



# **International Scholar Pre-Arrival Handbook**

*(Revised 11/16/2021)*

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## **WELCOME**

Congratulations on your recent appointment to the Medical College of Wisconsin (MCW). We are happy that you will be joining us. This handbook has been designed as a tool for all new J-1 visa status holders sponsored by MCW. We hope it will help you with your adjustment to the United States and/or the Milwaukee area. Additionally, information is supplied about J-1 status. As this handbook is used both for new arrivals to the U.S. as well as for individuals who have been here for some time, you may find some sections will be more useful than others.

If you have additional questions that haven't been answered by this handbook please feel free to contact us. Helpful contact information is supplied on the last page of the handbook.

## **COMMON ACRONYMS**

You will find several acronyms commonly used throughout this handbook. These are defined below for clarification.

<b>Acronym</b>	<b>Full Description</b>
U.S.	United States of America
MCW	Medical College of Wisconsin
SEVIS	Student and Exchange Visitor Information System
USCIS	U.S. Citizenship and Immigration Services

# **TRAVELER INFORMATION**

## ***10 Points to Remember When Applying for a Nonimmigrant Visa***

Adapted from the handout designed by NAFSA: International Educational Association; Gerald A. Wunsch, Esq. 1997, Consular Issues Working Group, and former U.S. Consular Officer in Mexico, Suriname, and the Netherlands; Martha Wailes of Indiana University, with input from the U.S. Department of State.

### **1. TIES TO HOME COUNTRY**

Under U.S. law, all applicants for nonimmigrant visas are viewed as intending immigrants until they can convince the consular officer that they are not. You must therefore be able to show that you have reasons for returning to your home country that are stronger than those for remaining in the United States. "Ties" to your home country are the things that bind you to your hometown, homeland, or current place of residence: job, family, financial prospects that you own or will inherit, investments, etc. The interviewing officer may ask about your specific intentions or promise of future employment, family or other relationships, educational objectives, long-range plans, and career prospects in your home country. Each person's situation is different, of course, and there is no magic explanation or single document, certificate, or letter that can guarantee visa issuance.

### **2. ENGLISH**

Anticipate that the interview will be conducted in English and not in your native language. One suggestion is to practice English conversation with a native speaker before the interview.

### **3. SPEAK FOR YOURSELF**

Do not bring parents or other family members with you to the interview. The consular officer wants to interview you, not your parents. A negative impression is created if you are not prepared to speak on your own behalf.

### **4. KNOW THE PROGRAM AND HOW IT FITS YOUR CAREER PLANS**

If you are not able to articulate the reasons you will train in a particular program in the United States, you may not succeed in convincing the consular officer that you are indeed planning to train temporarily and learn, rather than to immigrate. You should also be able to explain how training in the United States relates to your future professional career when you return home.

### **5. BE CONCISE**

Because of the volume of applications received, all consular officers are under considerable time pressure to conduct a quick and efficient interview. They must make a decision, for the most part, on the impressions they form during the first minute or two of the interview. Consequently, what you say first and the initial impression you create are critical to your success. Keep your answers to the officer's questions short and to the point.

### **6. SUPPLEMENTAL DOCUMENTATION**

It should be clear at a glance to the consular officer what written documents you are presenting and what they signify. Lengthy written explanations cannot be quickly read or evaluated. Remember that you will have 2-3 minutes of interview time, if you're lucky.

## **7. NOT ALL COUNTRIES ARE EQUAL**

Applicants from countries suffering economic problems or from countries where many exchange visitors have remained in the United States as immigrants will have more difficulty getting visas. Statistically, applicants from those countries are more likely to be intending immigrants. They are also more likely to be asked about job opportunities at home after their study in the United States.

## **8. EMPLOYMENT**

Your main purpose for coming to the United States should be to train, study and learn, not for the chance to work before or after your program. You must be able to clearly articulate your plan to return home at the end of your program.

## **9. DEPENDENTS REMAINING AT HOME**

If your spouse and children are remaining behind in your country, be prepared to address how they will support themselves in your absence. This can be an especially tricky area if you are the primary source of income for your family. If the consular officer gains the impression that your family members will need you to remit money from the United States in order to support them, your visa application will almost certainly be denied. If your family does decide to join you at a later time, it is helpful to have them apply at the same post where you applied for your visa.

## **10. MAINTAIN A POSITIVE ATTITUDE**

Do not engage the consular officer in an argument. If you are denied a visa, ask the officer for a list of documents he or she would suggest you bring in order to overcome the refusal, and try to get the reason you were denied in writing.

## ***Travel Hints***

- ✓ Keep your passport and other travel documents with you—NOT IN YOUR BAGGAGE. As an additional precaution, make photocopies of your documents to keep in a safe place.
- ✓ Convert your money to Traveler's Checks. They are more negotiable than a large draft and may be replaced if lost or stolen. Carry only enough cash for traveling expenses.
- ✓ Remember to be aware of the season in which you will arrive in the Milwaukee area and dress appropriately (see seasons under the Milwaukee Area information).
- ✓ Do not leave your luggage unattended while waiting in the airport, bus station or train depot.

## ***Arrival in the United States***

Upon arrival in the United States each person must undergo customs and immigration inspection. A Customs Inspector may examine your luggage to determine compliance with regulations concerning what can be brought into the U.S. Generally, you may bring with you any items for your personal use. Prohibited possessions include some food, narcotics, items for resale, etc. For more information on Customs regulations, you may obtain the pamphlet "U.S. Customs Hints for Visitors" at the U.S. Consulate where you obtain your visa, or see the U.S. Customs & Border Protection website at [www.cbp.gov](http://www.cbp.gov).

