



THE UNIVERSITY OF
TENNESSEE
HEALTH SCIENCE CENTER.

COLLEGE OF MEDICINE
CHATTANOOGA

International Graduates including J-1 Exchange Visitors Orientation Manual *“Living in the U.S.”*

We would like to welcome you to The University of Tennessee Health Science Center which is the comprehensive health science center of the University of Tennessee (UT). The UT system also has campuses in Chattanooga, Knoxville (main), and Martin along with the Space Institute at Tullahoma. The UT Health Science Center operates clinical and educational programs at the UT Medical Centers in Memphis and Knoxville, as well as in Chattanooga, Jackson, Murfreesboro, and Nashville.

The information contained in this booklet is not all inclusive; rather, it contains information we hope will be especially useful to you as a foreign national in areas such as immigration, banking, and practical tips on living in the U.S. Enjoy your stay as part of the Statewide University of Tennessee Graduate Medical Education Programs. If you have any questions or concerns, specifically about immigration matters, please feel free to contact the University of Tennessee Office of International Affairs (OIA) in Memphis at (901) 448-8484 (oia@uthsc.edu) or contact the OIA Director, Connie Childs, International Student Adviser, PDSO, RO (cburk@uthsc.edu).

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The OIA can be available for meetings with international graduates and trainees virtually by Zoom or Microsoft Teams. Link to schedule a Virtual Meeting is:

<https://outlook.office365.com/owa/calendar/UTHSCOfficeofInternationalAffairs@live.utk.edu/bookings/>

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Note: The UT College of Medicine - Chattanooga is located in the southeast corner of the state and is in the Eastern Time Zone -- 1 hour ahead of Memphis. If it is 9 AM in Chattanooga, it is 8 AM in Memphis.

IMPORTANT DOCUMENTS FOR FOREIGN NATIONALS

Passport

Your passport must always remain valid while you are in the United States. If it is close to expiring, you should contact your country's embassy or consulate in the U.S. to apply for a renewal; likewise, if you lose your passport. (Look at www.embassy.org to find your embassy.) Canadian citizens do not need a passport.

Visa

A document pasted into your passport at the U.S. Embassy or consulate when you were granted your visa. The expiration date on the visa *does not matter* as long as you have entered the U.S. prior to that date. A visa is simply a document which lets you enter the U.S. If your visa has expired, however, and you need to travel abroad, you will need to obtain a new visa while you are abroad in order to be able to return to the U.S. An F or J visa cannot be renewed within the U.S. Canadian citizens do not need a visa.

I-94

Your I-94 is a little white piece of cardboard which was stamped and stapled into your passport when you came through the immigration inspection at the airport or at the border. This little card is very important: the stamp on it will tell you which immigration status you hold and when that status expires. For all J visa holders, the I-94 should have

“D/S” (Duration of Status) written on it instead of an expiration date. In this case, your DS-2019 end date determines when your status ends.

There is also a number at the top of the form; this is your I-94 Number, or Admission Number, which Immigration uses to keep track of your entry into and departure from the U.S. Therefore, it is very important that you keep the I-94 card securely stapled into your passport, because you will need to turn it in when you leave the U.S. in order to prove that you did indeed depart the country. If you lose your I-94, please contact the Office of International Affairs.

DS-2019

The DS-2019 is an important immigration document which makes you eligible for J-1 status.

Your DS-2019 must remain valid during your entire stay in the U.S. It is YOUR responsibility to seek an extension before your current DS-2019 expires (see page 8 for more information).

Your DS-2019 must be endorsed by the Responsible Officer or Alternate Responsible Officer before you leave for a visit abroad, and you must be released by the Responsible/Alternate Responsible Officer if you want to transfer to a different Exchange Visitor Program in the U.S.

J-2 STATUS

Dependents eligible for J-2 status are: your spouse and any children under the age of 21. Dependents in J-2 status may apply to the U.S. Immigration Service for permission to work. Contact the Office of International Affairs for more information.

Will your J-2 dependent child turn 21 years old while you are still in the United States as a J-1 Scholar or Student? If so, your child must apply to change to a new immigration status BEFORE his/her 21st birthday. Please contact the Office of International Affairs for assistance.

Immigration Regulations

The United States government has a long and fruitful history of hosting international students and scholars at institutions of higher learning. However, immigration regulations affecting non-immigrants are very strict, and in some cases carry harsh penalties. These regulations could create problems for visitors to the United States who do not possess the proper visa documents, who have not maintained their visa status correctly, or whose visa status has been allowed to expire.

The following summary of U.S. immigration regulations is provided to give you basic information about your non-immigrant visa status. If you have any questions about your visa status, please contact the Office of International Affairs (OIA) during regular office hours. Note: Friends, faculty advisors, and others may be well intentioned in their advising on immigration information, but it is very important that you get current

information on matters so crucial to your legal status in the U.S. For accurate information, please come to the OIA.

Visa versus Visa Status Explained

The *visa* in your passport allows you to enter the U.S. and be inspected by an Immigration Officer. That Immigration Officer then may grant you a *visa status*. The visa status is noted on your I-94 card, for example “F-1” or “J-1.” Your visa has an expiration date, and so does your visa status, but they are most often not the same date, which confuses a lot of people. The expiration date on your visa *does not matter* if you are in the U.S. When you are in the U.S., *only the expiration date of your visa status, as noted on your I-94 card, matters*. If you are in the U.S. in J-1 status, your I-94 card does not have an expiration date; instead, it says “D/S” which means “Duration of Status.” This means you may stay in the U.S. until the expiration date of the document underlying your visa status, in this case the DS-2019.

If you leave the U.S. and your visa has expired, you will need to apply for a new visa while you are abroad to be able to reenter the U.S.

Maintaining Your Status

Your eligibility for opportunities such as employment, transfer from one university to another, and change of status depends upon maintaining lawful status. When you apply for your visa, a consular officer asks you to read and sign the statement on Form DS-2019. Your signature on this document signifies your agreement to abide by the conditions of J-1 status while in the United States. To maintain your status, you must:

_____ Have a valid, current DS-2019

If any of the information reported on your Form DS-2019 changes, you should contact the OIA to see if a new document is required.

J-1s AND VALID DS-2019s: Your stay is determined by the end date in box #3 of your DS-2019. Since your J-1 Visa must be extended each year during your residency or fellowship, please speak with your campus GME Office midway through the academic year (typically in February) so they can begin the continuation process and guide you;

_____ Maintain a passport that is valid. If you need assistance in extending your passport, the OIA can give you the address and phone number of your nearest consulate (or check www.embassy.org);

_____ Have appropriate authorization for any work that you do;

_____ Maintain the required level of health insurance coverage. University GME policy also mandates that you must participate in the GME health insurance for the trainee and any dependents living in the U.S. with the training;

____ **Make sure that the Immigration Service has your current residential address in the U.S. (not a department or P.O. Box address) at all times by NOTIFYING THE OFFICE OF INTERNATIONAL AFFAIRS of your address each time you move, within 10 days after moving.**

There are severe penalties for failure to maintain status, which make it very important to be careful to maintain your J-1 status while you are in the United States. Since the penalties are so strict (you could be deported and/or face a three- or ten-year ban on entry into the United States), you must stay in close contact with the OIA, so that you don't run into any problems.

Extension of Status

If your DS-2019 form will expire before you will complete your research program, please have your sponsoring department contact the OIA at least 60 days prior to your form expiring. An extension must be completed before your DS-2019 expires.

Duration of Status (Length of Your Stay)

You may remain legally in the U.S. as long as you are maintaining your status and engaged in a valid research program. You must have a valid DS-2019 at all times while you are a researcher. When you have completed your program, you have 30 days to get your affairs in order and perhaps travel in the U.S. before leaving or changing to another status.

TRAVEL OUTSIDE THE U.S.

Returning to UT Health Science Center and any of its campuses: You should obtain a travel endorsement from the OIA before you travel. Bring with you to the OIA your form DS-2019, passport, and I-94 card. If you will need to apply for a new visa while abroad, you should be sure to bring with you a letter from the Responsible Officer.

Returning to a different institution:

If you are changing to a different institution for your GME training, you must obtain an DS-2019 from the new institution before you travel. When you reenter the U.S., you should use the new DS-2019. If you enter on your old form, you could face serious immigration problems. J-1s must obtain transfer authorization from the old institution to remain in status.

For travel to Canada, Mexico and certain islands near the U.S. for less than 30 days, you are eligible to reenter the U.S. without having a valid J-1 visa, provided you have a valid I-94, valid passport and valid DS-2019 endorsed for travel. In this situation, KEEP your I-94 with you, do NOT hand it over to the airline or immigration officer, but explain that you will be gone for less than 30 days.

Transfer to a different institution

Notify the GME Office at your UTHSC Campus of your intent to transfer. Obtain a DS-2019 from the new institution to complete the transfer process.

Violation of Immigration Regulations

If you do not comply with all of the rules described above, you may lose your status and not be eligible for the normal benefits of J-1 status. Resolution of your violation will depend on your specific situation. Contact the OIA for an appointment with the Responsible Officer, who will discuss your options with you.

