or her to court.

Expect a landlord to ask for a security deposit - payment held by the landlord during the term of the lease and kept on default of the lease or damages to the apartment. A security deposit usually equals one or two months rent.

Landlords cannot refuse to rent out an apartment based upon color, race, religion, sex, martial status or physical disability. If they do, a renter can call the U.S. Department of Housing and Urban Development and report this violation of law.

If a person wishes to move out from an apartment before the lease is up, expect the renter to lose his or her security deposit. Give a landlord 30 days notice before moving out! When moving to another place, inform the U.S. Post Office so they can forward the mail to the new address.

Buying a House

Most immigrants who come over to the U.S. are not in a position to buy a house, but certainly have it as a priority on their “to do list.” If you are in a position to buy a house, the experts out there suggest putting down 20% of whatever the house costs as the down payment of the house. Besides lowering the monthly mortgage payment, it will also avoid paying PMI (Private Mortgage Insurance). Anything less than 20% on a down payment will automatically have a higher interest rate plus the costs of PMI attached to the mortgage payments.

The number one question is - how much does a house cost in the U.S. and the answer is - that it depends. The same research in finding a rental should be done for buying a house. Don’t worry about those classified ads that advertise high prices for houses. Housing agencies always like to put their best foot
forward. One can always buy an inexpensive house, but it may have to be fixed up a bit.

Always hire a good real estate attorney to handle the actual purchase of a house. There is a lot of paperwork involved. Before purchasing a house, have a reputable company inspect it to ensure there are no structural issues with the home.
FINDING A JOB

It is unlikely for an immigrant to get a job before entering the United States. Employers want to see the person before hiring them. New immigrants may have to initially take a job that they never thought they would take in a million years. America provides the opportunities to make it, but there will be many sacrifices of the ego.

There were plenty of immigrants who were doctors, lawyers, and engineers in their former country and ended up being a waitress, cleaner, or parking attendant as their first job in America. Psychologically this may be a difficult phase to go through. All beginnings are difficult. Just remember that the United States is the land of opportunity and it will take time to reach the American Dream.

Getting a Job in America From Outside the U.S.

There is a challenge in trying to get a job in America when you do not live in the country itself. Therefore, the conventional ways in seeking a job within the U.S. such as sending an email and posting a resume on a company’s website may not necessarily work. A person needs to take an unconventional approach in getting a job in the United States.

The key to landing a job in the USA is to know how to market one’s self. Most job seekers think the old ways of getting a job are still being played today. This is false. One needs to stand out from the crowd and know how to demonstrate to a company that they are the biggest thing next to Coca Cola.

As mentioned above, employers in the U.S. usually want to interview a potential employee in person, however, in some cases, a “face-to-face” interview may be possible through videoconferencing (e.g., Skype). In other
situations, an immigrant may be able to travel to the U.S. for an in-person interview which (hopefully) could result in a job offer.

**Be Proactive - Not Reactive**

Most individuals think the only time they need to deal with their career is when “the bomb drops” – being downsized, laid-off, fired, or just simply miserable about working with their colleagues.

Companies in America are looking for individuals who are advancing industry knowledge and their professional qualifications. This may require one to attend seminars in the field, read trade journals, pursue certifications, etc. Maintain ongoing professional development. Thinking one’s Master’s Degree in _______ (fill in the blank) is going to open the doors of a job in America is working off the wrong premise. Not upgrading one’s knowledge and skills on a continual basis is a risk a person can’t afford to take.

**The American Mentality**

To land a job in the USA is not only about possessing the experience and qualifications of the position, but also to understand how an American thinks in the business world. Generally speaking, Americans have extraordinary faith in themselves and look at the world from a lens of optimism. There is always a rainbow after the storm.

The word impossible does not exist in American business vocabulary. In fact, Nike became the most famous footwear company in the world for their slogan of *just do it*. America is driven by a competitive spirit and prides itself that in a short of amount of time it became a world superpower. Frank Sinatra sums it up with, “If you could make it here, you can make it anywhere.”

Americans value success. It is about pulling yourself up by your bootstraps and making it. The United States gives you the opportunity, now run with it. The
American mentality is also both time and money conscious. It is so ingrained in the mindset that time equals money and wasting it is a big deal. We often signal the end of a phone conversation or a meeting by saying, “Well, I don’t want to take up any more of your time.”

Americans are workaholics and often social relationships tend to be within the work environment rather than in our communities. We have high regard to job achievement, but not necessarily loyalty to a company. There is no more belief that we serve a company until retirement. Americans will often switch jobs every 3-5 years.

To understand the mindset of American business, one should make it a habit to read the following media sources:

- Business Week
- Forbes
- The Wall Street Journal
- MSNBC
- USA Today
- CNN
- Bloomberg

**Networking**

Personal connections are more important than ever because there are so many applicants going after the same position, that employers don’t have time to sort through all the resumes on their desk. It is just human nature that
when a person within the company recommends someone to a hiring manager it is better than going through a traditional application process without the endorsement of valued co-worker. It’s not WHAT you know, but WHO you know that will make the difference in getting a job in the USA.

Networking is all about reaching the right person. Many times, it is not the top executives at a company one should contact, but those within middle management or assistants who are connected to the higher-ups. It is also wise to network with recruiters and placement companies whose sole mission is to recommend people for a job.

Never forget one’s own family and friends when beginning to network for a job in the USA. These individuals can give you a lead, advice or reference guides.

Networking is just a step to utilize in getting a job interview. It does not guarantee you the job. Never rely on any one method. All avenues for getting a job are needed.

The idea in networking is to constantly expand the database. The more people one knows, the easier it will be to get a job when they are seeking to hire people. Adopt the discipline of blocking-out time for networking activities – every week, month, and year, for the duration of your career!