At the time of your arrival inspection, you will be required to present your passport, visa stamp and status documentation (DS-2019 form). You will be given instructions on how to print your Arrival/Departure Record (I-94) from the customs website: [www.cbp.gov/I94](http://www.cbp.gov/I94). The Immigration Inspector will stamp your passport, indicating the date and place of your entry, and will indicate the end date of your status. Those entering in J-1 (and J-2) status should be admitted until "D/S" (Duration of Status).

If you arrive at the O'Hare airport in Chicago, Illinois, there is a bus that travels from O'Hare to the Milwaukee airport daily: <https://www.coachusa.com/airport-transportation/airport-express>

## ***Jet Lag***

Jet lag is a sleep disturbance, experienced while traveling to another time zone. The most common symptoms of jet lag are fatigue, irritability and sometimes disorientation. The effects of jet lag can be avoided by rapidly adjusting to the day/night pattern of your destination.

## ***Making Telephone Calls***

You may want to look into getting a calling card prior to your arrival. Although, telephone cards are widely available in stores in the United States, they are often quite expensive for international calls. Several Internet sites have more reasonably priced calling cards. Services such as Zaptel ([www.zaptel.com](http://www.zaptel.com)) will compare several cards and give you the best rate for the specific country you will be calling.

To make an international telephone call from the United States, you should dial 011 and the country code you are calling. Some cities will also require a city code to be entered. If you do not know the code of the country and/or city you are calling, you can do a “Google” search online.

## ***Emergency Contact Information***

If an emergency occurs in the Milwaukee Metro Area, you can contact the Fire department, Police department, Rescue and Ambulance services by dialing **911** from any telephone (note some business telephones may require you to dial a 9 first to get an outside line).

If you are on the Medical College of Wisconsin Campus you can also contact MCW Security at **955-8299** with an emergency situation.

## ***Priorities Upon Arrival***

1. Finding short-term housing – It is most advisable that you arrange a hotel or other short-term housing prior to arrival. You will probably want to get your luggage settled before reporting to MCW.
2. Reporting to MCW – You should report to your supervisor or other department contact as soon as possible. Most departmental offices are open from 8a.m. to 5p.m. They may be able to assist you in getting settled.
3. Meeting with the Immigration Consultant – You are required to meet with the Immigration Consultant within the first three business days of your employment. Your department may automatically set up this meeting for you. If they don't, you can contact the Immigration Specialist at (414) 955-4811 or via e-mail at [dluo@mcw.edu](mailto:dluo@mcw.edu) or [immigration@mcw.edu](mailto:immigration@mcw.edu).
4. If you don't already have a social security number, you should obtain one. You should not go to the Social Security office until you have been in the US for at least 10 days. It typically takes around 10 days for your arrival record to be verified. However, sometimes problems with the Social Security Office's computer link to USCIS will delay the issuance for 30 to 60 days. The Immigration Consultant will discuss the application process with you during your meeting.
5. Opening a bank account – Many banks may require a social security number before opening an account but it is very helpful to get established as soon as is possible. The Immigration Consultant will provide you with information for a bank that is located on campus – US Bank. This particular branch is accustomed to working with J-1 Exchange Visitors who don't yet have SSN's and will allow you to open an account without one.



6. Virtual New Employee Orientation – You will be required to view the Virtual New Employee Orientation (VNEO) presentation.
7. Finding long-term housing – Once you have the basics covered, finding a home for your stay will most likely be your top priority. Generally, your MCW Department can assist you with that process.

## **STATUS INFORMATION (J-1 EXCHANGE VISITOR PROGRAM)**

### ***J-1 Status***

If you received a form DS-2019, you need to obtain a J-1 visa in order to enter the U.S. in J-1 status. The control document for this status is the DS-2019 form you have received. This exchange visitor status was developed to implement the Mutual Educational and Cultural Exchange Act of 1961. The overall purpose of that Act, and the objective of the Exchange Visitor Program, is “to increase mutual understanding between the people of the United States and the people of other countries by means of educational and cultural exchanges.”

### ***Time Limits***

The amount of time that you can be on a J-1 Program is limited by the J-1 category. The Medical College of Wisconsin is authorized to issue DS-2019 forms in 4 categories (see below). Your category is indicated on your DS-2019.

Research Scholar/Professor	5 year maximum
Short-term Scholar	6 month maximum
Student (requires full time enrollment at MCW in the pursuit of a degree)	Time necessary to complete the degree program
Student Intern	1 year maximum

### ***Two Year Home-Country Physical Presence Requirement***

At the time you apply for your visa, the consular officer will determine if you are subject to this two-year rule. If subject, you and your dependents would be required to be physically present for a total of two years in your home country after your stay in the U.S. This requirement is imposed if any of the following apply:

- ✓ Your field of study or expertise is on the Exchange Visitor Skills List for your country of legal permanent residence (the skills list is available at <http://travel.state.gov/content/visas/english/study-exchange/exchange/exchange-visitor-skills-list.html>);
- ✓ You have received direct funding from your government or the U.S. government; or
- ✓ You are participating in a graduate medical education or training program sponsored by the Educational Commission of Foreign Medical Graduates (ECFMG).

Exchange visitors with this residence requirement are prohibited from changing to another visa status such as H-1B or filing for permanent residency until the requirement has been fulfilled or a waiver of the requirement has been applied for and granted. An indication as to whether or not you are subject to the rule will be on your J-1 visa stamp and marked on your DS-2019 upon entrance to the U.S. If you have any questions about whether or not you are subject to this requirement, be sure to discuss it with the Consular Officer.