Unlawful Presence and Overstay

This is a very serious violation of your immigration status that could have dire consequences for your future stay in the U.S.

If you stay beyond your authorized stay (or fail to maintain your status) for 1-179 days, your visa becomes invalid. If you travel outside the U.S. after overstaying or failing to maintain status, you will need a new DS-2019 to obtain a new visa at the U.S. Consulate or Embassy in your HOME country in order to reenter the U.S. From then on, you will always need to get any visas in your home country. If you stay beyond your authorized period of stay (or fail to maintain your status) for 180-364 days, your visa becomes invalid, and you will be barred from reentering the U.S. for 3 years if you leave.

If you stay beyond your authorized period of stay (or fail to maintain your status) for more than 364 days, your visa becomes invalid, and you will be barred from reentering the U.S. for 10 years if you leave.

These bars on reentry are valid even if you should become eligible for a green card, so it is extremely important not to violate your immigration status.

It is important that you contact the OIA if you *think* you may have overstayed your authorized period of stay or failed to maintain your status.

The OIA exists to assist you in maintaining legal status. If you think you may have a problem, please do not hesitate to call the Responsible Officer to discuss the situation. The earlier we know about your situation, the better we can try to help you resolve it.

THE EXCHANGE VISITOR HEALTH INSURANCE REQUIREMENT

The requirement

As an Exchange Visitor in the United States, under a rule effective September 1, 1994, you must carry health insurance, including medical evacuation and repatriation, for **yourself and your J-2 dependents** for the full duration of your J program. Government regulations stipulate that if you willfully fail to maintain health insurance for yourself and

your dependents, your J-1 sponsor must terminate your program, and report the termination to the Department of State (DOS) in Washington, DC.

The reason for the requirement—and the need for health insurance

It is *dangerous* to be in the United States without adequate health insurance. Although in many countries the government bears the expense of health care for its citizens, and sometimes even for visitors, individuals and families in the United States are responsible for these costs themselves. Since a single day of hospitalization and medical treatment can cost thousands of dollars, many hospitals and doctors refuse to treat uninsured patients except in life threatening emergencies. Most Americans rely on insurance, and you should do the same. Insurance gives you access to better and more timely health care, and provides the only protection against the enormous costs of health care in this country.

How medical insurance works

When you purchase health coverage, the money you pay (your premium) is combined with the premiums of others to form a pool of money. That money is then used to pay the medical bills of those participants who need health care. Your coverage remains valid only as long as you continue to pay your insurance premiums.

Once you have enrolled in the University's Resident Health Insurance Program, the company will provide you with an insurance identification card for use as proof of your coverage when you are seeking health care from a hospital or doctor. The company will also provide written instructions for reporting and documenting medical expenses (filing a claim). The company will evaluate any claim that you file, and make the appropriate payment for coverage under your particular policy. In some cases, the company pays the hospital or doctor directly; in others the company reimburses you after you have paid the bills.

Choosing an insurance policy

As part of the UT Statewide Graduate Medical Education System, you will be required to enroll in the GME Resident/Fellow group health/vision/dental insurance program or provide proof that you have purchased your own comparable coverage. When choosing a health insurance policy, you should consider many factors, not simply the minimum stipulated by DOS:

- **Reliability of the company:** Does it treat people fairly? Does it pay claims promptly? Does it have staff to answer your questions and resolve your problems?
- **Deductible amounts:** Most insurance policies require you to cover part of your health expenses for yourself (your part is called the deductible), before the company pays anything. Under some policies the deductible is annual, and you pay only once each year if you use the insurance. Under others, you pay the deductible each time you have an illness or injury. **The J regulations limit the deductible to \$500 per accident or illness**, but many policies offer a lower, more advantageous one. In choosing insurance, you should think carefully about how

much you can afford to pay out of your own pocket each time you are sick or injured, and weigh the deductible against the premium before you decide.

- **Co-insurance:** Usually, even after you have paid the deductible, an insurance policy pays only a percentage of your medical expenses. The policy might pay 80%, for example, and the remaining 20%, which you would have to pay, is called the co-insurance. Thus, if you were injured and incurred \$3,000 in medical expenses, a policy with a \$400 deductible and 20% co-insurance would cover \$2,080 (80% of \$2,600). **The J regulations require the insurance company to pay at least 75% of covered medical expenses.**
- **Specific limits:** Some policies state specific dollar limits on what they will pay for particular services. Other policies pay “usual” or “reasonable and customary” charges, which means they pay what is usually charged in the local area. Be very careful in evaluating policies with specific dollar limits; for serious illnesses, the limit might be far too low and you might have large medical bills not covered by your insurance.
- **Lifetime/per-occurrence maximum:** Many insurance policies limit the amount they will pay for any single individual’s medical bills or for any specific illness or injury. Exchange Visitors must have insurance with a maximum no lower than \$50,000 for each specific illness or injury, which may be enough for most conditions. Major illnesses, however, can cost several times that amount.
- **Benefit period:** Some insurance policies limit the amount of time they will go on paying for each illness or injury. In that case, after the benefit period for a condition has expired, you must pay the full cost of continuing treatment of the illness, even if you are still insured by the company. A policy with a long benefit period provides the best coverage.
- **Exclusions:** Most insurance policies exclude coverage for certain conditions. **The J regulations require that if a particular activity is a part of your Exchange Visitor program, your insurance must cover injuries resulting from your participation in that activity.** Read the list of exclusions carefully so that you understand exactly what is not covered by the policy.

Required insurance specifications

In addition to the deductible, co-insurance, and exclusions described in bold type in the preceding section, DOS has established the following requirements for the type and amounts of coverage you must carry if you hold J-1 or J-2 status:

- The policy must provide “medical benefits of at least \$50,000 for each accident or illness,” according to the text of the regulations. Since insurance companies cover no *more* than the policy-holder’s expenses (minus a deductible and, under co-insurance, a percentage), and never provide a *minimum* amount for each accident

or illness, the quoted text should be worded differently. Presumably it was intended to mean that an acceptable policy cannot set a maximum lower than \$50,000 in benefits for each accident or illness.

- If you should die in the United States, there must be a life insurance policy that would provide at least \$7,500 in benefits to send your remains to your home country for burial. The mandatory \$100,000 life insurance policy provided by the UTHSC GME Resident/Fellow group insurance programs meets this requirement. Your cost is just under \$4 per month for the life insurance coverage in the event of your death.
- If, because of a serious illness or injury, you must be sent home on the advice of a doctor, the policy must pay up to \$10,000 for the expenses of your travel.
- 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 UTHSC GME group health insurance does not have a pre-existing condition period.
- 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). (Source: NAFSA: National Association of International Educators)

WORK PERMISSION FOR J-2 DEPENDENTS

CONDITIONS

- You must hold valid J-2 status, and the Exchange Visitor must hold valid J-1 status, as shown on your I-94 Departure Record cards.
- Your income may not be used to support your J-1 spouse or parent.
- You may work only after you receive your Employment Authorization Document (EAD) from the Immigration Service. The EAD is an identification card laminated in plastic, with your photograph and the expiration date of your permission to work.
- You may work part-time or full-time, at any job, for any employer (except that you may not practice any profession which requires a license). There is no legal limit to the amount that you may earn.
- INS can authorize J-2 employment for as long as the J-1 Exchange Visitor has permission to stay **OR** for four years, whichever is shorter. Permission to stay expires on the date shown on the I-94 card. If the I-94 card shows “D/S” (Duration of Status), permission to stay expires on the date shown on Form DS-2019.

HOW TO APPLY

Consult the Office of International Affairs (ويا@uthsc.edu) or else obtain Form I-765 from

Immigration and provide all of the items in the following list with the I-765:

- A check for \$120, payable to “BCIS.” Place on top of “packet.” (fee subject to change)
- Copy of your DS-2019.
- Copy of your passport (if you are Canadian you may use another form of photo-bearing identification).
- Copy of your I-94 Departure Record card.
- Copy of the J-1 Exchange Visitor’s I-94 Departure Record card.
- Copy of the J-1 Exchange Visitor’s Form DS-2019.
- 2 *green card*-style photos (write your name and I-94 # on the back with a pencil)
- A letter (see the sample) from you, the J-2 dependent, to Immigration requesting work permission.

The point of the letter is **not** to demonstrate need; it is to show that the J-1 Exchange Visitor has sufficient resources for his or her own expenses, and will not depend on your earnings.

In the letter you should indicate the sources and amount of the J-1 Exchange Visitor’s support, and include a short budget or statement of family expenses to show that his or her resources are adequate without any income from your employment. You should give a reason for wanting to work, some worthwhile interest or activity that might include family travel or recreational or cultural activities. In your letter you must say specifically that income from your earnings will not be used for the J-1 Exchange Visitor’s support.

AUTHORIZATION TO WORK

INS Form I-9, “Employment Eligibility Verification “

When you begin work, your employer will ask you to complete Form I-9, which requires you to document your work authorization. For Form I-9, your EAD card is acceptable proof of both your identity and your permission to work.

If your permission to stay expires, so will your EAD. A pending application for extension of your EAD does **not** authorize you to continue working. When you have the new EAD, you will have to update Form I-9 with your employer. If applicable, you should apply for renewal of your EAD at least 3 months before the current EAD expires.