**Leverage Technology**

In less than a decade, we went from people trying to embrace the Internet to over 1 billion users. Still trying to cling to the old way of shopping by physically going into a department store, Amazon.com and other companies have made it virtually acceptable to become online shoppers. Now, the latest phenomenon is the social media world. What started out as high school and college kids keeping in touch with one another, Friendster, MySpace, Facebook, Twitter and other social media applications have dramatically changed the way we communicate.
One should take advantage of the social media world to expand a network. One of the best websites out there for this specific purpose is LinkedIn. It is a professional social network that allows one to connect with millions of people coming together to share their experience, expertise and passion for work. What is amazing about the people who are part of LinkedIn is that the average age is 41 and there are many who make over a six-figure income. It is the strongest business network on the web.

Gone are the days of a traditional resume and faxing it over to companies. To have a better edge in getting a job in the USA, one should sign up with VisualCV. This is a place to create an Internet-based resume, build and manage an online career portfolio and securely share professional qualifications with employers and others.

Through VisualCV, a resume becomes a living, breathing document that accurately reflects one’s experience and achievements. Unlike an emailed resume, a person has complete control over who can access an individual’s VisualCV.

The golden rule in networking; you must be able to serve others. This is not all about you and how you can succeed through your network. You must be able to offer help to others and see to their success as well.

Incorporate other social media networking sites, such as Facebook, MySpace and Twitter, to optimize an online identity as well as broadening a contact network. Always keep in touch with these online colleagues, but never barrage them with useless information. One should never advertise their
private life on these networks. No potential employer is in interested in seeing someone drunk at some party.

**Differentiate Yourself**

Personal branding might be an idea that is quite foreign, especially if one is uncomfortable with the whole sales industry. However, throughout a person’s life, one made decisions on which clothes, shoes and other apparel to wear that show their personality. From taste in music to what to eat, everything is defining individuality and image to others.

In our changing world of work and trying to land that job in America, a person needs to develop a personal identity brand. It needs to have a clear message of who you are and what you have to offer. You are the CEO of your personal identity; call it Me Inc.

The Internet has made personal branding a lot easier via blogging. This is where one can establish their own micro equivalent of a Michael Jordan flying in the air and dunking the basketball.

Do not allow a profession to only define you. Your talents and unique achievements should be highlighted. You need to approach your identity brand by differentiation and marketability. You must ask yourself why someone should buy into you.

**Time is Your Biggest Asset**

A one page resume is a thing of the past. Create a career portfolio. It must include a professional biography; powerful stories of accomplishments, a series of different compelling cover letters, a page of professional references along with a “30-second commercial.” Target each employer differently.

**Be Flexible**
The world is changing so rapidly, certain job sectors are no longer the “it” thing. It is important to identify industries that will emerge stronger in a time where the world is coming out from one of the worst recessions in history.

**Practice Interviewing and Negotiation Skills**

It is important to be a well-rounded communicator. This includes writing and speaking well. If one has a heavy accent, it is important to work on eliminating it. Whether we like it or not, people size up a person not only through their outward appearance, but the first words that come out from an individual’s mouth. Sounding like a foreigner, gives people in America the impression that you are not well educated. Americans are obsessed about speaking English in the United States and that English needs to be understandable.

An accent can be very distracting and take away the message communicated. The listener loses interest and there goes a job interview.

**Image is Everything**

Americans are obsessed with image. While we have been told not to judge people on our first impressions, we all do it. In the first thirty seconds, we have already formed our judgments about a person.

A potential candidate in a job interview in America needs to make a positive first impression which includes the clothes, shoes, hair, eyeglasses, makeup, hands, posture and smile.

One should take stock of their appearance and make whatever changes are needed. Afterward, take a picture of yourself in the best business apparel and post it on your website.

**A Foot in the Door**

One can start working for U.S. companies from the luxury of their house as a
consultant or outside contractor. From copywriting to preparing tax returns, there’s no limit to the options. A person should ask themselves what skills they have and offer their services to appropriate companies.

**Job Interview Strategies**

Arrive 15 minutes before a scheduled job interview. The crucial point in meeting with a potential employer is to see if there is a company fit. Employers use a variety of interview formats from phone to the traditional one-on-one interviews. There will be times where the Human Resources department will conduct an initial screening before actually meeting the department heads responsible for the position.

A job interview is all about “Why should I hire you?” All other questions center on this one issue. One’s qualifications, experience, skills and motivation will be brought out.

Carefully listen to all the questions and never interrupt the interviewer. Never convey an “attitude” when answering questions. Never answer a question with a “yes” or “no”; elaborate on responses. Do not get too personal, dwell too long on non-job related topics or speak badly about a past employer.

Never look at your watch during the interview and always maintain eye contact. Keep the conversation positive and friendly. Always come prepared with a list of questions that show your interest and knowledge about the job. However, avoid asking about benefits and salary during the job interview.

The very same day of the interview mail a “thank-you” note or letter to those who took part in the interview. It should include:

1. Appreciation of the time they took;
2. Your interest and qualifications for the job, and

3. The intention to follow-up.

Got the Job - Now What?

When receiving a job there will be forms to fill out: I-9 (Employment Eligibility Verification) and a W-4 (Employee’s Withholding Allowance Certificate). The I-9 requires the employer to see if a potential employee is allowed to work in the U.S. It is important to give the employer a copy of one’s Social Security or Green Card.

A W-4 allows the employer to take federal taxes from a person’s paycheck. In addition to these forms, there will be state and/or city tax withholding forms to fill out for these entities to receive their share in a person’s salary.

Benjamin Franklin coined the expression, ‘In this world nothing can be said to be certain, except death and taxes.’ Part of one’s salary will be going to government as taxes. This money is used to build and improve schools, roads, the military, parks and so forth.

While Congress and the President of the United States are responsible for writing and approving tax laws, it is the Internal Revenue Service (IRS) who is actually responsible for collecting taxes and turning over the money to the U.S. Department of the Treasury.

Everyone gets taxed. Determining the amount of taxes owed is based upon earned income. For the average person, federal, state and city taxes are taken from a person’s paycheck. Gross income is the amount of your wages before taxes or any other types of deductions are taken out. The remaining amount of money on your paycheck after deductions is called your net income.
Workplace Success Tips

We spend a third of life at work with people from various cultures, background and preferences. Relationships with co-workers will make the difference on whether the job becomes a creative environment or hell on earth. Often the choice of words or attitude will make all the difference in gaining the respect of colleagues. Being an effective communicator is the foundation of all workplace relationships. Sometimes, it is more about what is not being said then what is verbally communicated.