## **Medical Insurance Requirement**

The J-1 Exchange Visitor Program requires you and your dependents to be covered by medical insurance for the full duration of your stay in the U.S. Please see the insurance section of this handbook for information on how medical insurance works in the U.S. Upon your arrival you will be asked to sign a form stating that you understand this requirement. If you are going to be on Medical College of Wisconsin payroll you will have the option to take the College's medical insurance, which meets the requirements of the J-1 program. If you are not being paid by MCW you will be required to show proof of insurance when you meet with the Immigration Consultant; alternatively, you may be able to enroll in MCW's health insurance plan by paying for the premiums out-of-pocket. Please ask the Immigration Consultant for more details. Please note: Even if your dependents are not joining you initially and will be arriving in the U.S. at a later date, you will need to make sure to cover them under your MCW or outside insurance upon your enrollment on the plan, unless you are able to show proof that they have insurance coverage in your home country but will lose that coverage upon coming to the US (if that is the case, you can select a single plan and then enroll in a family plan after they arrive but must show proof of loss of coverage for your family).

## **Process Overview**

To obtain J-1 status the following should occur:

1. MCW issues a DS-2019 form for the Exchange Visitor, which is sent to the Exchange Visitor by the MCW Department.
2. Exchange Visitor pays the \$220 USD SEVIS Fee
3. Exchange Visitor applies for a J-1 visa at a U.S. Consulate or Embassy (or applies for a change of status if currently in the U.S.).
4. Exchange Visitor presents the DS-2019 and J-1 visa upon entry to the U.S. and is admitted in J-1 status.
5. Exchange Visitor reports to the Immigration Consultant (be sure to report in within your first three days - if possible).

Note that your ability to stay in the U.S. in J-1 status is dependent upon your maintaining your program with your sponsor.

## **Dependents (J-2)**

In J-1 status you can be accompanied by one legal spouse and unmarried children under 21. Documentation of the relationship may be required when filing for an entry visa. Family members traveling in J-2 visa status should be aware that they will be subject to the same two year home-country physical presence requirement that the J-1 Exchange Visitor will be. To request DS-2019 forms for dependents traveling separately, contact the MCW Immigration Consultant.

Individuals in J-2 status *are* eligible to work. However, J-2 dependents cannot work or volunteer in a normally paid position until they have obtained an Employment Authorization Card (also called an EAD). This card can be obtained from the US Citizenship and Immigration Service and cannot be applied for until the dependent arrives in the U.S. Applications are available at <http://www.uscis.gov/files/form/i-765.pdf>. Processing times for these cards are typically 90 to 120 days.

## **Changing your Address (J-1)**

If your address changes at any time during your stay, you should send an email to notify the Immigration Specialist and submit an MCW Change of Address Form to the MCW Payroll Office. This will ensure that correspondence from MCW will continue to be properly routed to you. The Payroll Office is located in the Medical Education Building and can be contacted at (414) 955-8239. The MCW Change of Address Form can be

found on-line at

[http://infoscope.mcw.edu/FileLibrary/Groups/InfoScopeHumanResources/Payroll/Payroll\\_Addresses\\_Name\\_Change.pdf](http://infoscope.mcw.edu/FileLibrary/Groups/InfoScopeHumanResources/Payroll/Payroll_Addresses_Name_Change.pdf) or can be picked up in the Payroll Office or from the Immigration Consultant.

The Immigration Specialist will update your SEVIS record with the new address.

## **SEVIS**

On January 30, 2003, the USCIS, in conjunction with the U.S. Department of State, implemented a new Student and Exchange Visitor Information System (SEVIS). All J, F and M documents are issued through this system. The system is also used to track U.S. arrivals and departures and to verify when someone reports to or leaves their program. Therefore timely updates of program changes to the Responsible or Alternate Responsible Officers of your program are critical to maintaining your status. You are required to pay the SEVIS fee of \$220 prior to your visa interview at the Consulate; this is a one-time fee per J-1 program.

SEVIS website: <https://www.ice.gov/sevis>

The table below shows the current SEVIS fees as of Feb 3 2021

Description	Amount
I-901 SEVIS Fee F or M visa applicants (full payment)	\$350
I-901 SEVIS Fee J visa applicants (full payment)	\$220
I-901 SEVIS Fee special J-visa categories (subsidized payment)	\$35
I-901 SEVIS Fee government visitor (no payment)	\$0

When applying for a visa, most US embassies do not allow for larger electronics such as laptops or tablets, and will not even keep them, they just will not let you in, so do not bring them with you.

Melatonin can be a useful remedy for jet lag, particularly when travelling east – even giants like Mayo Clinic recognize it as commonly accepted. (<https://www.mayoclinic.org/diseases-conditions/jet-lag/diagnosis-treatment/drc-20374031>).

After being present on a J1 visa during two separate calendar years, you will be required to pay Social Security tax and Medicare/Medicaid tax. So, arriving on Dec 30<sup>th</sup> may cost you a lot of money.

## THE MILWAUKEE AREA

### ***Getting to Know Milwaukee***

Milwaukee is the largest city in the state of Wisconsin, with a thriving metropolitan population of roughly 600,000 people. It is the 25th most populous city in the U.S., an ethnically diverse city with an abundance of parks, museums, art galleries, music, major league sports, and fine restaurants. Listed below are some websites that will provide you with additional information on our great city.

- ✓ Milwaukee Area Guide: [milwaukee.areaguides.net](http://milwaukee.areaguides.net)
- ✓ Milwaukee County Home Page: <http://county.milwaukee.gov/MilwaukeeCounty7699.htm>
- ✓ City of Milwaukee Home Page: [www.ci.mil.wi.us](http://www.ci.mil.wi.us)
- ✓ Milwaukee Journal Sentinel (local newspaper): [www.jsonline.com](http://www.jsonline.com)
- ✓ Wisconsin Libraries Web Page: [www.dpi.state.wi.us/badgerlink](http://www.dpi.state.wi.us/badgerlink)
- ✓ OnMilwaukee.com: [www.onmilwaukee.com](http://www.onmilwaukee.com)
- ✓ Visit Milwaukee: [www.visitmilwaukee.org](http://www.visitmilwaukee.org)

### ***Weather Appropriate Clothing***

The Milwaukee area enjoys four distinct seasons. Be sure to be aware of the time of year you are arriving and to bring appropriate clothing.