To put you on the payroll, your employer will need your Social Security *number*, which you can obtain by applying for a Social Security *card*. Take your passport (if you are Canadian you may use another form of photo-bearing identification), I-94 Departure Record card, your DS-2019, and your EAD to an office of the Social Security Administration. Without an EAD, you will not be eligible for a Social Security number.

TAXES

The earnings of J-2 dependents are subject to applicable federal, state and local taxes, and Social Security withholding, and employers are required by law to withhold those taxes from paychecks. By April 15, you must file an income tax return, Form 1040NR or 1040NR-EZ, with the Internal Revenue Service (IRS), covering the prior calendar year. The return determines whether you owe more taxes or have a refund coming. With Form 1040NR/NR-EZ you must also file a "Required Statement" (IRS Form 8840 or 8843) See IRS Publication 519, "U.S. Tax Guide for Aliens."

SAMPLE LETTER AND FINANCIAL STATEMENT:

Address of J-2

Telephone #

Date of letter

Director

Address of the Texas Service Center

Dear Immigration Inspector:

I am the J-2 dependent of a J-1 Exchange Visitor sponsored by the University of Tennessee Health Science Center.

I would like to request permission to accept employment in the U.S.

My *[husband/wife/parent]* is a researcher at the University's *Department of* . *[He/she]* has enough financial resources to meet *[his/her]* expenses. Our monthly expenses are as follows:

House/apartment rental \$ _____

Groceries \$ _____

Utilities \$ _____

(electric, gas, water, telephone)

Health insurance \$ _____

Transportation costs \$ _____

Clothing, shoes, etc. \$ _____

TOTAL \$

I would like permission to work in order to save money to further my education and to travel, both within the United States and abroad. The income I earn will not be used to financially support my *[husband/wife/parent]*.

Thank you for your consideration of my application.

Sincerely,

(Your name goes here)

(Source: NAFSA: Association of International Educators)

QUESTIONS AND ANSWERS ABOUT THE TWO-YEAR HOME-COUNTRY PHYSICAL-PRESENCE REQUIREMENT

Purpose of This Sheet

This handout is designed for Exchange Visitors in J-1 status and for J-2 dependents. It will explain, in a question-and-answer format, what the two-year home-country residence requirement means, and how it affects you. It will also clarify certain widely held misconceptions.

Caution

This is an information sheet, not a legal document. It was *prepared* by non-attorneys for *use* by non-attorneys.

Instead of assuming that you are or are not subject to the two-year home-country residence requirement, you should consult a specialist to consider that question, in the light of your own circumstances.

1. Question: What is the purpose of the requirement?

Answer: The intent is to have your home country benefit from your experience in the United States. As an Exchange Visitor you come here for a specific objective such as a program of study or a research project. If you're subject, the requirement is intended to keep you from staying longer than necessary for your objective, and to make sure that you will spend at least two years in your home country before you come back for a long-term stay.

2. Question: Are all J-1s subject?

Answer: No, only those who

- (1) have received government funding, directly or indirectly, *for the purpose of exchange*,
- (2) worked in a field that appears on the Exchange Visitor Skills List, or
- (3) participated in a graduate medical training program in the United States sponsored by the Educational Commission for Foreign Medical Graduates.

3. Question: Government funding? I'm a researcher in the lab of a professor who pays my salary out of his grant from the U.S. Department of Agriculture. Is my salary indirect funding? Does it make me subject?

Answer: It does if the purpose of your faculty member's grant was exchange, example, to bring foreign scientists to the U.S. for a research experience in his lab so that they can then apply what they learned in the home country. But if the purpose of the grant was research, and the faculty member hired you only to participate in that research, then your salary does not make you subject.

4. **Question: What is the Exchange Visitor Skills List? Where can I get a copy?**

Answer: It's a long list of fields of research and work. About 20 years ago, the U.S. Department of State sent the list to foreign governments and asked each one to check off whatever skills were in short supply in that country. The resulting list appeared in the *Federal Register*, an official government bulletin published daily and available in most major libraries. Your J-1 Responsible Officer has a copy and can help you determine whether your field is on the list for your country. It's tricky to read, and about 70 pages long. If you want to read it yourself, go to: <http://travel.state.gov/jvw.html>

5. **Question: I'm not sure whether I'm subject or not. How can I find out?**

Answer: Your J-1 Responsible Officer can assist you. Bring your passport and all IAP-66/DS-2019s to the Office of International Affairs.

6. **Question: One of my IAP-66/DS-2019 forms is checked that I *am* subject, and another is checked that I'm *not*. What's going on? Am I subject or not?**

Answers: Visa officers in consulates, and Immigration Inspectors at ports of entry, indicate if they *think* you're subject by endorsing your visa stamp or checking the "preliminary endorsement" box in the lower left-hand corner of your IAP-66/DS-2019. Those endorsements are not final, though Immigration usually accepts indications that you *are* subject. If you have ever been subject in the past, and have neither obtained a waiver nor fulfilled the requirement by spending two years in your country, it still holds—even if a more current IAP-66/DS-2019 reflects no basis for the requirement.

7. **Question: What is the requirement? What am I required to do?**

Answer: You're required to spend two years in the country of your permanent residence or the country of your citizenship (if they're different). Until you do that, there are things that you *can't* do. You can't hold visa status in the United States as an H (temporary worker, trainee, or dependent), L (intracompany transferee or dependent), or immigrant (which is the same as a permanent resident). And, inside the United States, you can't *change* your status to any category except A (your government's representative to the United States, such as a diplomat; or the dependent of an A) or G (your government's representative to an international organization, such as the United Nations; or the dependent of a representative).

8. **Question: If I can't change inside the United States, can I go out, apply for a new visa, and come back in as, say, an F-1 student?**

Answer: You can **apply** for an F-1 visa, and if you get it you **can** come back as an F-1 student. But until you spend two years at home, or get a waiver, you're still subject.

9. Question: As an F-1 I would be subject? I thought F-1s were *never* subject.

Answer: F-1 status won't **make** you subject, but, under the conditions you describe, yes, you **would** be subject, even as an F-1, because the 2-year home residency requirement of the J-1 status was never fulfilled or waived.

10. Question: Wait! Wait, wait. My cousin told me that if I'm subject, once I finish my program and leave the United States, I can't come back for two years. What are you saying about an F-1 visa?

Answer: If you're subject, and you finish your program and go home, there is no regulation that says that you have to stay out of the United States for two years. But until you spend two years in your country, you **remain subject**. F-1 is just an example. If you're coming back to the U.S., the visa that you should use depends on the purpose of your trip. The only visas that you **can't** use are H, L, and immigrant.

11. Question. If I come back for a two-week visit after one year at home, will I lose the year as far as the waiver is concerned? Don't the two years in my home country have to be without interruption?

Answer: No, they **don't** have to be uninterrupted. Once you accumulate a **total** of two years, you've satisfied the requirement. But be sure you can document all the time you spend at home.

12. Question: My friend told me that if I marry a U.S. citizen, then I can get a green card and stay with my spouse. In other words, I would no longer be subject.

1. Your friend is mistaken. Marriage to a U.S. citizen has no effect on the requirement.

13. Question: But then the U.S. government is forcing a family to separate.

Answer: What keeps your spouse from going with you to your country?

14. Question: I'm subject. If I go home, and get married, and a year later my wife is invited to the United States to work as an H-1 B, can I enter the country with her as her H-4 dependent?

Answer: Not if you haven't fulfilled the two-year requirement.

15. Question: Are J-2 dependents ever subject?

Answer: Yes. If the J-1 is subject, the J-2 dependents are also subject.

(Source: NAFSA: Association of International Educators)

NON-RESIDENT TAX BASICS

Filing Requirements

WHO: Every non-resident, F, J, M, and Q visa holder in the U.S. who earned U.S. income must file an annual tax return and statement to substantiate non-resident status with the Internal Revenue Service (IRS).

Those who did not earn U.S. income must still file a form 8843 with the IRS to confirm their non-resident status in the U.S.

WHAT: Non-resident F, J, M, and Q visa holders must file tax returns on Form 1040NR, 'U.S. Non-resident Alien Income Tax Return,' or Form 1040NR-EZ, 'U.S. Income Tax Return for Certain Non-Resident Aliens with No Dependents,

They must also attach Form 8843 to prove that they are non-residents of the U.S. for tax purposes.

WHEN: If you are a non-resident alien who earned wages subject to withholding, you must mail your return on or before April 15. Remember that statements and tax returns for the current year cannot be filed before January 1 of the following year. If you are just filing form 8843 because you had no U.S. income, your deadline is June 15.

WHERE: All non-resident alien tax returns and statements are mailed to:
Internal Revenue Service Center
Philadelphia, PA 19255.

Before mailing your return to the IRS, you should make and keep a photocopy of your completed tax forms and any documentation submitted with them. In addition to maintaining good tax records, you will probably need a copy of any previous tax returns to complete your current return. If the IRS should question your return, you cannot respond properly without an exact copy of the documents you submitted. As the IRS charges money to send you a photocopy of your return, it is much less expensive to make your own copy. Finally, nonimmigrants applying to the Immigration Service for permanent residence may be required to produce copies of returns filed for the last three years.