There is an unspoken social norm about personal space at the workplace and social occasions in the United States. Americans tend to require more personal space than in other cultures. When two people are speaking, they tend to stand a specific distance apart. It is not about body odor or bad breath, but because physical closeness lends a sense of intimacy.

Avoid physical contact while you are speaking to another person, especially if it is a person of the opposite gender. Don’t put your arm around their shoulder, touch their face, or hold their hand. It is acceptable to shake hands when you initially meet or say goodbye to a person. Also, never ask personal questions, unless you ask permission first. Under no circumstances, take someone’s stapler, pen or office supplies without permission.

Never show up late or submit a project past a deadline. Time is a big deal for American businesses.

Fulfill commitments! There is a famous expression “your word is your bond,” which means following through on personal and professional commitments to colleagues.

It is said that people speak at 100 to 175 words per minute, but they can listen to up to 300 words per minute. It is easy for people to start to think about personal stuff while someone else is talking. The key to good communication
is to be an active listener. This means taking the conversation and making it purposeful. It requires asking the right questions such as gaining information, seeing how another person feels and indicating support, etc. Also, pay attention for what is not being said by considering a colleague’s voice inflection and body language.

If work place relationships are not in order, check to see how to get it back on track. Sometimes bringing the person aside and voicing in a polite manner the concerns can make all the difference in improving and reducing any future hostilities.

Effective communication in the work place is key to ensuring life at work is of the highest quality and getting projects or simple requests done.

Congress has designated ten “legal public holidays,” where most federal institutions are closed and most federal employees are excused from work. In practice all states, and nearly all employers, observe the majority of them.
**American Holidays**

<table>
<thead>
<tr>
<th>Holiday</th>
<th>Date</th>
<th>Meaning</th>
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<tbody>
<tr>
<td>New Year’s</td>
<td>January 1st</td>
<td>Celebrates the beginning of the Gregorian calendar</td>
</tr>
<tr>
<td>Martin Luther King, Jr.</td>
<td>3rd Monday in January</td>
<td>Honors the late civil rights leader</td>
</tr>
<tr>
<td>Presidents’ Day</td>
<td>3rd Monday in February</td>
<td>Honors all past U.S. presidents</td>
</tr>
<tr>
<td>Memorial Day</td>
<td>Last Monday in May</td>
<td>A day of remembrance to the soldiers who gave their lives during various wars</td>
</tr>
<tr>
<td>Independence Day</td>
<td>July 4th</td>
<td>Celebrates the signing of the Declaration of Independence on July 4, 1776</td>
</tr>
<tr>
<td>Labor Day</td>
<td>1st Monday in September</td>
<td>Honors the nation’s working people</td>
</tr>
<tr>
<td>Columbus Day</td>
<td>2nd Monday in October</td>
<td>Honors Christopher Columbus, who landed in the Americas on October 12, 1492.</td>
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<tr>
<td>Veterans Day</td>
<td>November 11th</td>
<td>A day to honor all veterans of the United States Armed Forces.</td>
</tr>
<tr>
<td>Thanksgiving</td>
<td>4th Thursday in November</td>
<td>A day to mark the blessings in life of friendship and family, overcoming hardship and showing gratitude for the little things in life</td>
</tr>
<tr>
<td>Christmas</td>
<td>December 25th</td>
<td>Celebrates the birth of Jesus Christ</td>
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CHAPTER 12
GETTING A DRIVER’S LICENSE

Driving without a license is against the law and each state has its own requirements in order to obtain a driver’s license. Usually, the state requires a person to take written, driving and vision examinations. Certain states require first time drivers to take a driver’s education course before applying for a license. A person possessing an international driver’s license may be required to take at least two of three examinations to get a U.S. driver’s license.

Proof of one’s identity is through a Social Security Card and Green Card and a person must show them when filling out the forms at the local Motor Vehicles Department. Also, passport size photos of one’s self and possibly a set of your fingerprints will also be needed for processing (usually done at the Department of Motor Vehicles). To find the nearest motor vehicles department, simply go online or look in the local yellow pages (i.e., phone directory).

Drive Safely

• Drive on the right-hand side of the road.

• Always carry your driver’s license and insurance card with you.

• Always wear a seat belt.

• Use the car’s signals to show if you are turning left or right.

• Pull over to the side of the road if an emergency vehicle—police car, fire truck, or ambulance—needs to pass you.
• Never pass a school bus when its red lights are flashing.

• Don’t drink and drive

• Be very careful when driving in fog, ice, rain, or snow.

Don’t Get Stuck
It is wise to join AAA, a company that is known around the United States to help drivers when their cars breakdown. For a small fee, a person is entitled to get a towing service to tow their vehicle to the nearest repair shop, get a battery boost if the car suddenly breaks down, change a flat tire and get a fuel supply when running out of gas. The company also helps people receive discounts on car insurance and vacation packages around the world.

Organ Donation
When applying for a driver’s license there will be a section on the form indicating your wish to become an organ donor. It is a choice to become one and does not affect driving privileges. Each state has its own way of indicating on the driver’s license itself that you are indeed an organ donor. Some have it on the back of the license, while other states have a special sticker attached to it.

If you wish to change your decision about being an organ donor, notify the local Department of Motor Vehicles and pay a driver’s license replacement fee or purchase a new ID card. The donor preference information is part of your driving record. Access to this information is limited to medical professionals when donation is being considered.
CHAPTER 13

CAR INSURANCE

When purchasing, leasing or financing a car, one must obtain car insurance. Most people get the bare minimum coverage requirements, which is liability insurance. This covers you in case the accident is your fault. Some people think they can get away with not having car insurance, but accidents do happen. Furthermore, many states in the U.S. have laws requiring drivers to at least have liability insurance and to carry proof of insurance in their vehicles.