- ✓ **Winter (December to March)**  
Milwaukee is famous for its winters, with temperatures usually ranging between –5° and 32° Fahrenheit and lots of snow. In winter, heavy jackets or overcoats, warm hats, scarves, gloves or mittens and water-proof overshoes or snow boots are necessary.
- ✓ **Spring (April to May)**  
Early spring weather can be quite erratic ranging from blistery winter weather to temperatures in the 60°s Fahrenheit. Weather conditions can change quickly during this season so it is advisable to carry a warm jacket.
- ✓ **Summer (June to August)**  
Summer temperatures range from the 70°s to 90°s and are often humid. You will notice activities by Lake Michigan will be significantly cooler than those in the area of MCW. It is suggested that when participating in nighttime summer activities downtown you have a light jacket on hand.
- ✓ **Fall (September to November)**  
Wisconsin enjoys a wonderful color show in the fall, as the leaves on the trees turn a wide variety of yellows, reds, and browns. The air during this season would best be described as a refreshing “crisp” after the humid summer. Temperatures range from the 40°s to the 70°s and, as with spring, you are best advised to carry a warm jacket with you.

## **MONEY MATTERS**

### ***Value of a Dollar***

The U.S. monetary system follows the decimal system. The basic unit is the dollar, the symbol for which is “\$”. The most widely used bills are in denominations of \$1, \$5, \$10 and \$20. Each dollar can be divided into 100 cents. Currency in the form of a coin is: 1 cent (penny), 5 cents (nickel), 10 cents (dime), and 25 cents (quarter).

The following list of average prices will give you an idea of how much a dollar is worth in the Milwaukee area:

Cup of coffee .....	\$2 - \$5
Hamburger, fries and drink .....	\$7 - \$12
Lunch for one at a restaurant.....	\$8 - \$15
Hotel/motel room .....	\$40 and up
Movie theatre ticket .....	\$7 - \$10
Haircut.....	\$12 - \$15
Mail a letter in the U.S .....	.49 cents
Mail a letter to outside the U.S.....	See US Postal Service website: <a href="https://www.usps.com/">https://www.usps.com/</a>

### ***Opening a U.S. Bank Account***

It may be helpful to open a bank account as soon as possible. You will need two forms of identification (example: your passport or a driver’s license). Some banks may require you to obtain a Social Security Number before being able to open your account (see section of this booklet on obtaining a Social Security Number). Contact information for some banks in the Milwaukee area follows. The kinds of accounts and fees vary from bank to bank, so you should check with several different banks to find out which one best suits your needs. Find out:

- How long you will have to wait before you can write your first check;
- How long it will take for funds deposited to “clear” (making the money available for withdrawal);
- Whether you need to maintain a minimum balance; and
- If there is a monthly service charge.

### ***Tips on Selecting a Bank and Using Your Account***

- Opening a checking account will allow you to pay bills easily (for example: rent, telephone, and car insurance).
- A popular option in the U.S. is getting an ATM (automated teller machine) card. With an ATM card you can withdraw and deposit money 24 hours a day. There are several ATM machines available on the Milwaukee Regional Medical Center campus. Please note that some banks have a waiting period before issuing an ATM card. There may also be charges for using ATM machines maintained by a different bank than the one you have your account with. Be sure to ask about this option when opening your account.
- Make sure that the number of your first check does not start with number 1. It may happen that nobody wants to accept your first check because of the low number.
- Most banks are open from 9 a.m. to 3 p.m., Monday through Friday (some have hours one or two evenings a week or on Saturdays). Therefore, it may be better to open a bank account at a bank near your work location instead of near your home. Be sure you can get to the bank when it is open. (If your work hours make this difficult, check to see if the bank has an ATM so you have access to your money when the bank is closed.)

- Unlike in other countries, you may not overdraw your checking account. Be sure to keep track of your checking account by entering every deposit and withdrawal in your checkbook. Otherwise, you may end up paying a penalty.
- U.S. banks are organized on an individual statewide basis. Thus, you will find it difficult, if not impossible, to cash a check in a town or state other than where your account is located. When traveling you may want to carry travelers checks in small denominations for easy cashing.

### ***Banks in the Milwaukee Area***

This listing is just a small sampling of the banks available in and around Milwaukee. You can also consult the internet or MCW colleagues for information on additional banks. Be sure to shop around and find the best bank to meet your needs.

**US Bank**  
**(414) 765-4035**  
[www.usbank.com](http://www.usbank.com)

**BMO Harris Bank**  
 (414) 771-8100  
<https://www.bmoharris.com/us>

**Landmark Credit Union**  
 (262) 796-4500  
[www.landmarkcu.com](http://www.landmarkcu.com)

**PNC Bank**  
 (414) 744-2007  
[www.pnc.com](http://www.pnc.com)

**Wells Fargo Bank**  
 (414) 224-3775  
[www.wellsfargo.com](http://www.wellsfargo.com)

### ***Direct Deposit***

If you are being paid by MCW you will be part of MCW's direct deposit program. This program automatically deposits your paycheck into your checking and/or savings account. This saves you a trip to take your check to the bank to deposit it. The Payroll Office administers this program. You will receive a form to enroll during your meeting with the Immigration Consultant. This is often a popular option because it prevents delays in getting your pay. You should enroll in the program as soon as possible once you obtain your social security number. You must have your checking or savings account set up before you can enroll in the program.