Non Resident aliens should gather all applicable items from the following list in order to prepare their annual income tax return:

Obtain from the local library, the internet (www.irs.ustreas.gov/prod/cover.html), or the IRS:

- Form 1040NR or Form 1040NR-EZ and instructions
- Form 8843, 'Statement for Exempt Individuals...'

You should receive in the mail by January 31 every year:

From your employer

- Form W-2 (summarizing your paychecks)

From your financial institution(s):

- Form(s) 1099 (summarizing your investment earnings for the year)

From your grantor or employer, if applicable:

- Form 1042-S (a report of any scholarship or income eligible for tax treaty benefits paid to you)

Find in your records:

- A copy of the previous federal and state income tax returns you have filed

From *U.S. Federal Income Tax Guide for International Students and Scholars*
by Deborah Vance & Deborah Ahlstedt, NAFSA, 1996.

NOTE: The UTHSC Office of International Affairs **CANNOT** help you with income tax questions or forms.

However, we have tax information available on our website:

<https://www.uthsc.edu/international/taxes.php>

HOW TO DEAL WITH CULTURE SHOCK

Culture shock is caused by the stress of being in a new culture. It is a normal part of adjusting to new foods, customs, language, people and activities. A person with culture shock may experience some of these symptoms: irritability, headaches or stomach aches, overly concerned with health, easily tired, loneliness, hopelessness, distrust of hosts, withdrawal from people and activities, painful homesickness, lowered work performance.

Although culture shock is uncomfortable, it is a normal part of the adjustment process and you need not be ashamed of it. There are a number of ways to deal with culture shock:

1. Be aware of the symptoms. Once you realize you are experiencing culture shock, you can then take steps to deal with it.
2. What are the situations which confuse or irritate you the most in the new country?
 - a. Are you misunderstanding the host people's treatment of you? Where can you find more information about this aspect of the culture? Behavior which seems rude to you, may not be intended as rude. Polite customs are different for each culture. When situations seem senseless, remember the hosts may be following social rules unknown to you. Ask questions about social customs.
 - b. If you are still bothered by a situation, find ways to minimize the irritation. Is the situation necessary? If not, you may be able to avoid or minimize

involvement. Example: If women's swimwear offends you, then spend shorter periods of time at the pool. Or remind yourself that swimming apparel does not reflect moral looseness as it might in your home culture.

3. What do you miss the most which was enjoyable in your home country? Look for ways to meet these desires or replace these with something new. For example, if you miss your favorite Japanese pickles, go to a U.S./Japanese grocery store or ask a relative to mail some to you.
4. Develop friendships with both Americans and people from your own country. At times the friendships with culturally different people will seem very taxing. That is why it is important to have people from your own country or area to spend time with also. This helps you re-energize for interacting cross-culturally. However, isolation in either group alone causes more adjustment problems.
5. Talk to people from your country about your stresses and ask how they have dealt with the same situation.
6. Take a course or read a book on cross-cultural communication. Ask hosts questions like, "As I understand it, you are saying that.... Is that correct?"
7. Continue improving your language proficiency (watch TV, listen to the radio, read books in English).
8. Have a sense of humor. Allow yourself to see the humor in misunderstandings or embarrassments. Laughter heals.
9. Exercise and a nutritional diet also help to reduce stress.
10. Remember that some culture shock is a normal part of adjusting to a new country. However, the more severe symptoms mean the adjustment process is blocked and you need help to move into a more comfortable stage.
11. Find a place where you feel comfortable and spend time there.
12. Have certain times during the week or day when you don't think about your research or problems, just have fun.
13. When problems seem to be building up, mentally step back from them. Divide your problems up, understand each one, and work on them one at a time.
14. If headaches and stomach aches become a constant problem, realize that they may be a sign of emotional problems, not just physical problems. If medical doctors and medication do not work, it might be time to see a counselor.
15. It is important to maintain regular life patterns, for example eating meals at regular times and sleeping and exercising regularly.
16. When you begin to feel depressed, ask yourself: "What did I expect? Why? Was my expectation reasonable?"
 - a. Learn the culture and customs of the country you are in and respect them.
 - b. Disregard your old assumptions and expectations. Be open to learning new things. Explore new ways of living and compare these to your own. Become more aware of both your values and attitudes and those of your host country.
 - c. Don't be afraid to take risks.
17. Adjusting to a new culture requires a good amount of re-examination of your own values and outlook. Try to do that as you live in the new culture.

PRACTICAL INFORMATION FOR NEWCOMERS TO CHATTANOOGA

Social Security Card

You should apply for your Social Security number (SSN) at the Social Security Administration Office in Chattanooga –

Social Security Administration

1290 Premier Dr #140
Chattanooga, TN 37421
Phone: 800.772.1213

The office is open 9 a.m. to 4 p.m., Monday to Friday. Bring your passport, DS-2019 and I-94 forms.

Banking & Finances

We recommend that you use the banking services available in the Chattanooga area, rather than relying on services in your home country. Banks offer many different services. Standard services include savings and checking accounts, in addition to Automated Teller Machine (ATM) access. In addition, most banks offer wiring and electronic transfer of funds and various other services.

You should bring your passport and other immigration documents, as well as your Social Security card, with you when you go to open your bank account; the bank representative will need to see proof of your identity. When you first set up a bank account, you will have to sign a statement called a W-8. The W-8 certifies that you are a non-citizen and are not subject to the withholding of income taxes on interest on your account(s). You will also be asked for a local address.

We strongly suggest that you use a U.S. checking account for a variety of reasons:

- The bank provides safety against loss or theft of funds.
- It is convenient to make transfers to deposits for any purchases, to satisfy debts, or to make withdrawals by writing checks.
- A canceled check serves as your receipt of payment.
- You will receive periodic statements of balance.
- You can make withdrawals by mail.

We also suggest that you "shop around" for a bank that offers the best interest rates and lowest fees for the services that you will be using. Except for national and business holidays, most banks are open between 9 am and 4 pm weekdays.

Fees per check and monthly service charges vary and are automatically deducted from your account depending upon conditions such as your minimum daily balance and the number of checks you write each month.

It is important to keep a record of all payments and deposits you have made to your bank accounts. You should always keep your checkbook balanced and in agreement with the monthly statement you receive. If the bank's records disagree with your records, inform the bank immediately, and they will work with you to locate the error.

Some recommendations regarding your money:

- Keep most of your money in the bank.
- Do not carry large amounts of money with you; there is always the risk of losing it or it being stolen.
- Carry your identification card(s) with you at all times; banks require ID before cashing checks and so do most stores.
- Be cautious when using Automatic Teller Machines (ATMs). Use well-lit ATM locations or ATMs inside stores and other businesses.
- Also at ATMs, keep alert when other people are around. Protect your personal ATM code number from being seen as you enter it.

Medical Care

Emergencies:

Area hospitals (Erlanger Health Baroness Campus, Children's Hospital at Erlanger, Erlanger East Hospital, Erlanger North Hospital, HCA Parkridge Health System, and CHI Memorial Hospital) have 24-hour Emergency Departments that are available for serious or life-threatening illnesses and accidents. In an emergency, dial **9-1-1** to request an ambulance (this number also is used for police or fire emergencies). In our main Erlanger Campus where you do most of your training, you can dial 6911 for Erlanger Security and explain your situation. For minor emergencies (sprained ankle, flu, laryngitis, etc.), we recommend Urgent Care Centers such as Erlanger Express Care locations, Physician Care Locations, American Family Care locations, etc. Be sure to contact your health insurance customer service via phone if possible (or via email) to confirm that the hospital or Urgent Care Center is covered under your policy.

Non-Emergency Care:

Our UT College of Medicine – Chattanooga Campus does not have a Student Health Office. Our GME policies require that each trainee identify a primary healthcare provider (PCP) within the first 6 months of your training in Chattanooga – again, identifying a provider covered within the network provided by your health insurance.

Physicians, Physician Assistants, and Nurse Practitioners see patients on an appointment basis unless you find a “Walk In Clinic” which does not require an appointment. You must call the physician's office to schedule an appointment for an office visit. On your first visit to the office, the receptionist will have you fill out an information form and copy your insurance card, so it's a good idea to arrive a little early.

You may have to pay part or all of the charges before you leave the office; although some physicians will file a claim for the visit with your insurance company and then send you a bill after the insurer has paid its part. Be prepared to pay for the visit, though. Typically,

if you choose a physician or practice that is covered in-network by your health insurance plan, there is a small co-pay for each primary care office visit and a slight larger one for a specialist. You may want to get recommendations from other residents, fellows, and your faculty for colleagues that are accepting new patients and whom they trust.

Campus Safety

Erlanger Health Security have an office within the Whitehall Building across from the main Erlanger Health Baroness Campus as well as officers within the main campus. You can call 423.778.7614 to speak with the Operator or a Security Staff member. To report a fire or crime within the hospital, you may call the Erlanger Emergency Security line at 423.778.6911 or just contact the local Chattanooga 911 Emergency Call Center serving the Chattanooga and surrounding Hamilton County area. If you are at home or outside the hospital but still within the local area, you may call 911 for the Call Center to report your emergency and request an ambulance if necessary.