Buying just the minimum in car insurance may not be enough to cover the medical expenses of a victim in a car crash that is your fault. It is almost certain that the victim will hire a lawyer and go after your personal assets to recover the missing monies for all those medical bills. It is in your best interest to purchase the 100/300 thousand dollar limits of bodily injury liability. It is more expensive, but well worth it and may avoid the need to go to court.

Car insurance is more than just coverage on bodily injury. It is also about personal injury protection, property damage liability and uninsured/underinsured motorist coverage. Consider buying a comprehensive auto insurance package. For example, a Collision package covers damages to your car caused by hitting into things, such as fire hydrants or other cars.

Comprehensive auto insurance will cover the theft of your car or damages from falling objects that land on it. There is even a special coverage to take care of what Mother Nature may do to your car when she brings floods, fires, or tornado winds.

Personal Injury Protection (PIP) or Medical Payments (MedPay) pays for your own medical expenses, lost wages and whatever other costs may arise when you’re injured in an accident. Not every state requires you to purchase this,
but it is highly advisable to do so. Always carry your auto insurance card and driver’s license at all times.
CHAPTER 14

HEALTH INSURANCE

Many who come to the shores of America are quite surprised that health insurance is not provided by the U.S. government. The fact is medical fees from a simple office visit to surgery are costly. A doctor may charge $100.00 or more just to tell someone to take two aspirins for a cold. To protect from these high fees in the medical industry, people purchase health insurance policies.

More than half of all Americans are enrolled in a managed care plan, such as a HMO (health maintenance organization), PPO (preferred provider organization) or POS (point of service plan). All these plans have contracts with doctors, hospitals and other health providers.

HMO

HMOs require that one primary doctor oversee all your health issues and utilize its entire medical network of providers, except in cases of emergency. There is a flat co-payment for services provided by medical professionals. An assigned primary doctor will always see the patient first. If the physician thinks the person needs a specialist, he or she will give a referral. If one goes to the specialist without a referral, the HMO will not cover it. Also, if a person goes to a hospital without it being an emergency, the HMO will not provide financial coverage.

PPO & POS

PPO and POS plans offer a greater flexibility in choosing doctors and other medical providers. The premiums of these managed care plans are higher than an HMO. A PPO allows you to visit out-of-network providers, and does not require a referral from your primary physician. By going outside the network,
one will have to pay for the treatment first and then submit the receipt to the PPO insurance provider for a partial reimbursement. Usually, a PPO reimburses up to 80% of out-of-network costs.

The POS plan requires designating an in-network physician to be your primary health care provider. Going out-of-network means paying most of the cost yourself; unless the primary care physician refers the person to that specific doctor.

**The rule of thumb is to always get a primary physician referral and keep a copy as a record in case the managed care plan requires one to present it.**

Many employees receive their health insurance through their jobs; however, it may not be enough and a person may need to purchase a policy that covers more than just the basics. Each policy lists a package of medical benefits such as tests, drugs and treatment services that the insurance company agrees to cover. Remember, just because a doctor says a certain treatment is needed does not translate into the health insurance covering it. Therefore, it is important to research the health insurance policy so that a medical provider can give the best treatment that is covered by the plan.

If one is getting health insurance through their company, it probably is a managed health care plan. As stated before, this means that a person may only use the group of doctors and health facilities stated in the policy. An individual can’t just go to any doctor they like and have the insurance policy cover it. The doctor must be part of the network of the health plan.

**Health Insurance Costs**

A good health plan can cost for a single person up to $4,000 annually. If you have a family, good medical coverage can cost $10,000 a year.
Many states do offer some type of health insurance for children if the parents earn below a certain amount and if they do not have health insurance. If a person has worked for 10 years in the U.S. and is 65 or older they are eligible for Medicare, a federal health insurance program for seniors or with people who possess specific disabilities.

Besides rent payments and owning a car, the most expensive item for any new immigrant to the U.S. will be the costs of health insurance. **It is important to remember that most hospitals cannot refuse emergency treatment of a person if he or she cannot afford to pay for it.**

**Tax Free**

There is a way to pay for current and future medical expenses on a tax free basis, with a Health Savings Account (HSA). In order to set up an account like this, one must: (a) be covered by a high deductible health plan; (b) not have any other insurance like Medicare; and (c) not be claimed as a dependent on someone’s tax returns.

The advantage of having a HSA, is that a person can contribute to it using before-tax dollars. It also accumulates interest and if there is money in it at the end of the year, it simply rolls over to next. One can pay for eyeglasses and hearing aids; items that are not usually covered in managed care health plans.
FINANCIAL PLANNING

Please keep in mind that this is a general overview. Each person should seek the expertise of a professional financial adviser who can provide a more specialized plan uniquely tailored to the specific individual. Here are some basic steps into the world of financial planning:

Emergency Cash

Before investing in any financial plan, an individual should first make sure that they have 3 to 6 months of living expenses saved in case of an emergency. These funds should be in cash and put aside in a checking or savings account. You must have a properly planned budget which indicates that you are not spending more than you make. Try to avoid debt at all times.

Depending on what stage a person is at in their life, it will make a difference in what he or she will be investing in. For example, a young single person should save for a home, disability and retirement planning. If married with a child, then saving for a home, insurance protection, disability planning, college and retirement planning would be essential. Elderly individuals have other concerns such as income protection, asset preservation, and wealth transfer (the latter two are part of estate planning).

Participate in a job’s retirement plan, especially if they offer a matching contribution (for example: a person puts in $100 and the employer puts in $100). Contributions to retirement plans are usually funded with pre-tax dollars and the company match is free money. **A rule of thumb is that a person should save 10% of his or her salary annually.**

Asset Allocation

Once an emergency fund is established and monies are set aside for
retirement, one now can enter the world of investment. An important area to consider when putting monies in non-retirement plan savings is how it will be invested. A recommended strategy is called **Asset Allocation**. This aims to reduce investment risk, while maintaining a desired rate of return, by spreading an individual’s monies over a number of asset types.

