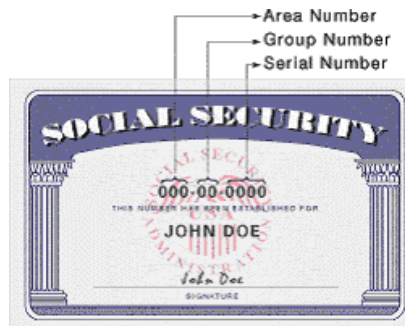


How to be Issued a Social Security Card



The Social Security Card is a blue paper card with your name on it and a special identification number on it called Social Security Number (SSN). You never change your SSN; it stays with you for a lifetime.

F-1, J-1 and J-2 are required to apply for a Social Security Number (SSN) when they start their first job. SSNs are issued by the [Social Security Administration](http://www.ssa.gov). (<http://www.ssa.gov>)

Some background

Generally, the term social security describes a United States government program established in 1935 that provides old age, disability insurance, as well as supplemental security income for elderly or disabled people.

In the United States, employers and employees are required to pay Social Security taxes. The money raised from these taxes primarily goes to providing benefits for those who have reached retirement age.

The original and essential purpose of SSNs (Social Security Numbers) is to keep track of the money you put into the Social Security program so that you can get the benefits you're entitled to. The government needs **lifelong, unique identity numbers** to keep track of people's payments throughout an entire working life, no matter how often we move or change occupations or even change our names. This seems a good idea, since you aren't allowed to change your SSN, even though you might change your address, your name, or your phone number.

They have become a widely used identifier which can be used to link multiple records together about a single individual. Many institutions, including hospitals and banks use client's SSN as a secure representation of their identity. Even more, the SSN acts as a global personal identity number. Every financial information (bank accounts, credit cards and credit information, tax information), personal information (where did you live, your ID number, Drivers License number), legal

information (convictions, driving background) about you is recorded and everything is linked to your SSN and might become accessible by knowing your SSN

Steps to get a new Social Security Card

Important: In order to be able to get a SSN you have to be a US citizen or have a working permit. No SSN are issued without a working permit. More on work permits at the Immigration section.

1- From the office of International education at your University get a letter addressed to the Social Security Administration at your city to issue you a SSN. Please be careful that only F-1, J-1 and J-2 among students and dependents Visa are eligible to issue SSN.

2- Locate the Social Security Office in your area here :

<http://www.ssa.gov/regions/regional.html>

you can do this by entering your zip code (your home or the university's zip code) into the Social Security Branch locator. It will provide you with the address and telephone numbers nearest you.

3- Stop by your local office to get an application or download a printable application from the Social Security Administration Web site. <http://www.ssa.gov/online/ss-5.html>

4- Bring the application and supporting documents to your local office in person. The application cannot be sent by mail. You will also need a document that proves your age and who you are. This includes **Passport (most of the student cases)**, Birth Certificate, Driver's License, Marriage or Divorce record, Military records, Employer ID card, Insurance policy, School ID card are all other forms that can be used for identification. They must be original documents or certified copies of the documents, **NO Photocopies will be accepted.**

You will need to provide an address where your card can be sent. If you do not have a home address yet, use your university work address or a friend's address.

Wait for your card. You will receive the card by mail in a few weeks (2-6 weeks). When you have your card, keep it in a safe place.

Types of Social Security cards

There are 3 types of Social Security Cards:

- 1- This type allows the person to work without restriction. It shows the person's name and number, usually for American citizens and green card holders.

- 2- The next one is for people who are legally not admitted to work, but need a SSN for tax reporting purposes. On the card, it says "*Not valid for employment.*"
- 3- The last type is for people who are admitted by the INS to work temporarily for a limited period of time. On this card, it says, "***Valid for work only with INS authorization.***" This is the type that you will get.

Never Use Fake Social Security Numbers

DON'T mess with fake SSNs. You can get into SERIOUS trouble. It is not only against the law, but you can get in big trouble fast. With a fake SSN you won't get far anyway. All the banks or other governmental or financial institutions are linked to the Social Security Administration database and they do check the validity of the SSNs. When you open a bank account they check your SSN. And if it turns out you used a fake SSN you can be banned from the US forever, or for a long-long time.