### ***Credit Cards***

As you will notice, the use of credit cards is very common in the U.S. It may be possible for you to have money deposited in your credit card account in your home country, to be withdrawn in the U.S. Contact your credit card company to verify the amount you can withdraw each month and any transaction fees that may apply.

## **Sales Tax**

Most states in the U.S. charge a sales tax on tangible personal property and services, such as clothing, restaurant and fast food meals, newspapers, books, toiletries, etc. Sales taxes vary from state to state, but average 5% or 6%. The tax rate in Wisconsin is 5%. There is an additional .6% sales tax charge in Milwaukee County. Remember that sales tax is always in addition to the marked price on the merchandise; so be prepared for your bill to be more than the price tag on an item.

## **Tipping**

On a low budget, you would do best to eat in cafeteria-style or fast food restaurants. However, for those occasions when you dine out, you should know that the service charge is typically not included in the bill. Check the bill carefully to see if it has in fact been included (often with large groups). Americans typically tip 15% to 20% of the price.

- ✓ **People you would typically tip:**  
Waiter/waitress, barber/hairdresser, taxi driver, room service at a hotel, food delivery persons.
- ✓ **People you would not typically tip:**  
Bus drivers, theatre ushers, museum guides, salespeople, employees at fast food restaurants or hotel clerks.
- ✓ **People you should never tip:**  
Police officers, physicians, government employees, MCW employees. This may be interpreted as a bribe, which is illegal.

☆ Please keep in mind that you are likely to incur additional costs that you did not anticipate in your initial planning. The following is a list of some of the more commonly overlooked expenses that visitors encounter:

1. Traveling costs incurred while en route to the College, such as taxi fares to and from the airport, overnight lodging, and meals that are sometimes needed while awaiting a connecting flight.
2. Deposits on housing and utilities.
3. Health care costs. If you are being paid by MCW, you are eligible for MCW's medical insurance plan, which has a monthly fee. If obtaining outside insurance, costs may be higher (see Medical Insurance section of this handbook).
4. Also be aware that the MCW payroll system pays employees on the 1<sup>st</sup> of every month for time spent working or in training for the previous month. So, for example, if you begin a College-paid program on July 1<sup>st</sup>, the earliest you will receive your first payment would be August 1<sup>st</sup>. Please plan ahead for anticipated expenses for that first month.



To help you get a better idea of the cost of living in Milwaukee compared to your current city of residence: <https://www.numbeo.com/cost-of-living/comparison.jsp>

## **PAYROLL TAXES**

The Medical College of Wisconsin, Inc. Payroll Office is solely responsible for the analysis of Tax Treaty exemptions and the appropriate taxation of Foreign Nationals. While The Medical College of Wisconsin, Inc. is not required to honor Tax Treaties or tax exemptions, we will make every effort to do so. We must be able to readily determine pertinent facts about your situation. You will be required to provide certain information, such as visa status and dates of prior visits to the U.S., before MCW will grant a Tax Treaty or other tax exemption.

There are two tax “categories” each governed by separate rules. Federal and State taxation is governed by rules of the Tax Treaty for each country. Some countries do not have a Tax Treaty! Social Security and Medicare taxation is governed by rules relating to visa type, length of stay, etc. You may be responsible for paying some or all of these taxes during your stay.

If you would like to schedule a meeting with our Payroll Manager to discuss taxes, the Immigration Consultant can provide you with the contact information to set up an appointment.

## **OBTAINING A SOCIAL SECURITY NUMBER**

In order to be paid in the United States you need to have a Social Security Number. MCW cannot add you as an employee or issue you a paycheck without a Social Security Number.

### ***How?***

Once you have arrived and been in the U.S. for at least 10 days, go to the nearest Social Security Office. To apply, **take your passport and I-94 Arrival/Departure printout, your work authorization (your DS-2019) and the offer letter**. Please let your department administrator or Immigration Consultant know your Social Security Number (SSN) as soon as you have it. Applications are available on-line at [www.ssa.gov/online/ss-5.html](http://www.ssa.gov/online/ss-5.html) or from the Immigration Consultant.

The Social Security Office must be able to validate your status (J-1) against the SAVE (Systematic Alien Verification for Entitlements) System. It typically takes around 10 days for your entry into the U.S. to appear in this system. Some entries take even longer. If your entry does not appear in the SAVE system within 10 days, the Social Security Office will have to conduct a manual check of status by sending your file to the Chicago BCIS office. This manual check can take 30 days or more.

☆ Note that an individual with J-2 status is not eligible for a Social Security number until they have received their Employment Authorization Card from the USCIS.

### ***Where?***

The following are Social Security Offices in the Milwaukee area. Offices are open from 9a.m. to 4p.m., Monday through Friday.

Milwaukee West  
5020 W. North Ave.  
Milwaukee, WI 53208  
(866) 716-8594

Milwaukee Downtown  
310 West Wisconsin Ave.  
Suite 260  
Milwaukee, WI 53203  
(800) 772-1213

Milwaukee North  
6300 West Fond du Lac Ave.  
Milwaukee, WI 53218  
(800) 772-1213

Waukesha  
707 North Grand Ave. Suite  
100  
Waukesha, WI 53186  
(800) 772-1213

Milwaukee South  
8455 W. Layton Ave.  
Greenfield, WI 53228  
(800) 772-1213

Mitchell St. Area  
1710 South 7<sup>th</sup> Street  
Milwaukee, WI 53204  
(800) 772-1213

## **HOUSING**

The Medical College of Wisconsin does not have student dorms or apartments as some universities do. Some short-term options are listed below.