All markets go through an up and down period. A person wants to make sure that during a down moment in the market the investment does not get hit badly. It is wise to invest in a variety of stocks, bonds, and cash. Depending on individual needs or preferences, tangible assets such as real estate or gold may also be included.

**Basic Investment Definitions**

**Stocks:** When buying a stock, a person has acquired some ownership in the company. This ownership entitles one to vote for the company’s Board of Directors in running the company and the right to receive information on the firm’s activities and business results. In some cases, stockholders (the people who own stock in the company) may share in the profits of the company through “dividends”.

Investors typically buy and hold stock for a long period of time. The hope is that the longer it’s held, the higher the stock price will be, resulting in more money for the investor. However, the other side of the coin is that no one knows for sure whether a stock will go up and there is a risk that it could go down. Experts always suggest researching the stock before buying. Never buy on what feels good or what is considered the style of the day.

Buying stock is usually done through a middleman known as a broker. The broker takes a fee for buying and selling of stocks.
**Bonds:** When buying a bond, a person is lending money to either the federal government, corporations, or state and local governments. In return, they promise to give back the principal amount along with interest.

When first issued, a bond will have a specified rate of return, or “yield”. For example, a 6.0% bond will pay $60.00 per year for each $1,000 invested. If a bond is traded on a public exchange, the market price will fluctuate, generally with changes in interest rates. Later investors will receive a yield that may be more, or less, than 6.0%, depending on the price paid for the bond in the open market.

The upside of buying bonds is that the principal remains intact. Many people buy U.S. Government Bonds because of their belief that the government will remain as a viable entity which can continue to pay off its debt. The downside of buying bonds is that there is very little upside gain potential. All the income received from periodic payments (usually semi-annually) is taxed as ordinary income. The tax is higher than a capital gains tax from profits made through selling of stocks. Bonds can fluctuate in value prior to maturity, based upon a change in interest rates. Also, the buying power of the money invested in the bond initially may have eroded by maturity due to an increase in inflation.

**Savings Accounts:** These accounts are usually prized by investors for two primary characteristics: safety of principal and liquidity.

**Uses** - Savings accounts are often used as a reservoir for emergency funds, or as a “warehouse” for dollars ultimately earmarked for some other purpose. Some investors also use such accounts to generate current income.

**Risks** - Because there is little risk of principal loss, savings accounts typically have a lower yield than other investments. One “risk” for such accounts is the potential additional interest income foregone in exchange for safety of principal. The relatively low yield can also be heavily impacted by inflation and current income taxes.
**Mutual Funds:** A mutual fund is an organization designed to pool monies from many investors, to achieve a common purpose. The money raised is then invested in accordance with pre-defined goals. This mutual effort of a number of investors provides benefits that an individual, working alone, might not be able to receive.

*Professional management* - Trained, experienced investment professionals provide the research, selection and monitoring skills needed to manage an investment portfolio.

*Diversification* - Owning shares in a mutual fund allows an investor to participate in a diversified portfolio. Instead of placing all the eggs in one basket, diversification spreads the risk over many different securities.

*Convenience* - Investment programs can be started with relatively small amounts of money. Dividends and other gains can be automatically reinvested. Many funds offer features to automate both contributions and withdrawals.

**Basic Investment Definitions**

When investing in the markets it is important to carefully answer a number of key questions:

*Investment goals* - Why are you investing? Is the primary need for income, to pay current living expenses, or as a source of emergency funds? Or are you accumulating money for a future need?

*Time horizon* - When will the money be needed? At retirement, sooner, or to send a child to college?

*Liquidity needs* - How quickly do you need to be able to recover your investment and turn it into cash?

*Risk tolerance* - How comfortable are you with the expected ups and downs of the financial markets?
Tax impact - Will the investments add greatly to your income tax burden?

Economic conditions - Inflation, interest rates, and the state of the economy are essential factors to consider.

International exposure - How comfortable are you investing in foreign markets?

Over time, financial markets and the individual’s goals and situations will change. Therefore, it is important for an investor to review his or her investments to ensure that past investment allocations are still appropriate. If not, adjustments should be made.

Other Basic Recommended Planning Points

Obtain a will, power of attorney (POA) and living will/health/medical care directives, to ensure that your wishes are properly carried out in case of an untimely incapacity and/or demise. A will is a legal document that allows you to choose who receives your belongings and assets after you die. It also indicates who will be the guardian to look after your children. It prevents unnecessary quarrels within the family about who gets what after a person passes away. If you don’t have a will, your assets are distributed by a court-appointed person called an administrator.

A power of attorney (POA) is a legal document that gives permission to the trusted person you name to take care of important matters in circumstances where you are unable to do it yourself. The person named in the POA decides how to manage your money, direct medical care and pay off the bills. Without a POA, your loved ones may have to go to court to get the authority to handle your affairs.

The medical advances of today can keep people alive through artificial means. Some people desire such treatment because it is a temporary measure potentially leading to the restoration of health. However, it may
also be prolonging the process of dying and a quality of life which may not be acceptable to the patient. As long as the person is mentally competent, he or she can be consulted about the treatment they desire. However, once a patient loses their mental capacity, the situation takes on a life of its own. It is best to draw up a Living Will that documents your wishes concerning treatment when those wishes can no longer be personally communicated.
CHAPTER 16

CELL PHONE PROVIDERS

An immigrant who just arrived in the United States is unlikely to get a cell phone with a traditional plan (a set number of “anytime minutes” and “weekend minutes”), due to the individual’s lack of credit history.

Just because there is no credit history does not mean a person cannot get a cell phone. The recommendation is to buy a pre-paid cell phone. All major cell phone companies offer pre-paid cell phones at great rates, costing as little as 10 cents a minute. Some companies offer unlimited calling within the United States for as little as $3 a day.

It is also important to know that in the United States, a person who has a traditional cell phone plan pays for both incoming and outgoing calls. However, many companies offer free nights and weekend packages. The advantages of getting a pre-paid phone over a regular cell phone plan is that there is no penalty of getting out of a contract early, no monthly fees, no paying for unused minutes. Of course, the price per minute is higher with a pre-paid cell phone, but as a person develops his or her credit history over time, at least the individual is connected and will not lose out on any job, housing or network opportunity.