Opening Your First Bank Account



Sooner or later you will need to open a bank account. If you are a mission student you will need a bank account as soon as possible to start receiving your monthly salary by direct deposit. Probably the first question you will be asked is what type of account you would like to open.

There are mainly two major types of bank accounts in America:

- **checking account, and**
- **savings account**

* The **checking account** is the account type used for *regular, daily use*. It is excellent for frequent deposits and withdrawals. In most cases it earns you no interest. Checking accounts are usually free to open, but many banks will charge you a monthly fee if the average monthly balance of the account will drop below a certain amount. In other words you have to keep in the bank all the times a certain minimum amount of money (varies from bank to bank, but it is usually a few hundred dollars) if you want the monthly fee waived. These monthly fees are usually around \$10/month. However some banks offer free checking accounts with no imposed limits called *free checking accounts*. The best way is to shop around, visit a few banks and ask them.

You should be aware of the bank's overdraft limit and fees. Usually you won't be warned about this. If you spend more money from your checking account than you have available, and the difference is not more than \$50-500, the bank will accept your transaction and will "lend" you the difference. For this service

you will be charged a \$25-50 flat fee called **overdraft fee**. You will have to pay back not only what you overspent, but the overdraft fee as well. So be careful, monitor your checking account limits and don't go below zero. For safety reasons try not to go below \$100 on your checking amount balance.

* A **savings account** is the account type used for savings. If you want to keep your money in the bank for a longer time this is what you should open. Because the number of withdrawals is limited only to a few free transactions per month only, it is not suitable for daily use as a checking account. Depositing your money in the savings account will earn you a monthly interest. The interest rate is pretty low, starting anywhere from tenth of percents to a few percents (e.g. from 0.5% to 2% typically), depending on the amount deposited. This interest rate is **BELOW** the rate of the inflation. This is the reason why keeping money for a long term in the bank actually will result in loss of money, despite of all contrary beliefs.

If you have at the same bank a checking and a savings account as well, you can even link them together. Do you remember how painful overdrawing your checking account can be? Well, here is way how you can avoid it. You can set up an **overdraft protection**. If your checking and savings accounts are linked together, whatever amount is missing from your checking account, the bank automatically will take it from your savings account. This way you can protect yourself from overdrawing from your checking account.

How you can we access our money? You can access your money in person in the bank, or via an **ATM (Automated Teller Machine)**. The ATM is a banking terminal on the street or in a public location and allows you to withdraw, deposit money or to check your balance on the account. With most of the banks you can check your account balance online, via the internet.

Steps to open a bank account:

Look around in the neighborhood and pick up 2-3 banks which are conveniently located to you and have lots of branches in your area. Dealing with banks with lots of offices and branches is convenient; it makes banking easier and the waiting times shorter.

Checking account is needed first for daily activities

Here is a list of possible questions you might want to get answered before opening a checking account.

- **What type of checking accounts do they have?** Some banks have 4-5 types of checking accounts and the service they offer with them differs. For e.g. with some checking accounts you can make deposits only via an ATM using your card, and only a limited number of deposits are allowed via the tellers (people who work in

the bank). They might have different monthly maintenance fees. In some cases you can write only a limited number of checks free of charge, and the bank charges you a fee for the rest of your checks. Ask the banker to tell you more about the options. Don't be shy. Tell them you don't know anything about their various accounts, and ask their help to explain to you the best they can

- **Do you need a social security number** in order to open a checking account? Many banks do, but some don't. You have to have your passport with you all the time in your early days in the USA. Some banks may need a letter from the Office of International Education in your University to tell them about you as an international student.

- **What is the minimum to open the account?** In other words how much money do you need to deposit at the moment of opening. Usually this is about \$100, but for student checking accounts it can be as low as \$25.

- **Do they have a monthly maintenance fee?** If yes, how much is it? Some banks sometimes charge a fee just for keeping your account open.