### ***Short Term Housing Options***

- ✓ **Forty Winks Inn Hotel**  
11017 W. Bluemound Road  
Wauwatosa, WI 53226  
(414) 774-2800  
[www.fortywinksinn.com/](http://www.fortywinksinn.com/)
- ✓ **Holiday Inn Express Hotel**  
11111 W. North Avenue  
Wauwatosa, WI 53226  
(414) 778-0333  
<https://www.hiexpress.com/>
- ✓ **Radisson Hotel Milwaukee West**  
2303 N. Mayfair Road  
Wauwatosa, WI 53226  
(414) 257-3400  
[radissonwauwatosa.reservations.com/](http://radissonwauwatosa.reservations.com/)
- ✓ **Bridge Street Housing**  
Short term apartment rentals, locations vary  
Kathy Stetler  
[kathy.stetler@bridgestreet.com](mailto:kathy.stetler@bridgestreet.com)  
(262) 784-0100  
[www.bridgestreet.com](http://www.bridgestreet.com)
- ✓ **TownePlace Suites Milwaukee – Brookfield**  
600 N. Calhoun Rd.  
Brookfield, WI 53005  
<http://www.marriott.com/hotels/travel/mkets-towneplace-suites-milwaukee-brookfield/>
- ✓ **Best Western Midway Hotel**  
251 N. Mayfair Road (Hwy. 100)  
Wauwatosa, WI 53226  
(414) 774-3600  
[www.bestwestern.com/](http://www.bestwestern.com/)
- ✓ **Homestead Studio Suites Milwaukee - Brookfield**  
325 N. Brookfield Rd.  
Brookfield, WI 53045  
(262) 782-9300  
[www.extendedstay.com](http://www.extendedstay.com)
- ✓ **Extended Stay America**  
11121 W. North Ave.  
Wauwatosa, WI 53226  
(414) 443-1909  
Nationwide #(800) 398-7829  
[www.extendedstay.com](http://www.extendedstay.com)
- ✓ **Marriott Residence Inn – Extended Stay**  
950 Pinehurst Court  
Brookfield, WI 53005  
(262) 782-5990  
[resinnbrok@aol.com](mailto:resinnbrok@aol.com)

### ***Obtaining an Apartment***

It is advisable to set up some sort of short-term housing from overseas and obtain an apartment or other longer-term housing once you are here. Some resources that will be helpful to you when trying to find an apartment include:

- ✓ **Office of Student Affairs**  
The Office of Student Affairs maintains a listing of apartments in the school area. They also maintain information on individuals looking for roommates which can help keep costs down.
- ✓ **Bulletin Boards Around Campus**
- ✓ **Milwaukee Journal Sentinel**

The Milwaukee Journal Sentinel is largest local newspaper. Apartments as well as many other useful resources are advertised in the “Classified” section of this paper. They also have rental information on-line at [www.jsonline.com](http://www.jsonline.com).

- ✓ **Trulia.com** [http://www.trulia.com/for\\_rent/Milwaukee,WI/](http://www.trulia.com/for_rent/Milwaukee,WI/)  
This site includes rental properties that are available in the Milwaukee area. You can search by zip code, number of bedrooms/bathrooms, proximity to MCW, etc. (MCW’s zip code is 53226)
- ✓ **Rentals.com** <http://www.rentals.com/Wisconsin/Milwaukee/>  
This site also includes rental properties that are available in the Milwaukee area. You can search by zip code, number of bedrooms/bathrooms, proximity to MCW, etc. (MCW’s zip code is 53226)

Helpful questions when looking for an apartment:

- ✓ **Are utilities included?**  
Some renters include the cost of utilities such as gas and electricity in the cost of the rent. If these are not included be sure to ask what the typical costs of the gas and electricity for the apartment are and calculate those into your monthly budget.
- ✓ **Is there a local bus stop? Is there a grocery store in walking distance?**  
Remember that most people in the Milwaukee area have their own cars. Many apartments may not be well situated for someone who will be depending on other forms of transportation such as the bus.
- ✓ **Cost?**  
Typical rent costs in the area of the College are \$450 to \$800 a month for a one-bedroom apartment, \$200 to \$400 monthly for a room in a house.

You will usually be required to pay a full month’s rent as a deposit in addition to paying for the first month’s rent in advance. Cost to repair any damage to the apartment will be deducted from the deposit. The remainder will be refunded to you when you leave.

## ***Obtaining Telephone Service***

Once you have your housing situated, you will probably want to obtain your own telephone service or cell phone.

## ***Furnishing an Apartment on a Budget***

It is often very difficult to find a fully furnished apartment. Below are some helpful sources for inexpensive and/or used furniture.

- ✓ **Bulletin Boards Around Campus**
- ✓ **Milwaukee Journal Sentinel**  
The Milwaukee Journal Sentinel is largest local newspaper. Furniture as well as many other useful resources are advertised in the “Classified” section of this paper.
- ✓ **Cort Furniture Rental:** <http://www.cort.com/>
- ✓ **Brook Furniture Rental:** <http://www.bfr.com/furniture-rental/Showroom-Locations/Wisconsin/Milwaukee>
- ✓ **Get It Now:** <http://www3.getitnowstores.com/find-a-store-qin?Zip=53226&x=16&y=6>

Other apartment resources:

<https://milwaukee.craigslist.org/>

<https://www.apartments.com/>

<https://www.rent.com/>

## **EDUCATION**

If you will be bringing children that need to be enrolled in primary or secondary school (Kindergarten through Grade 12), you will want to contact the school district where you will be living. (See the “Living in Milwaukee” brochure for more information.)

Note that schools are closed during the summer break (mid-June to Labor Day) unless the school is holding a summer school session, or is on a year-round calendar. So you may have trouble contacting them during this time.