Major Providers

There are several major cell phone providers in the United States, such as: Verizon, AT&T, Sprint-Nextel, U.S. Cellular and T-Mobile. The most important consideration in choosing a cell phone provider is reception. The company can be a household name, but if it keeps disconnecting your calls in the middle of a conversation, then it is not worth having. Make sure that the cell phone provider covers your local reception area.
The next factor in choosing a cell phone provider is how well they respond to customer complaints and issues such as:

- Waiting time for customer service
- Is the company giving the “run around” treatment
- Time to resolve an issue
- Rate plans and phones they are willing to give to a customer for free

**GSM vs. CDMA**

Remember, certain cell phone providers only work on either a CDMA (Code Division Multiple Access) or GSM (Global System for Mobile Communications) network. Established in 1987, the GSM Association is an international organization dedicated to providing, developing, and overseeing the worldwide wireless standard of GSM.

In the data transfer speed world of streaming videos, podcast receivers and email devices, CDMA has been traditionally faster than GSM, although both technologies continue to rapidly leapfrog along this path.

In the U.S. only GSM phones use SIM cards. The removable SIM, located in back of the phone under the battery, allows phones to be instantly activated, interchanged, swapped out and upgraded, all without carrier intervention. The SIM card is tied to the network, rather than the actual phone. Phones that are card-enabled can be used with any GSM carrier.

CDMA carriers in the U.S. require proprietary handsets that are linked to one carrier only and are not card-enabled. To upgrade a CDMA phone, the carrier must deactivate the old phone then activate the new one. The old phone becomes useless.
For the most part, both CDMA and GSM networks have coverage in major cities and highways. However, roaming charges may be higher with a CDMA phone than a GSM carrier.
JOIN A LIBRARY

What is great about the United States is its emphasis on education. A testament to this is that a library card is offered for free. With this card, a person has access to tens of thousands of books in an array of topics and interests to take out and read at their leisure. There is no charge to take out these titles.

There is no fee to enter a library and one can sit down at a computer terminal and research. Libraries usually have classes to teach English and computer skills.

All one needs in getting a library card is to fill out an application, show proof of identity and residency. If the local library doesn’t have a particular book you want, they can have it sent from another network library.

Each library reserves the right to limit the number of items one may borrow in order to have enough material for all library users. Return borrowed books and other materials back on time and in good condition.

Generally, libraries allow a person to take out materials for 2-3 weeks. If a person did not finish the book before it is due back at the library, he must bring it back and ask to extend the borrowing period. If no one else is waiting for it, then the library will extend it for another short period of time.

There is a fine for returning materials late. Be sure to report a lost card immediately so that no one else will be able to use it.
CHAPTER 18

THE CREDIT CARD TRAP

Many people think that having “plastic” is fantastic, but it can be a trap for a bottomless pit of debt for the rest of your life. Using credit cards, of course, builds a good credit history. A good credit history can help secure a loan for a house or car when you need one. The trick is not to get carried away with these cards.

For many it is hard to resist the temptation of using their credit card to buy that suit or dress they cannot afford on their current salary. Feeling blue, shopping becomes a remedy and the credit card is the medicine. Out of control spending will put anyone into financial distress.

Never Pay the Minimum

Credit cards offer the option of paying only a fraction of what is owed; so what is the harm? However, this can be a path to disaster, for credit card companies make their money by plowing on the interest. They want people to just pay the minimum. While the minimum amount may be affordable; it will also cost the person more money in the long run.

If you purchase something on a credit card, pay it in full at the end of the month to avoid any interest charges. If you see that paying the entire balance is not going to happen, pay more than just the minimum. Be aware that some credit cards give an interest free 20 day grace period. Afterwards, if the balance is not paid, they will charge interest from the date of purchase.

Many, who are strapped for money, may feel inclined to take the cash off the credit card. Remember, there are charges for this transaction and the interest rate is higher than just purchasing an item off the credit card. Cash advances
means paying interest on them right away. Interest rates on cash advances can be as high as 30 percent.

**Beware of Paying Late**

Credit cards will often offer a person a limited time to purchase things at a lower interest rate. However, a late payment will automatically change the interest rate to a higher fee and increase the minimum payment significantly. This does not include the late payment charge of approximately $30.00. Credit card companies can change interest rates at anytime. There is no such thing as a fixed rate. If a person plans to only pay the minimum payments, they will be paying for decades for the pair of pants bought the first time he entered the United States. It is a waste of hard earned money.

Most people have more than just one credit card and depending upon the number of them, it can be more complicated managing them all than dealing with a mortgage. With many multiple debts running at the same time, people often take the Visa to pay off the MasterCard or get a new credit card to pay off an old one. All these transactions affect your overall credit score. This is the number on your credit report that will determine if you are an individual who has a good credit history or not.

**What is a Credit Score?**

A credit score is similar to how a teacher determines your overall grade in school. Scores from your tests, homework, attendance and pattern of behavior are all calculated to give you a final grade, a number that says this is who you are for the semester. Credit scores work the same way by looking into a person’s credit report history. The credit score number ranges from 300 to 900. Payment history is 35% of a credit score. It looks to see how many bills have been paid late or on time, how many were sent out for collection, any bankruptcies, etc.
Thirty percent of the score is based on outstanding debt; the number of credit cards at their limits as well as outstanding car or educational loans. The more cards at their limits, the score will be low. Keep card balances at 25% or less of their limits.

Fifteen percent of a credit score is based upon the time length of credit history. Also, any time a person applies for a credit card or loan, those financial institutions look into your credit report to determine whether or not to give money. The more inquiries on a credit report, the worse off it is for a person.

Ten percent of a credit score is based solely on the number of credit report inquiries.

Last but not least in determining an overall credit score is the types of current credit. The number of loans and available credit from credit cards makes up for 10% of the score.