- **Do you have to have a minimum daily balance** in order for the monthly maintenance fee to get waived? In other words if you keep in the bank a certain amount of money (hundreds of dollars) all the times, you don't have to pay the monthly maintenance fee.

- **Do they charge any fee to deposit at the tellers?** Do they limit the number of free deposits? If they do you must do most of your deposits via an ATM (Automated Teller Machine, a banking terminal).

- **Do they have a limit on how many checks can you write** a month free of charge? If you don't know too much about checks don't worry, you will learn a lot more in detail about checks later.

- **Do they offer you free checks?** Usually the bank will print you free of charge a batch of 250 simple checks, but in some cases you have to pay for those, too

- **Which states is the bank operating in?** Most of the banks operate locally in a few states only. If by any chance you are traveling a lot, even coast-to-coast you might need a bank which is everywhere or almost everywhere.

- **Do they offer online banking?** (To be able to check your accounts on the internet) Is it free? Most banks offer free online banking, which makes banking VERY convenient. In most cases you can make transfers between your checking and savings accounts online for free. However if you want to pay bills online, you can optionally enroll to bill payment services for a small monthly fee.



Always, always inspect your new checks. Verify and double check if your name, address, telephone number on the check is printed correctly, and check the account number on the checks

You will receive automatically an **ATM card** as well. This way you can deposit and withdraw money via an ATM. Ask if this card is a **VISA checking card** or just a regular ATM card.

To be able to access your money worldwide you will need a **checking card** with the VISA or MasterCard logo on it. Most banks offer Visas. This gives you tremendous flexibility because you can access your money at any ATM in the US and worldwide which displays the VISA or MasterCard logo on it. Plus you can use these checking cards to buy stuff on the internet.

What to have with you when opening a bank account

1-Two forms of ID, one of them must have photo (passport (for sure), driver's license etc.). The other one can be a non-photo ID, like another bank card, social security card etc.

2- \$100-500 in cash (minimum required to open a checking account)

3-If is necessary, your social security card. If you don't have a Social Security Number, shop around and find a bank which doesn't requires a SSN

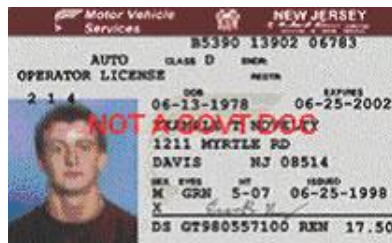
4- Some banks, especially in south need a letter from you University to verify that you are a student. Make sure that you get one from Office of International Education

After you open an account, the bank will give you a starter check (usually 10 checks) till you receive your first box of checks in mail.



Be careful that if you wrote a check to pay for utilities, do not mail it late. Please allow 5-7 business days before the due dates so you will not pay a late fee. (In holidays you might want to mail your payments 10 days earlier).

Driver's License, State ID



A **Driver's License** is a card which allows you to operate a motor vehicle legally. A driver's license is issued by the state in which you live in but allows you to drive anywhere in the United States and Canada. **A driver's license is also the major form of official identification in the USA.**

If you are only visiting America, as a post doctorate for 6 months you can still drive in the US using your home country Driver's License. It is valid in the US for up to 6 months. However if you plan to stay in the US for a longer time in order to drive you will need to get a **US Driver's License, which requires a Social Security Number.**

If you don't have a SSN (F-2) you can still make an **ID Card**. For people who can not or do not want to drive, or visitors who don't have a SSN, the Department of Motor Vehicles (DMV) or similar state agency will issue photo identification (ID) card for a small fee. The fee is usually about \$15-20. This ID card is also called State ID and is usually identical to a Driver's License, but it does not allow you to drive.

Just as a remark, a few years ago anyone could obtain a State ID or a Driver's License easily without a social security number. All you had to do was to go to a DMV office with your passport and in about 10 minutes you had your ID. This was great because the ID, being one of the major identification documents, helped you to become "more American" as there is no difference between the state ID and Driver's License of the American citizens and other non-American citizens. They look exactly the same.