## **MEDICAL INSURANCE**

Department of State (DOS) regulations require all J-1 visa holders and their J-2 dependents be covered by medical insurance at all times for the entire duration of their J program. MCW is obligated, by federal law, to cancel the J-1 visa of any J-1 visitor who neglects to obtain and maintain medical insurance for themselves or their J-2 dependents.

### **Insurance Requirements**

- Medical benefits of at least \$100,000 per accident or illness.
- Repatriation\* of remains in the amount of \$25,000.
- Expenses associated with the medical evacuation\* of the exchange visitor to his or her home country in the amount of \$50,000.
- A deductible not to exceed \$500 per accident or illness.
- If a particular activity is a part of your Exchange Visitor program, your insurance must cover injuries resulting from your participation in that activity.
- The policy may establish a waiting period before it covers pre-existing conditions (health problems you had before you bought the insurance), as long as the waiting period is reasonable by current standards in the insurance industry.
- The policy must be backed by the full faith and credit of your home country government **or** the company providing the insurance must meet minimum rating requirements established by DOS (an A. M. Best rating of "A-" or above, an Insurance Solvency International, Ltd. (ISI) rating of "A-" or above, a Standard & Poor's Claims-paying Ability rating of "A-" or above, or a Weiss Research, Inc. rating of B+ or above).

Medical College of Wisconsin, offer medical insurance as a benefit to their employees. Individuals enrolled in health care plans pay a monthly or quarterly fee and the employer picks up the majority of the cost. At the time when a service is provided, the medical insurance organization pays part or all of the fee, minimizing the amount you have to pay.

### ***Obtaining Medical Insurance***

If your program is arranged so that you will be receiving a paycheck from MCW, you will have the opportunity to sign up for MCW's medical insurance plan during or after your meeting with the Immigration Consultant. This plan meets the requirements of the J-1 exchange visitor program. Information about MCW's plan as well as other benefits of MCW employment are available at [www.mcw.edu/hr](http://www.mcw.edu/hr). You can also contact MCW's Benefits Representative at (414) 955-8394 with questions.

For a short-term insurance and if the insurance is needed when applying for immigration this link may be helpful <https://www.sevencorners.com/plans/student-travel-insurance#/quote>



## **TRANSPORTATION**

### ***The Milwaukee Bus System***

The Milwaukee County Transit system provides bus service throughout Milwaukee County. Three buses come through the College campus, #10, #67, and #31. The normal bus fare is \$2.25. Weekly passes for unlimited use can also be purchased for \$17.50. Monthly passes can be purchased for \$64.00. Discounts are available for children. Contact (414) 344-6711 or see [www.ridemcts.com](http://www.ridemcts.com).

### ***Obtaining a Wisconsin Driver License***

In the U.S., driver licenses are issued by the individual states for their residents. This license is required for operating any motor vehicles. In addition, licenses are also used as a primary form of identification in situations such as cashing checks, purchasing alcoholic beverages, and boarding airline flights. Many states, including Wisconsin, also issue identification cards to assist people who do not drive but would still like a state issued identification (ID) card. The requirements for these ID cards are different from driver licenses, but are issued from the same locations.

Applications and study guides for driver licenses are available from any local Division of Motor Vehicles (DMV) or at <http://www.dot.state.wi.us/drivers>.

### **DMV Locations in the Milwaukee Area**

- ✓ **Greendale** - Milwaukee SW Service Center  
Information Telephone 414-266-1000  
5500 W Grange Avenue  
9:00a.m. - 5:00p.m. - Monday, Wednesday, Thursday, Friday; 9:00a.m. - 7:00p.m. - Tuesday
- ✓ **Milwaukee Downtown**  
Information Telephone 414-266-1000  
819 N 6<sup>th</sup> Street - Room 190  
8:15a.m. - 4:15p.m. - Monday, Tuesday, Thursday, Friday; 8:30a.m. - 4:15p.m. - Every Wednesday
- ✓ **Milwaukee Northeast**  
Information Telephone 414-266-1000  
6073 N Teutonia Avenue  
9:00a.m. - 5:00p.m. - Monday, Tuesday, Thursday, Friday; 9:00a.m. - 7:00p.m. - Wednesday
- ✓ **Milwaukee Northwest**  
Information Telephone 414-266-1000  
7301 W Mill Road  
9:00a.m. - 5:00p.m. - Monday, Wednesday, Thursday, Friday; 9:00a.m. - 7:00p.m. - Tuesday
- ✓ **South Milwaukee** - Milwaukee Southeast Service Center  
Information Telephone 414-266-1000  
1835 College Avenue  
9:00a.m. - 5:00p.m. - Monday, Tuesday, Wednesday, Friday; 9:00a.m. - 7:00p.m. - Thursday

### **Tips for DMV Service Center Customers** (source [www.dot.state.wi.us/dmv/tipsfor.html](http://www.dot.state.wi.us/dmv/tipsfor.html))

- ✓ The best days to visit a DMV office are mid-week - avoid Mondays and Fridays.
- ✓ Avoid the first and last of the month and the day after a holiday.
- ✓ If you come in for driver licensing services, you will need proof of your identity and your social security number.
- ✓ Written exams for Class D (regular license) and Class M (motorcycle license) take about 45 minutes to complete. CDL (Commercial Driver License) written exams take at least 1½ hours. Please allow enough time to complete exams prior to when the service center is scheduled to close.

## ***Buying a Used Car***

Almost everyone in the suburban Milwaukee area owns a car. You will quickly find that this is the easiest way to get around. However buying a car, if you choose to, will probably also be one of your biggest expenses.