With the understanding on how a credit score works, it is not wise to have so many credit cards and to use them to pay off each other. It actually hurts the credit score. However, paying delinquent accounts does not automatically translate into a better credit score. It prevents the score from further hits. Delinquencies stay on a person’s record for 7 years.

**Tips to Gain a Better Credit Score**

Whether buying a house or a car, the interest rate you’ll pay for the money you borrow will be determined, in large part, by this three-digit number that’s generated from the information in your credit report.

Most lenders have set rules about handing out the best terms, and those rules almost always place a major emphasis on the credit score. If their best rates are offered to borrowers with a score of 700 or higher and yours is a 695, those five points could cost you thousands of dollars.
A good way to improve your score is:

- Ask the credit card to raise the maximum balance and have it stated on your credit report

- Reduce credit cards to about 4 or 5, including store credit cards

- Never apply for three credit cards at a time

Remember, a credit card not in use for 6 months is classified as inactive. It is best to cancel it. A good, clean credit history is the key to creditors trusting you. It may take time, but don’t get caught up in credit card temptation. **Always live below your means.**
10 Commandments in Handling Credit Cards

1. Keep a list of your credit card numbers, expiration dates and the phone number of each card issuer in a secure place.

2. Always check credit card bills right away to see if there were any unauthorized charges or billing errors.

3. If there are any questionable charges, immediately call up the company to clarify the situation. This may require following up with a formal letter.

4. If any credit card is missing or stolen, call the companies right away. This will prevent you from paying any subsequent unauthorized charges.

5. Shred any credit card receipts, bills or any papers that contain a credit card number before throwing them away.

6. Try to avoid giving a credit card number over the phone, unless you initiated the call and know the person or company you are dealing with.

7. Sign new credit cards when they arrive in the mail.

8. Always cut up old or cancelled cards into pieces before trashing them.

9. Never put ALL the credit cards in your wallet or purse. Leave some in a secure place in the house.

10. When selecting a card, compare the terms offered by several card issuers to find the card that best suits your needs.
CHAPTER 19

LEARNING ENGLISH

Recently, the United States Congress debated the issue of whether or not a law should be established to enshrine English as the national language. Whether or not this would ever happen is not the issue. The pressing concern is the importance for learning the language. In terms of immigrant economic success and social well-being, the studies show that learning English is virtually the single most important key to “making it” in America.

No other factor contributes more to the success of an immigrant than his or her advancement in the English language. It is more than just knowing the typical conversation and the proper answers to give in certain situations. English is not about grammar rules and forms, but more importantly, the intonation, style and use of the language itself. English is a rich language infused with nuance.

Regardless of where an immigrant lives, what level of schooling he or she attains, or how long the individual has lived in this country, there is always room for improvement. The plan to come to America needs to factor in learning the language. The sooner this sinks in the better.

A study by the Federal Reserve Bank of New York showed a strong connection between low levels of English fluency and low income earnings. Higher English language fluency equals higher income wages.

There is a law that states those wishing to become American citizens are required to speak, read and write in English.

Assimilating into American culture bears the responsibility of learning its language, thereby contributing to the local community.
Start learning English before coming to the States. There are many online courses, software and books to help someone to learn the English language, as long as the individual is willing to dedicate some time and money.
PICKING THE BEST SCHOOLS

According to the U.S. Department of Education, there are over 55 million students who attend school in the United States, ranging from pre-kindergarten to 12th grade. Approximately 9% of these students attend a private institution. It costs close to a half a trillion dollars to ensure that students who attend public school receive an education. The funds come from taxpayer dollars; mostly from state and local revenues. The U.S. government gives only 9% toward the education budget for public schools in America.

Unlike many other countries, control over the public school system is given to the local districts. Property taxes from homeowners sustain it all. Therefore, American schools reflect the educational values and financial capabilities of the communities in which they are located. Different neighborhoods often contain very different public schools.

Immigrants always ask the million dollar question, “Where are the best schools?” The answer is it depends where you live.

There is an expectation that our public schools will provide children with skills, values and behaviors that will help them become responsible citizens. In life, never assume! We want our children to receive the best education as possible, but the public school district you are living in may not live up to the expectation. Wealthy, suburban neighborhoods will often have better public schools than urban ones. Each year, Newsweek magazine publishes the best public schools in the United States. The Niche website also provides annual rankings of America’s top public schools and private schools.

Tough choices need to be made as to what neighborhood it is best to raise a family in and to gain access to educational opportunities. It may be comfortable for an immigrant to live among his ethnic group in some
major U.S. city, but the local public school may not live up to the person’s educational standards.

Tertiary (post-secondary) education is very accessible in the United States and foreign nationals who are issued an American Green Card have many options to choose from, depending on their interests, educational background and financial resources. In fact, there are approximately 4,600 degree-granting colleges and universities to choose from across America, including trade schools, community colleges, 4-year colleges and universities.

For instance, there are local trade schools and community colleges in or near most cities and towns in the USA where classes tend to be smaller, tuition is not very high, entrance requirements may be easier (than a four-year college or university) and students can learn a vocation (e.g., welding, computer repair, etc.) or earn a two-year Associates Degree. For students who might not qualify to attend a four-year college or university (because their grades were not high enough or for other reasons), there may be a possibility to study during the first two years at a community college, get good grades and then transfer to a four-year college or university to finish their Bachelor’s Degree (the counseling department at the community college can usually provide information about this potential option).

The United States is known around the globe for having some of the top colleges and universities on Earth. In fact, the United States boasts the largest number of the top 100 best universities in the world, according to annual assessments made by the Academic Ranking of World Universities, the Times Higher Education World University Rankings, and US News & World Report.

In short, people who immigrate to the United States as Green Card holders have access to the many excellent educational opportunities that exist for both children and for adults. Education has been called “the great equalizer” which can allow anyone from any socioeconomic background and a genuine desire to
succeed to obtain an education that can open the door to great career options and the potential to live the American Dream.
EMERGENCY NUMBERS

Life and death can be dependent on a phone call! In times of emergency, it is easy to become disoriented and not to remember important phone numbers needed to obtain the information and resolution to your concerns. Make a list of all numbers ahead of time. Hang the list on your refrigerator door, type the emergency numbers into your Palm Pilot/Blackberry, add them to your cell phone Contacts and write them in a telephone book.