Because the ID was so easy to obtain many people abused it and used it as a form of identification during their illegal stay. So the US Government changed the rules and step-by-step stopped the issuance of State IDs for certain visa types. Right now if you have a visitor visa (called B1/B2), the DMV in most states won't issue you an ID. There might be some states which still allow you to make an ID card based on a visitor visa, but most don't. You can always check this by calling and asking a local DMV office.

Both the Drivers License and ID are valid for 4 years.

The procedures on how to obtain a Drivers License or ID slightly differ from state to state. Please, check the procedures for your state of residence and study. If you are interested in information regarding a specific state you can visit or call any DMV office, or you can find the info on the web by logging on to http://www.ibrinc.com/dmv_web2.html or searching on any search engine the keywords "DMV office".

Do You Know?

- 1- Unlike Egypt, to have a driver's license you have to pass a written exam and a road exam. You can find a booklet of materials for written exams in the Department of Motor vehicle (DMV) in your city.
- 2- There is a different Driver's license and exam for all kinds of cars (Driver's license for Car differs from Motorcycle, bus, truck etc.)
- 3- One has to keep to the right hand side of the road. And the driver's seat is on the left side of the car. Exactly the same as Egypt.
- 4- In cars, kids under 12 years of age should always be seated at the back with a seat belt. Additional car seat must be used for infants and toddlers.
- 5- For crossing roads there will be buttons provided on the signal post, which have to be pressed in order to get the "Walk signal".
- 6- On campus (at the university) you have to stop for pedestrians (walking people crossing the street) any time.
- 7- You will be fined heavily, if found walking on the highways. For all nature calls, you are supposed to take the closest exit, and use public rest rooms.
- 8- Make sure you cross a busy street at the pedestrian crossing; otherwise you could be fined if caught (jay walking fine)
- 9- You will be fined heavily if you litter (throw trash even cigarettes) on the roads (\$50-500) in the cities and up to \$1000 (one thousand dollars) on the highways.
- 10- Some of the traffic signals are equipped with video cameras. Don't wonder if you get a traffic violation ticket in your mail box.
- 11- You can be fined for driving above the posted speed limit. Make sure you know the speed limit and drive within it. You can also be fined for driving below the speed limit! So, just drive within the speed limits.
- 12- If a cop (police officer) asks you to stop while you are driving, just stop the car at the right side of the road, and wait inside. **Never get out of the car!!** Always put both hands on the driving wheel till he comes. Cop may consider it as an offense, and might shoot you for self defense if you do otherwise.

- 13- If you violated traffic laws and a police officer stopped you, he will ask you about your driver's license, car registration and insurance, and then he will be back to his car to check your status on the computer. Then he will come back to you again. Never argue with him (he does not accept "I did not know"; you have a driver's license so you must know). Never get out of the car unless he asks you to. If you feel that he misjudged you, you can see him in court 60 days after you get your ticket.
- 14- Try to avoid using car horns, unless required, you can be fined if you did.
- 15- Most of the gas stations (Petrol Pumps) are self-serviced, i.e. you need to fill it up yourself. All machines are equipped to pay by checking / credit cards.
- 16- In public local transport buses, there is no ticket conductor. Also in some places you won't get any formal tickets for traveling, unless you want a day pass. You need to make a stop request to the driver, by pulling the bell string.
- 17- In local public bus, you need to drop the fare into a cash-box by the driver's side. (Don't give it to the driver). Dollar bills will go in the machine and coins into the drop box. Always carry the exact fare, since there is no provision to get back the change. **** Remember:** Whatever you put in the cash box, if extra, is gone. Maximum driver can do is, to give you that much worth tickets, but not the money.
- 18- In local trains/bus, there are two types of travel tickets: a "Day pass", which allows you to take as many trips as required for the whole day. Or a "one way ticket", which is good for a single ride. There is a standard fixed charge for single ride ticket, whether it's for the next stop or the last one.
- 19- You won't find any taxi/cab waiting in a queue on the road sides especially in small cities. You will have to call them up (at the numbers given in the yellow pages). However, there are taxi stands at the airports and railway Stations. Also consider that taxi/cab tariffs are relatively high –and no way to negotiate it!-. So use it only when you really need it, or where there is no other way of transportation