All Medical Students, PA Students, Physician Faculty, Residents, Fellows, and UTHSC Administrative Staff are required to have and wear a photo Identification Badge issued by Erlanger but with the UT College of Medicine – Chattanooga logo. IDs are issued at our orientation sessions in Chattanooga before you begin clinical responsibilities.

Owning a Car

If you own a car in Chattanooga, you **MUST** have automobile insurance per State of Tennessee Law. If you do not have insurance, and you are involved in an accident, it could cost you thousands of dollars. Find insurance companies online for the Chattanooga area and be sure to tell the agent you are an international Resident/Fellow and confirm that you are eligible for coverage.

There have been incidents in the past where people thought they were insured and only found out after an accident that their insurance company would not pay any claims because they were internationals.

Vehicle emission testing was eliminated in several counties in Tennessee as of January 13, 2022, so that is one less thing you will need to work about if you live in Chattanooga or Hamilton County. If you live in another county or in north Georgia, you should check with your home county to follow that process and requirements.

AMERICAN WAYS

Although many customs are the same around the world, these are some observations made about American culture and attitudes by newcomers to the U.S.:

Business Situations

- American women are prominent in the work force and have the same rights as men.
- Americans are impersonal about business; family and friendships tend not to influence business decisions.

- The business environment is openly competitive. Be assertive.
- It is important to put aside reserve; be direct and specific.
- The corporation operating within the USA must adjust to local ways.
- American employees expect contact with management and plenty of information exchange.
- Bosses are often women; secretaries and assistants may be male.
- Americans do not shake hands at the start of each work day. Generally, Americans shake hands only at first introductions.
- Business people often address each other by first names.

Social Situations

- Americans expect a “hello” on arrival and a “good-bye” on leaving.
- Americans prefer to be called before you visit them.
- If bringing an uninvited friend to dinner, you need to notify the hostess first to make sure it’s OK.
- Seek out the hostess to say good-bye.
- Unescorted dating is accepted.
- “Dutch treat” means that each person will pay his or her own bill at a restaurant; this method of payment is usually agreed upon beforehand.
- It is acceptable for a woman to ask a man out.
- It is considered impolite to point at a person.
- When invited to an American’s home for dinner, you may not be offered food until the main meal.
- A “thank you” note or a phone call is expected after a dinner invitation.
- Interrupting is considered rude.
- American women seldom like to reveal their age or weight. Do not ask them.
- Questions that refer to money (such as salary) make Americans uncomfortable.
- Punctuality is important, don’t arrive either early or late.
- Begin eating when the hostess begins.
- Americans do not consider these questions offensive: What is your job? How many children do you have? What church do you attend?

Shopping

- Most stores are open seven days a week with shorter hours on Sunday.
- It is OK to return merchandise you find unacceptable. Bring your receipt.
- To save time, call stores on the phone or look up online for that store location to check prices and the availability of the merchandise.

Laws

- Drive on the right-hand side of the road.
- Speed limit is 55 mph on most highways or as posted.
- Legal drinking age (beverages containing alcohol) is 21.
- You are required to wear seat belts when driving or riding in your vehicle or one driven by someone else.

Meals

- Breakfast—early morning. May be light to heavy. Can include cereals, breads,
- Eggs, bacon, ham, fruit juice, coffee.
- Lunch—mid-day. Usually a light meal. Often a sandwich.
- Dinner—evening. The heaviest meal of the day, includes meats, potatoes or rice, vegetables, sweet dessert.
- When eating at a restaurant, you may need to make a reservation—call the restaurant to find out.
- It is customary to tip—leave the waiter/waitress 15-20% of the total bill in cash on the table or add to your credit card slip.

Telephone

Telephones are an important part of everyday life in the U.S. Becoming comfortable with the phone.

- Americans usually just say “hello” when they answer the phone.
- Be aware that people will try to sell you things over the phone—best policy is to hang up immediately, no need to be polite in this situation!
- Printed Chattanooga phone books (white pages for residential listing and yellow pages for Chattanooga businesses are almost a thing of the past and difficult to obtain.
- You can access this information online via a searchable form at <https://www.therealyellowpages.com/index.php>
- Most people in the Chattanooga use a cell phone instead of a home phone; however, you can still choose to use both.
- Mobile Phone Providers in our area include three major providers:
 - AT & T
 - T Mobile
 - Verizon
- Other Providers and Plans include
 - Boost
 - Consumer Cellular
 - Cricket
 - Metro
 - Mint Mobile
 - Straight Talk
 - XFINITY Wireless

General Information

- Americans are very conscious of hygiene—bathing daily and using deodorant.
- Dress is generally casual.
- Americans are free to worship any religion.
- Americans are free to express opinions.
- Americans look you in the eyes.
- Americans volunteer without pay.
- Men help with housework.

- Good policy: admit when you don't understand or are having difficulty. Ask for help.
- Hard work is valued.
- In the USA, you are on your own. People expect you to take care of yourself.
- Initiative, action and ambition are respected traits.

Banking and Money

Overseas money orders and bank drafts can sometimes take several days to clear. Make sure such a deposit has been credited to your account before you write a check for this money. To write checks in stores, you need a Tennessee ID card or driver's license.

You may obtain a Tennessee ID or Drivers License (for those who live in Hamilton County, TN) at either location:

- Chattanooga/Bonny Oaks Driver Services and Reinstatement Center
6502 Bonny Oaks Dr, Chattanooga, TN 37416
Chattanooga, TN 37416
hours: M – F, 8:30 am until 5 pm
Sa & Su, CLOSED
- Chattanooga/Red Bank Driver Services Center
4873 Dayton Blvd
Chattanooga, TN 37415
hours: M – F, 8:30 am until 5 pm
Sa & Su, CLOSED

A **checking account** is necessary in order for you to be able to pay your bills; sending a check through the mail is the usual way to pay bills in the U.S.

Credit cards are good for building up a credit record. Beware, credit cards can also be your doom. You should always try to pay off the entire bill each month. If you don't, you will start paying an incredible interest rate, some of which reach over 20%.

Also beware of **paying for phone orders by giving your credit card number** over the phone unless YOU called to place an order. NEVER give out your credit card number to someone who calls you on the phone. Sometimes people will take your number and charge things to your account. If this happens, call your credit card company immediately.

A **lease** is what you sign when you rent an apartment or a house. It is a binding contract and is very hard to cancel. If you sign a 1-year lease, you are responsible for paying the rent for one year. Always be sure to read the entire contract before signing your name. If you are not comfortable with or don't understand the wording of the contract, have someone else read the contract with you. You should always read and understand any contract before you sign. You will also have to pay a deposit that will be returned when the lease runs out.

Tips (gratuities) are a fact of life in the U.S. Most waiters and waitresses are paid low wages because they are expected to make tips. 15-20% of the bill is a standard tip. You can tip more if the service was excellent or less if it was not. Tips are not expected in fast food and carry-out restaurants. Tips are either left on the table or added to the total by you on your credit or bank card receipt.

Also **tip: delivery people**; e.g., for items such as pizza (10-20%), hair stylists (20%), cab drivers (10-20%), sky caps at airport (\$1 – 3 per bag).

Sales tax in Tennessee is presently 9.25% of your purchase. Anything you buy will have sales tax added when you make the purchase. For instance, if you buy something priced \$1.00, you actually pay \$1.09 at the cash register.

“Dutch Treat” means that each person pays for him or herself when going out to dinner, movies, clubs, etc. with friends. It is wise to be prepared to pay for your own meal whenever you go out.

Coupons can be used to get price reductions on certain goods. For example, you might have a coupon which gives a \$0.50 discount on a 275-gram box of Frosted Flakes cereal. Coupons can be obtained in various places, including the local Sunday newspaper, The *Chattanooga Times FreePress*. Often grocery stores such as Food City, Aldi’s, Ingles, and Publix offer coupons in the Sunday paper or online (sometimes even giving double values). You can also sign up to receive email or online coupons from various retail businesses on a weekly or monthly basis.

A receipt is the little slip of paper given to you whenever you pay for something. Whenever you buy clothes, books, or other expensive items or whenever you pay any fees or bills, always keep your receipt. If you want to return items for a refund, you must have the receipt.

Utilities

To have your apartment or home utilities (electricity, gas and water) turned on, you must contact each one separately:

Electricity: Electric Power Board of Chattanooga (can also provide fiber optic internet and wireless service within most areas of Chattanooga) 423.648.1372
Bills for your electricity are received monthly either online or paper.

Natural Gas for some appliances (such as water heater and/or stove) and heat (depending on what is already in your apartment or home:

Chattanooga Gas Company

2207 Olan Mills Dr

Chattanooga, TN 37421

General Questions, Service: 866.643.4168

For Emergencies including Leaks: 866.643.4170

Bills for your natural gas service (if you have this utility) are received once monthly (online or paper).