The following numbers should be in every emergency list:

- **Emergency Medical Services:** 911
- **Poison Control Center:** 1-800-222-1222
- **Hospital Emergency Room**
- **Local Fire Department**
- **Local Police Department**
- **Family Physician**
- **Parents’ Work, Cell Phone and/or Pager**
- **A Trusted Friend Or Neighbor**

**911**

The number 911 is only for reporting life-threatening situations, crimes that are in progress and all serious or violent offenses (even if the offender is no longer on the scene).
Examples of typical 911 calls include:

- Fire and medical emergencies
- All violent crimes such as homicides, robberies, sexual assaults and aggravated assaults
- Domestic violence
- Home or business intruders
- Gunshots or a person with a gun
- Property crimes that are still in progress or where the offender is still on the scene
- Vehicle crashes involving personal injury, major property damage or serious traffic tie-ups
CHAPTER 22

AMERICAN SYMBOLISM

From the Statue of Liberty to the White House, there are many symbols that represent the spirit of America. However, the United States is more than just buildings of stone or physical objects. America is the advancement of a particular idea – freedom. As President John F. Kennedy said in his famous Ich bin ein Berliner speech in June of 1963, “freedom is indivisible, and when one man is enslaved, all are not free.” The idea of freedom is enwrapped in the American Flag, the Pledge of Allegiance and official and non-official anthems. This piece of cloth and these words took on a new meaning after the horrific terror attacks on September 11th, just over a decade ago. A renewed patriotism and appreciation took place that day, with a dedication to continue to wave the banner of freedom for all.

The American Flag

A symbol for America’s strength and unity for more than 240 years, the United States flag is the source of inspiration and pride for its citizenry and residents. The American flag consists of thirteen horizontal stripes, representing the original 13 colonies. The fifty stars correspond to the 50 states of the Union. The colors of the flag are symbolic as well: Red symbolizes Hardiness and Valor, White symbolizes Purity and Innocence and Blue represents Vigilance, Perseverance and Justice.

The flag is a constant reminder that there are core values Americans hold in common: a belief in the dignity of the individual, a love of liberty and a commitment to government of, for, and by the people.

Americans display the flag proudly in front of their homes and businesses to express gratitude for the generations past that fought and died for this country and the obligation to preserve for generations to come the freedom that
The Pledge of Allegiance

The Pledge of Allegiance is an oath of loyalty to the United States and to its national flag. It is commonly recited in public school classrooms as part of the morning ritual before the start of the school day. While The Pledge of Allegiance was first published in 1892, it did not receive official recognition by Congress until 1942. The phrase “under God” was added to the Pledge by a Congressional act approved on June 14, 1954.

The official protocol when reciting The Pledge is standing at attention, facing the flag with the right hand over the heart. Persons in U.S. military uniform remain silent, face the flag, and render the military salute.

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one Nation under God, indivisible, with liberty and justice for all.

America the Beautiful vs. Star Spangled Banner

The United States for its first one hundred fifty-five years was an orphan without any national anthem. While most people are used to the idea of the Star Spangled Banner kicking off sporting events, this 1814 poem did not become official by Congress until 1931. Written by Francis Scott Key after seeing America surviving an attack by the British during the War of 1812, he penned down the words that would be sown in the fabric of U.S. history.

What is unknown in the quest of America’s national anthem adoption is that a second contender almost made it in; “America the Beautiful”. Composed by Wellesley College professor Katherine Lee Bates in 1893, the lyrics invoke images of brotherhood and the beauty of the land itself. Inspired by the panorama view at Pike’s Peak in Colorado, Bates gives us a window into the mystical and divine beauty of America’s land of the west. The poem was
published on the Fourth of July in 1895.

There were many attempts to replace the national anthem with America the Beautiful in the 20th century, but at the end of the day The Star Spangled Banner remained. Both poems are longer than what is actually recited at public events.

**Star Spangled Banner**

Oh, say, can you see, by the dawn’s early light,
What so proudly we hailed at the twilight’s last gleaming?
Whose broad stripes and bright stars, thro’ the perilous fight;
O’er the ramparts we watched, were so gallantly streaming.
And the rockets red glare, the bombs bursting in air,
Gave proof through the night that our flag was still there.
Oh, say, does that star-spangled banner yet wave
O’er the land of the free and the home of the brave?

**America the Beautiful**

O beautiful for spacious skies,
For amber waves of grain,
For purple mountain majesties
Above the fruited plain.
America! America! God shed His grace on thee,
And crown thy good with brotherhood
From sea to shining sea.
AFTERWORD

The term “American Dream” was first used by James Truslow Adams in his book the Epic of America, written in 1931. He states:

The American Dream is “that dream of a land in which life should be better and richer and fuller for everyone, with opportunity for each according to ability or achievement. It is not a dream of motor cars and high wages merely, but a dream of social order in which each man and each woman shall be able to attain to the fullest stature of which they are innately capable, and be recognized by others for what they are, regardless of the fortuitous circumstances of birth or position.” (p.214-215)

Revisiting this statement 80 years later, we can no longer call it the “American Dream,” but “American Dreams.” With the increase of different cultures and ethnicities, America is the most diversified country in the world. Every immigrant group has their own take on what the promise and access to the American opportunity is all about.

Just a century ago, blacks and whites couldn’t go to school together, women couldn’t vote, most children didn’t have an opportunity for a college education and diseases were terrifying.

The progress of American society is truly remarkable and the immigrant of today is not faced with the same challenges of the immigrant of yesterday. There are new American Dreams to create, but this time it can be done with the celebration of our diverse strengths in cooperation with one another.

The Green Card Lottery is a perfect example of how the United States is open to everybody. This access to opportunity is truly what the Founders had in mind when they wrote the Constitution and especially the Declaration of Independence. America has become the symbol of hope, of helping everyone
become the utmost that they can be.

What Will Be Your American Dream?