### **1. Finding a Car:**

Many of the resources discussed in other sections also apply here. Below are a few:

- ✓ **Bulletin Boards Around Campus**
- ✓ **Milwaukee Journal Sentinel**  
The Milwaukee Journal Sentinel is largest local newspaper. Cars as well as many other useful resources are advertised in the "Classified" section of this paper.
- ✓ **Dealerships**  
There are several dealerships located on Highway 100 close to MCW. You can also find dealerships listed online. Most dealerships sell both new and used cars. However, car dealers in the U.S. can have a less than desirable reputation. Ask around to find a dealer that is recommended.
- ✓ **Car Max:** <http://www.carmax.com/>

### **2. Paying for a Car:**

If you are able to pay for a car in cash, this is always the best route to go. Many dealerships will offer financing options through local banks they work with. You can also get financing on your own through a bank you prefer working with. Sometimes credit unions, such as Landmark Credit Union offer much lower rates than a standard bank.

### **3. Insuring a Car:**

In Wisconsin, as in most other U.S. states, you must have car insurance in order to drive your car on the road. Most dealers will not allow you to take a car until you have made arrangements to insure it.

## **CULTURE SHOCK AND WAYS TO DEAL WITH IT**

Culture shock refers to an individual's reaction to living in a new environment. Some of the things that you are used to in your own culture may be very different in the United States: language, customs and traditions, holidays, values, behaviors and foods. It is common and even expected for international visitors to feel confused and frustrated when they enter another culture. The following are some tips on how to cope with culture shock:

- ✓ Never hesitate to ask questions if you do not understand what is being said or the situation you are in.
- ✓ Develop friendships with Americans; they can explain what you do not understand or are curious about.
- ✓ Develop friendships with other international scholars; they can share their experiences and ways to overcome culture shock.
- ✓ Read a book or rent a video in your native language to "visit" home temporarily.
- ✓ Take advantage of student organizations, training programs, and services offered by MCW. If you are participating in a Postdoctoral Fellowship, the MCW Office of Postdoctoral Education organizes many programs and social events that will help you to assimilate into American culture and give you the opportunity to interact with US-born and other international employees.
- ✓ If necessary, see a professional counselor. MCW has an Employee Assistance Program available to help you work through trying times. Counselors can help you put your problems in perspective; consulting a counselor is a common practice in the US and does not mean you are "crazy".

In addition, some visitors worry about losing their culture if they become too well adapted to the U.S. Do not worry. Experts say that it is virtually impossible to lose the culture in which you were raised. In fact, learning about the new culture often increases your appreciation for your own culture.

### ***Greetings***

Americans are generally friendly. They tend to greet each other with a smile, sometimes a handshake and a friendly "Hello, how are you?" (which is not a question about your health) or "What's up?" Such a greeting is very common, and does not always require an answer. If an American friend greets you with "Hi, what's going on?" and walks away, do not feel offended, it is a popular way of greeting. Also, the common phrase "see you later" is not an invitation for a visit, but a way to say "Good bye." Americans are also very informal, and address each other by their first names from the time they meet, even with elders and people of authority. Do not feel uncomfortable when someone asks you to use his/her first name; it is customary. If you are in doubt about how to address someone, you should first use the formal name and wait for them to suggest that you use the first name.

### ***Gifts***

As a rule, gifts are given to relatives and close friends. They are sometimes given to people with whom one has a casual but friendly relationship, such as a host or hostess, but it is not necessary or even common for gifts to be given to such people. Gifts are not usually given to teachers or others who hold official positions. The offering of gifts in these situations is sometimes interpreted as an improper effort to gain favorable treatment from that person.

### ***Body Language***

Keep in mind that unspoken signals by others may not mean what you think. Various gestures are automatic and vary from culture to culture. For example, burping after a meal in America is something that one needs to excuse himself/herself for doing. While in other countries, burping

may be seen as a complement to the cook. If a person's words and gestures do not seem to match, it would be wise to ask what the person really means.

### ***Personal Hygiene***

To most Americans, personal hygiene is important. Americans typically shower and wash their hair daily, and wear freshly cleaned clothes each day. Natural body odors are considered unpleasant and offensive, so deodorants, colognes and other toiletries are often used.

### ***Time and Date Issues***

Dates in the U.S. are represented as Month/Day/Year. This can often be confusing as you may be accustomed to writing the date in a different format. Be sure to clarify when completing forms how the date should be represented.

There are four time zones in the U.S.: Eastern Standard, Central, Western, and Pacific. Wisconsin is in the Central Time zone. That is, it is an hour earlier here than on the East Coast of the U.S. (Eastern Standard Time). And we are two hours later than the West Coast (Pacific Standard Time)

### ***The Idea of Timeliness***

Americans are very time conscious and place high value on promptness. Buses, trains, meetings and classes generally start on time. Getting to work on time is also considered reflective of how you are doing on the job. If you are going to be more than 5 or 10 minutes late for a meeting or an appointment, you should telephone to let the other party know.

## **IMPORTANT CONTACT INFORMATION**

### **Medical College of Wisconsin**

8701 Watertown Plank Rd.  
Main telephone number (414) 955-8245  
Web Page: [www.mcw.edu](http://www.mcw.edu)

### **Immigration Specialist/ J-1 Alternate Responsible Officer**

Deanna Luo  
Human Resources  
Telephone: (414) 955-4811  
Fax: (414) 955-0108  
E-mail [dluo@mcw.edu](mailto:dluo@mcw.edu) or [immigration@mcw.edu](mailto:immigration@mcw.edu)

### **Employment Office**

Web Page: [www.mcw.edu/hr](http://www.mcw.edu/hr)  
Telephone (414) 955-8245

### **Payroll Office**

Telephone (414) 955-8239

### **MCW Security**

Emergency Telephone Number .....955-8299  
Non-Emergency Telephone Number .....955-8295

\*If off campus, you can reach local police, fire, or rescue by dialing 911 (note, some business telephones require you to dial 9 first to get an outside line).