Water: Tennessee American Water Company in Chattanooga

109 Wiehl St

Chattanooga, TN 37403

Customer Service: 866.736.6420

INTERNET PROVIDERS FOR CHATTANOOGA

<https://www.highspeedinternet.com/tn/chattanooga>

The link above provides a list of internet providers and updates regularly:

- **AT&T (Fiber connection, download speeds to 5000 Mbps)**
- **Brightspeed (DSL and Fiber, download speeds to 940 Mbps)**
- **EarthLink (Fiber connection, download speeds to 1000 Mbps)**
- **EPB Fiber Optic (Fiber connection, download speeds to 1000 Mbps)**
- **HughesNet (Satellite connection, download speeds to 100 Mbps)**
- **Spectrum (Cable connection, download speeds to 1000 Mbps)**
- **Viasat (Satellite connection, download speeds to 100 Mbps)**
- **XFINITY (Cable connection, download speeds to 1200 Mbps)**

PUBLIC TRANSPORTATION

<https://www.gocarta.org/routes-schedules/>

It is possible to go most places in the Chattanooga and to most of the suburbs via bus system that is managed by the Chattanooga Area Regional Transportation Authority (CARTA). Routes and schedules are available at <https://www.gocarta.org/routes-schedules/>

Note: If it is necessary to transfer buses (get off one bus and onto another to reach your final destination), tell the bus driver on the first bus that you will need to transfer. By doing this, you only have to pay one transfer fee. Otherwise, you will have to pay another full fare for each leg of your trip. Transfers are not valid for return or round trips. Catch the bus at the CARTA signs throughout the city.

CARTA

1617 Wilcox Blvd

Chattanooga, TN 37406

Phone: 423.629.1473

Mon – Sat, 6 am – 8 pm

Dial-a-Ride: 423.629.1487

Bike Rules

When riding a bicycle, you must obey the same rules of the road as a car. For an explanation of Tennessee's road rules, the Driver's License Handbook can be obtained from one of the Tennessee Driver Testing Centers.

A few points to remember while bicycling:

1. You should always wear a helmet.
2. Cars do not have to let you pass them on the right before they make a right turn.
3. Riding on the sidewalk is illegal
4. Always use hand signals.
5. Always chain and lock your bike or it WILL get stolen.

GENERAL TIPS

You should always carry some form of **I.D.** (your UT Photo ID issued by Erlanger is best on campus) and either know or carry your Social Security number, phone number, and address. You will often be asked to present this information. Do not carry your passport.

Speaking English is the only way to get better at it. English is one of the hardest languages, but the more comfortable you are with it, the more confident you will become communicating. Don't be afraid to ask for help because you're not comfortable with your English. If you have a bad experience when attempting to communicate in English, don't give up! The more you talk, the better you will get. Also, watch TV to practice listening comprehension.

Slang will take a while to learn. Americans use slang frequently in everyday life. The only way to learn slang is to ask people the meaning of the expression. You will often find that Americans cannot define slang terms easily. Time zones are listed in the White Pages phone book. Be aware of the time differences when calling other parts of the country, especially the East and West coasts.

Sequoyah Nuclear Plant Emergency Plans

Sirens here in the Tennessee Valley are dedicated for the Sequoyah Nuclear Plant emergency plan. Siren tests for the plant last for approximately three minutes and occur on the first Wednesday of each month at noon.

Tornado Warnings and Safety Tips

Hamilton County, Tennessee does not utilize emergency sirens to warn residents when Tornado Warning has been issued by the National Weather Service. Local news alerts are broadcast and you should get warnings via your cell phones if you have signed up for EHS or UTC Alert Systems.

We recommend reviewing the Tornado Safety Information provided by the local University of Tennessee at Chattanooga Campus:

In the event of a tornado:

- Seek shelter in an interior room away from windows.
- Move to a lower floor in the building if you can.
- Avoid large rooms like gyms or auditoriums.
- Cover your head and neck for protection from flying debris.
- If you are outside, get inside if at all possible.
- If you cannot get inside, crouch for protection beside a strong structure or lie flat in a ditch or low-lying area. Cover your head and neck.
- Listen to warnings and take action immediately.

When the National Weather Service issues a Tornado Warning that includes the UTC Campus, if you are registered to receive messages from UTC-ALERT, you will get a message. Seek shelter immediately.

Visit [Ready.gov](https://www.ready.gov) to learn more about Tornado planning, preparedness, response, and recover.

Know the differences between Tornado Watch and a Tornado Warning.

- ***Tornado Watch*** means that tornadoes are possible.
- ***Tornado Warning*** means a tornado has been sighted and there is imminent danger to life and property.

Visit the [National Weather Service](https://www.weather.gov) for more information about tornadoes.

The GME Office of the University of Tennessee College of Medicine – Chattanooga has developed a hard copy and online pdf resource booklet about [Living in Chattanooga](#), things to do in the Chattanooga area, and links to helpful webpages.

LIVING IN THE U.S.

Intercultural Communication

Living in a community with people from all over the world can be a positive, indifferent, or negative experience, depending on how you want to approach it. We would like to help make your relationships here pleasant and educational rather than tense and unproductive.

Building Understanding

The essential first step to successful intercultural communication is to concentrate on understanding rather than judging the other person. If both parties do this, then any cause for mutual anxiety is eliminated. Both parties are free to know each other rather than worrying about their personal insecurities in dealing with people whose cultures differ from their own.

How do we seek this understanding? Usually, of course, it is by communicating or talking with the other person. When the other person is talking, you are trying to figure out what he/she means by the words he or she chooses and the accompanying behavior. This process is more complex when the other person is different from you. Words will not mean the same things to both of you, since differences in your cultural backgrounds mean that particular words and ideas don't have the same significance for both of you. Another topic about which cultures teach different assumptions is the concept of the individual. U.S. citizens are taught to admire the "rugged individualist," the strong, self-reliant person who "does his own thing" and relates to other people in an informal, egalitarian way. People from many other cultures consider U.S. citizens to be "too individualistic." They think that Americans tend to be selfish, self-centered, disrespectful of authority and inadequately concerned about the feelings of others. Generally, people who hold this opinion have been raised in cultures where it is expected that the feelings and needs of others must be considered when making any decision.

There are many other important differences in assumptions and values that distinguish various cultures. They are too numerous and complicated to discuss here.

Non-Verbal Communication

Non-verbal communication habits differ from culture to culture, giving rise to distraction if not misunderstanding when representatives of different cultures interact. Non-verbal communication influences many things such as the use of space, or how far from another person you stand when you talk; the use of time, or what constitutes "promptness" and how important it is; and the use of gestures, or how much the hands and arms accompany conversation.

If you are a Latin American, for example, you might decide that North Americans are "cold" because they tend to move away from you when you talk with them, or because they do not touch you when you talk. In fact, they have learned to stand further away from conversational partners than you have, and they have not learned to touch others as a sign of casual friendship.

Communication Skills and Guidelines

Here are some skills you can practice and guidelines you can follow when talking with someone from another culture.

- Pay attention. Try to clear your mind of its various preoccupations so you can concentrate on what you and your friend are saying.
- Listen carefully. Set your assumptions and values aside and try to hear not just what other people are saying, but what they mean by what they say. You may find that this requires you to ask a lot of questions.
- Be complete and explicit. Be ready to explain your point in more than one way, and even to explain why you are trying to make a particular point in the first place.
- Ask for verification. After you have spoken, try to get confirmation that you have been understood.
- Ask your friend to restate what you have said by saying something like this: "I want to be sure I made myself clear, so would you tell me what you understood me to say?" It does not usually work to ask your friend "Do you understand?" Most people will say "yes" to that question, whether they understand or not.
- Do not ask questions that you would not or could not answer yourself. For example, if you could not describe your countrymen's attitude towards women's liberation, do not ask your friend what his countrymen think about it. Following this guideline will help you avoid asking embarrassing or silly questions.
- Don't be afraid to ask someone for clarification. When you are, or think you may be, having trouble communicating, talk about the trouble you are having. By using phrases such as "I do not understand that point," or "I am not sure how that relates to what you said before," or "I do not think I made myself clear," or "let me explain why I am telling you this," you can focus your attention on the process of communication--rather than on the topic you were discussing--and try to clear up any confusion.

Relationships with a Language Barrier

It sometimes happens that people communicating across cultures will have a language barrier. That is, the foreign person's English proficiency is limited, as is the U.S. person's proficiency in the foreign person's language. This naturally inhibits their ability to converse with and understand each other.

Nearly all newly arrived internationals from a non-English speaking country experience some difficulty with local American English during the initial part of their stay. After a few weeks of exposure to the local English vocabulary, internationals "tune in" and are able to speak and understand much more easily.

It does take an extended length of time to develop complete proficiency in a second language, and occasional misunderstandings will probably still occur. Try not to let these misunderstandings keep you from trying to establish relationships with people from another culture.

Try to challenge yourself by making the most of your contact and using the language of your host country environment.

Having friends here from your home country speak English and use the language is the best way to learn. Avoid falling into the common problem of speaking and congregating predominantly with fellow country-persons who are here. Practicing the language and experiencing the culture is the best way to learn and become more proficient.

American Culture

Family Life in Other Culture

You are now living in a community composed of families from around the world. This is an excellent opportunity to observe habits and customs that may be completely new to you. You may find the roles, behaviors and even dress of men and women are quite different from what you are used to. The care and behavior of children varies widely from culture to culture.

Many families practice religious customs that may be unknown to you. Different cultures start and end their day at different hours. Their voices may seem much louder or softer than you are used to. Eating habits and choices of food may be unfamiliar.

Amidst the endless variety of possible lifestyles, remember the family is a universal institution no matter what form it takes. Each family unit around the world meets its basic needs in different ways. Using information in this section, you can become better at interacting with a family that may have values and customs that are very new to you.

American Characteristics, Manners, and Customs

It would be impossible to describe all the customs and traditions of the United States in this handbook. However, there are a few major social customs of which you might like to be aware. Social customs are constantly changing in our society; they are especially diverse in a university setting where there are many people representing a variety of ethnic, religious, socio-economic, age, occupational and other types of groups.

We do not expect you to change your own customs or identity! However, we do hope that a knowledge of our culture will help you to understand it better and make your stay in our country more enjoyable.

In the following material, and generally in this country, the term "Americans" refers to the people living in the U.S. We are not the only Americans. In other contexts, "Americans" may mean any of the inhabitants of North or South America.

Individualism

Americans value independence. They generally believe that the ideal person is autonomous and self-reliant. This may mean that they prefer to spend less time with their friends than in other cultures. They often dislike being dependent on other people, or

having others depend on them. Other cultures may view this diversity as "selfishness" or as a "healthy freedom" from the constraints of ties to family, clan or social class.

Informality

Americans tolerate a considerable degree of informality in dress, relationships between people and methods of communication.

In some cultures, this may seem like a "lack of respect." In others it reflects concern for social ritual, confidence and comfort in a friendship or relationship, or a healthy lack of concern for social ritual.

Making Friends

You may find that Americans smile easily and are not hesitant to talk about personal matters. This is not an automatic commitment to friendship. In this mobile society where Americans are taught to be self-reliant, friendships are often transitory and established to meet personal needs within a particular amount of time.

Many Americans have casual relationships that are loosely termed as "friends at work" or "friends at school" and so on. Only a few very close friendships are formed. Friendships are usually the result of repeated interactions between individuals who share similar views and a variety of experiences together. Casual friendships are especially common among college-age students who are trying to establish personal autonomy and are coming into contact with a variety of people representing different values and life-styles. This is not meant to discourage international students or scholars from attempting to establish friendships with Americans.

Most Americans readily accept new people into their social groups. One of the best ways to meet Americans is to go to concerts, sporting events and church activities, or to join a special interest group on campus.

Time Consciousness

"Doing" is very important to Americans and "wasting time" is viewed negatively and discouraged. For business and most meetings involving a group of people, a date or dinner invitation, punctuality is very important. For many other social events, such as large informal parties, time is more flexible.

Many Americans organize their activities according to a schedule. As a result, they always seem to be running around, hurrying to get to their next "appointment." This fast pace of life may be overwhelming for people from other cultures.

Do not feel obligated to maintain the same type of social schedule. However, you will likely be expected to maintain an "American" work or study schedule with reasonable promptness.

Materialism

"Success" in American society may often be marked by the amount of money or the quantity of material goods a person is able to accumulate. Hard work, cleverness, and persistence are valued by some as a means to accumulate material things.

Some cultures view this as a "lack of appreciation for spiritual or human things in life." Others may see this outlook as the way to sustain a comparatively high standard of living.

Personal Hygiene

Most Americans are extremely conscious of cleanliness. In general, Americans will spend a great deal of their income on personal care items to keep themselves clean and smelling good.

In order to be considered an accepted friend or member of any age group, similar good personal hygiene is generally expected, appreciated and of value.

Guidelines for Practical Situations

This section provides more specific information about the behavior that Americans usually expect in certain situations.

Meeting Americans

When two people are first introduced there is a ritual greeting. The dialogue is: "How do you do?" "Fine thank you, how are you?" "Fine thanks." After the first meeting, a more formal "Good morning" or "Good afternoon," or a less formal "Hello" or "Hi" followed by, "How are you?" is customary. The answer is usually "Fine," whether or not you are fine.

Men usually shake hands with each other the first time they meet. Men usually do not shake hands with women unless the woman extends her hand first. Women usually do not shake hands with one another.

Americans frequently use first names. This is true even when people first meet. Address people of your own approximate age and status by first name. If the other person is clearly older than you, you should say Mr., Mrs., or Ms. (for both unmarried and married women), and the last name. Unless a faculty member or someone else with a title tells you to use his or her first name, address that person using his or her title and last name. We do not use any titles with first names in this country.

The use of "nicknames" is common among Americans. A nickname is not a person's real name, but rather a name used in place of (either to endear or to simplify) the person's real name. Americans may use a shortened version of your name or use an American name that is similar to yours, if they find your name difficult to pronounce. In doing so, they are giving you a nickname. Being called by a nickname usually indicates that you are viewed with respect and even affection.

Americans are usually quite verbal when they are with one another. Unless they are very close friends, "being quiet" is usually noticed. Long silences are often uncomfortable to Americans. For this reason, Americans may "make small talk" or discuss "trivia." This type of conversation often takes place before any serious conversation.

When Americans talk to one another, they usually establish eye contact and keep a distance of about two feet. It is extremely uncomfortable for most Americans to talk with someone who stands "too close" to them, and you will find them backing away from such a situation. Physical contact, other than shaking hands, connotes sexual attraction or aggressiveness to some Americans.

Visiting Americans

You may receive a verbal or written invitation from an American to visit his or her home.

You should always answer a written invitation, especially if it says "R.S.V.P." Incidentally, "R.S.V.P." means "répondez s'il-vous-plaît, which is French for "respond please"). Do not say that you will attend unless you plan to do so. It is acceptable to ask your host about appropriate clothing.

It is polite to arrive on time for special dinners and parties. If you will be late, call your host as soon as possible to explain.

When you visit an American, especially for dinner, you will be asked what you would like to drink. You do not need to drink an alcoholic beverage. If you have any dietary restrictions, you should tell the host at the time you accept the invitation.

It is not necessary to bring a gift, unless it is a special occasion--a birthday, or an important holiday such as Christmas.

However, you may always politely ask your host if there is anything you can bring. It is also nice to give a small gift if you are invited as a house guest for an extended visit. When you are invited to someone's home, you should ask if there is anything you can do to help in preparing the meal or cleaning up afterwards.

Most Americans consider it polite for guests to leave one or two hours after dinner unless a special party has been planned or you are asked to stay longer. It is a good idea to write a thank-you note afterwards to express how much you enjoyed the evening. You may also call your host a few days later to express appreciation.

"Potluck" dinners are very common. "Potluck" usually means that each guest or family brings part of the meal. The person organizing the dinner will tell you which part of the meal you are expected to bring. It is fine to bring a typical dish of your country.

Gifts

As a rule, gifts are given only to relatives and close friends. It is acceptable to give a gift to a host or hostess or to someone with whom you have a more casual relationship, but it is not required or even very common to do so. Gifts are not usually given to people in

official positions; such a gift may be misinterpreted as a way to gain favor or special treatment. It is acceptable to give teachers a gift of appreciation, but it is better to do so after you have completed the course.

Americans usually give gifts to family and friends at Christmas, birthdays, weddings, graduations, and upon the birth of a child. Gifts are also sometimes given to someone who has moved into a new house or is moving away. Gifts are not expected to be very expensive. More expensive gifts are acceptable between people who are close to one another. It is best to give something which the recipient needs, wants or would enjoy. It is best to open gifts in the presence of the giver, if possible. A verbal expression of thanks is appropriate. If the gift is opened in the absence of the giver, a thank-you note specifically mentioning the gift should be sent. This is an important custom for most Americans, signifying that you truly like the gift and appreciate the thoughtfulness of the giver.

Contributions and Charities

On occasion, someone may ask you to contribute money for a co-worker because they have had a personal tragedy, a new family addition, or some other special reason. In these situations, it is considered nice to contribute a dollar or two. However, if you do not know the co-worker or do not feel close to them, it is not impolite or rude to refuse a contribution to the fund.

More than once, you may be asked to contribute money to a charity. Most Americans contribute to causes that are similar to their own values and/or interests. All donations, no matter how small, are appreciated by the people that benefit from them.

However, do not feel obligated to contribute money every time you are asked. There are literally thousands of charities in America, and some of them may not be legitimate. It may be a good idea to talk to a friend or co-worker, or call the Better Business Bureau for information on a particular charity before giving money to it. This way, you can be sure your contribution will be doing the intended good.

Dating Americans

In the United States, relationships between young unmarried people are informal and involve a broad range of activities and values. Some unmarried couples live together, some maintain one relationship and some date many different people without commitment to one person. This may be confusing for a non-American. An invitation to a dinner, movie, dance, concert, etc. does not imply an emotional attachment, but it does mean that someone's company is enjoyed. Usually "a date" means meeting someone to "do something" which may be planned in advance or agreed upon spontaneously.

In the United States, men still tend to initiate invitations for dates, although many women feel equally comfortable asking or calling someone for a date. In this country, when someone is "asked out"--asked to go on a date-- he or she may politely decline. If he or she declines three or four requests for a date with someone, that person probably does not wish to "go out." It is usually not polite to demand a reason or explanation for a refusal. However, the person being asked "out" may offer one.

Many students do not have much money and may "go Dutch," that is, they will share the cost of the entertainment. In a more formal situation, the man is still expected to pay for the transportation and entertainment. However, it is always acceptable to offer to help share the cost.

"Breaking a date" is considered serious for most Americans. If you must break a date, but still wish to meet that person, it is okay to propose a change in plans. It is polite to inform the other person as soon as possible, prior to the planned date or event.

The amount of physical contact between men and women in the United States depends on the affection that two people feel for one another. Americans' opinions differ on this issue according to their personal values and upbringing. A casual hug or holding hands with someone of the opposite sex should not necessarily be interpreted as an invitation to greater intimacy.

Misunderstandings may result when members of the opposite sex are from different cultures. It is hoped individuals will be patient and respect the feelings and social customs of others. Americans value and respect talking honestly and openly about their feelings, whereas people from other cultures might feel uncomfortable doing so. It is also acceptable to say that one does not feel completely comfortable discussing such matters.

Holidays and Celebrations in the United States

Americans love holidays. Many Americans use the time to spend time with family and friends. Big parties or picnics are commonplace during these events. Stores abound with decorations and theme items that Americans purchase to "get into the spirit" of the holiday.

Please note that as physicians, our Residents and Fellows are not guaranteed that they will be off on holidays due to the professional clinical responsibilities for their patients.

The information provided is so you will have a better understanding the holiday system throughout the U.S.:

The celebration of some holidays takes place on the Monday nearest the date of the event which the holiday commemorates.

Many businesses, schools and government offices close to observe legal holidays.

There are six major national legal holidays in the United States: New Year's Day, Independence Day, Thanksgiving, Christmas, Labor Day, and Memorial Day. Not all holidays or "special days" are observed by all Americans. Many are not legal holidays. Some are holidays only for members of certain religions or certain groups of people.

The following is a list of some of the major U.S. holidays:

- **New Year's Eve and New Year's Day** (December 31/January 1). On New Year's Eve, many people attend parties and celebrate. At midnight it is customary to make loud noises and embrace or kiss friends. On New Year's Day, there are special parades and football games on television.
- **Martin Luther King Day** (January 20 or nearest Monday). Martin Luther King was a great U.S. civil rights leader. He worked for nonviolent solutions to civil rights issues.
- **Abraham Lincoln's Birthday** (February 12 or nearest Monday). Abraham Lincoln was the 16th president of the United States. He was president during the U.S. Civil War. He is remembered for having issued the Emancipation Proclamation which declared slaves to be free. He is also credited with keeping the United States unified.
- **St. Valentine's Day** (February 14). A day for lovers to exchange cards and/or gifts. Children in primary school usually exchange valentine cards with their classmates. Hearts, flowers and cupids are traditionally used to decorate.
- **George Washington's Birthday** (February 22 or nearest Monday). George Washington was the first president of the United States.
- **Ash Wednesday** (date varies, 40 days before Easter Sunday). Ash Wednesday marks the beginning of the 40-day period of penitence and fasting in Christian denominations. On this day, some Christians attend a church service where a small smudge of ointment and ash is placed on their foreheads to symbolize man's ultimate return to dust.
- **St. Patrick's Day** (March 17). This is a day dedicated to the patron saint of Ireland. Although in Ireland, this is a very serious celebration, in America, it is a more relaxed and casual celebration. Many people wear something green on this day, exchange cards and decorate with the green shamrock symbols. Several bars and restaurants will have special celebrations and serve green-colored beer.
- **Passover** (dates vary in March or April). Jewish holiday celebrated in commemoration of the Hebrews' liberation from slavery in Egypt.
- **Palm Sunday** (the Sunday before Easter) and **Easter Sunday** (date varies, first Sunday after first full moon after vernal equinox). Christians celebrate the resurrection of Jesus Christ. It is also a celebration of the revival of Spring. Children usually hunt for colored hard-boiled eggs and candies which are hidden by a mythical "Easter Bunny" or "Easter Rabbit."
- **Mother's Day** (the second Sunday in May). This day honors mothers and grandmothers, step-mothers, and special women who have had special influences

on the guidance of our lives. Gifts, cards and/or special attention are given to these women on this day.

- **Memorial Day** (May 30 or nearest Monday). Memorial Day was created to honor members of the U.S. armed forces who died during the nation's wars. Many people use this holiday to remember lost loved ones, whether they died during a war or not. Many people decorate the graves of deceased relatives with flowers, U.S. flags, or wreaths. Afterwards, there are picnics and barbecue parties with family and friends. Memorial Day signals the "unofficial" beginning of the summer season.
- **Father's Day** (the third Sunday in June). This day honors fathers and grandfathers, step-fathers, and special men who have had special influences on the guidance of our lives. Father's Day is celebrated in much the same way as Mother's Day.
- **Independence Day or the Fourth of July** (July 4). Although the Declaration of Independence wasn't actually signed on the 4th of July, this day is set aside as the day to celebrate the United States declaration of independence from Great Britain. Many communities have their own parades and spectacular fireworks displays. Decorations are done in the colors of our flag: red, white and blue. Many Americans have picnics with family and friends.
- **Labor Day** (the first Monday of September). Labor Day recognizes the workers of America. It signifies the importance of labor and labor organizations to our country. It also signals the end of summer.
- **Rosh Hashanah, the Jewish New Year, and Yom om Kippur, the Jewish Day of Atonement** (dates vary in September or October). These are the High Holy Days in the Jewish religion.
- **Columbus Day** (October 12 or nearest Monday). Commemorates the landing of the Italian explorer Christopher Columbus on the shores of North America. This is also a legal holiday.
- **Halloween** (October 31). Halloween is a children's holiday, originally "All Saint's Eve." It was believed that the dead returned that night to roam the earth as ghosts. In the United States, young children wear costumes and masks on the night of October 31, and people carve faces on pumpkins called "jack-o-lanterns." Black and orange are the colors used for decorations; witches, black cats and ghosts are symbols of this day. Children knock on their neighbors' doors calling out "Trick or Treat." People are expected to give out pieces of candy or fruit. There may be parties at primary schools for young children to celebrate this day.

It is important for young children to be accompanied by parents when trick or treating. It is a good idea to make sure that children are careful about traffic on this night.

A word of caution about Halloween: Although it has not been a major problem in Chattanooga, on occasion people have attempted to ruin this holiday by giving children unsafe things to eat. Children should be told never to eat their treats until they get home and the treats have been approved by their parents. All candy should be inspected carefully for any signs of tampering (loose wrapping, holes, strange smells, etc.) If you are unsure of the safety of an item, discard it immediately. Any type of homemade treat should be discarded as well, unless you know the item came from someone you trust.

- **Veterans Day** (November 11). A legal holiday for federal employees commemorating the end of hostilities in World Wars I and II. This day honors veterans of armed services in the United States.
- **Election Day** (first Tuesday in November). Americans vote for their governing officials on this day. Depending upon the year, elections may be municipal, county, state and/or national.
- **Thanksgiving** (4th Thursday in November). Americans traditionally enjoy a big meal on this day with family and friends.

Thanksgiving Day commemorates the first successful harvest of the Pilgrims in the Massachusetts Bay Colony in 1621. The Indians and Pilgrims feasted together and gave thanks to God for a good harvest. Thanksgiving dinner usually includes turkey, pumpkin pie, and other foods that the Pilgrims ate on the first Thanksgiving.

- **Hanukkah** (late November or early December). An eight-day Jewish holiday marking the rededication of the Temple.
- **Christmas** (December 25). This day began as a Christian celebration of the birth of Jesus Christ. It is now a widely celebrated day of feasting and gift-giving. Even before Thanksgiving people begin to buy gifts and decorate both home and public places in preparation for Christmas.

Young children believe that "Santa Claus," a mythical white-bearded man in a red suit, visits the homes of children on the night of December 24 and leaves gifts for them while they sleep. The celebration of Christmas varies greatly in the U.S. according to ethnic and religious backgrounds. Nonetheless, most people decorate a Christmas tree with colored lights and ornaments, open gifts with their family on Christmas Eve or Christmas Day and prepare special meals.

The entire "Holiday Season" extends from before Thanksgiving Day to New Year's Day. During this time, businesses and individuals give many parties. Friends reunite to celebrate the season or send Christmas cards to each other. This is generally a very good time to remember those who are very special to us.

Your Own Holidays

Your own national holidays are very important while you are in the United States. If you would like to observe a special holiday and wish to keep your child home from school, you must notify school officials in advance.

Many Americans are curious about their international friends and would like to learn about your holidays and even participate in them.

Birthdays

In the United States, most Americans celebrate their birthdays. Children and even adults usually have birthday parties where friends help celebrate the occasion. A cake is served with candles to represent each year of the person's life. Most adults, being more sensitive about their age, have only a few candles on their cakes. Family and friends often give cards and small gifts to the person celebrating a birthday

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