

Handbook
for Filipinos
Migrating
to the United States
of America

2017 Edition



Office of the President of the Philippines
COMMISSION ON FILIPINOS OVERSEAS

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FOREWORD

You are about to embark on a journey across borders, across cultures, and across national identities. This journey is bound to change your life and that of your family.

Whatever your motivations are, adequate preparation will increase your chances of a seamless transition to this new life and will greatly contribute to the achievement of your migration goals.

It is important that you comply with government and airline travel requirements to avoid unnecessary inconvenience when exiting the Philippines and entering the United States of America (USA). Equally important is your awareness of regulations governing your permanent residence and your knowledge and appreciation of primary settlement concerns so that you may proceed with confidence and with minimum distraction in your daily activities.

The Commission on Filipinos Overseas (CFO), having a long history of supporting Filipinos settling abroad, has prepared this guide which hopefully will help you adapt in your new life in the U.S. It covers an array of topics from pre-departure activities to travel details, from finding employment to seeking support networks, from opening a bank account to applying for U.S. Government-issued ID's and other services such as social security and health insurance, from managing finances to maintaining your ties with the Philippines.

Please take time to carefully read and re-read this handbook. It is our way of wishing you a safe trip and a successful life abroad.

Hangad namin ang inyong tagumpay sa buhay at maayos na paglalakbay. Sana ay huwag ninyong kalimutan at patuloy na ipagmalaki ang mga mabubuting kaugalian at kultura nating mga Pilipino!



1 Pre-Departure

This chapter strives to prepare you for your travel abroad by listing general pre-departure requirements, travel regulations, and airport procedures. Travelling as an immigrant entails enormous amount of preparation. Make sure to allot adequate time to get your affairs in order. Since requirements and guidelines vary depending on your visa status and chosen airline, you are strongly advised to consult with your respective airline and appropriate government agencies. Outlined in this chapter are:

- Travel Documents
- Luggage Restrictions and Restricted Items
- Travel Funds
- Airport Procedures

**Getting Ready
for Travel**

TRAVEL DOCUMENTS

Weeks before you are scheduled to leave, gather all the necessary travel and settlement documents you need for a hassle-free departure from the Philippines and smooth entry into the US. In addition to the set of original documents you will be bringing in your hand-carry luggage, **you are strongly advised to have a set of photocopied or scanned copies in your check-in luggage.** You may also leave copies with your family or close relatives, who remain in the Philippines.

Remember to familiarize yourself with your travel documents. Keep the original set in a place where it is easily retrievable (preferably a sturdy plastic envelope) because you will be asked to present these documents at various points at the airport in the Philippines and the US.

• Valid Philippine Passport



- Your passport should be valid for more than 6 months from the date of departure

Valid Immigrant or Resident Visa



Airline Ticket



CFO Emigrant Registration Sticker



- Affixed to your passport, to be checked by Bureau of Immigration officers at the Immigration counter as part of airport/exit procedures.

Note: Filipino emigrants or those granted with an immigrant-class visa are required by the Philippine Government by virtue of Article 19 of Presidential Decree No. 442 to register with CFO before leaving the country to settle abroad.

Visa Packet with attached Immigrant Data Summary



Immigrant Data Summary (IDS)

This is a one-page document attached to your visa packet which contains a summary of information about you, your petitioner, and your port of entry. If there are errors on your IDS, you need to contact the US Embassy by email at IVManilaReplies@state.gov.

Visa Packet

This is the sealed yellow packet you received when your visa was delivered to you via courier. You should carefully read the information contained both on the visa itself and in the cover letter stapled to the sealed packet. The visa packet, together with the passport and the CD from St. Luke's Medical Center, should be hand carried when you leave for the US. The yellow envelope/packet should only be opened by the officer of the United States Citizenship and Immigration Services (USCIS) at your port of entry.

DSWD Travel Clearance



For minors traveling without either parent issued by the Department of Social Welfare Development (DSWD)

Other documents

- Government Clearance
(for Government employees and elected public officials)
- Marriage Certificate issued by the National Statistics Office
- (with annotation if divorced or annulled)
- Certificate of No Marriage
- Birth Certificate
- Baptismal Certificate
- Adoption papers (if applicable)
- School records, report cards
- Education and professional credentials
- Employment records
- Health/Medical records (x-ray films, dental records, etc.)
- Financial records
- Other forms of identification

For more information on some of these documents, see the chapters on Settlement and Employment.

LUGGAGE RESTRICTIONS AND RESTRICTED ITEMS¹

The United States Transportation Security Administration (TSA) is the agency responsible for screening all commercial airline passengers and baggage. TSA (www.tsa.gov) has released guidelines on baggage restrictions and items that are permitted and prohibited to be brought in the US. It is your responsibility as a traveler to acquaint yourself with these regulations.

Check-in Luggage

The luggage allowance will depend on your chosen airline. It is necessary that you contact the airline to double-check their policy on this matter. Generally, for US-

1. Traveler Information. (n.d.). Retrieved from US Transport Security Administration: <http://www.tsa.gov/traveler-information>

bound flights, passengers are allowed to check in up to two pieces of luggage each weighing not more than 50 lbs or 22.7 kgs (total 100 lbs = 45.4 kg). Anything in excess will be subject to additional charges.

Hand Carry or Carry-on Luggage

Carry-on bag should not weigh more than 7 kgs (15 lbs) and not go beyond the 45" dimension (length + width + height) allowed by the airline. There are bag sizers available at the airport lobby to help you check if your bag will fit onboard. Note that once you are at the gate, any item in excess of the carry-on baggage size or allowance requirements will be checked to your final destination and may be subject to applicable service charges.

TSA allows each traveler to carry on liquids, gels, and aerosols in containers of 3.4 ounces (100 mL) or less, inside a single quart-size (liter-size) clear, sealable bag.

Important Note: As of January 31, 2014, passengers traveling internationally into the US and connecting to another flight are allowed to have in their carry-on baggage liquids in excess of 3.4 ounces (100 mL) that were purchased as duty-free merchandise.



Restricted Items

As a guide, please refer to the list below on restricted items per TSA rules:

ITEMS	LUGGAGE	
	Carry-on?	Check-in?
Category: Sharp Objects		
Box Cutters	NO	OK
Ice Axes/Ice Picks	NO	OK
Knives - except for plastic or round bladed butter knives	NO	OK
Meat Cleavers	NO	OK
Razor-Type Blades - such as box cutters, utility knives, and safety razor blades (disposable razors and their cartridges are permitted)	NO	OK
Sabers	NO	OK
Scissors - metal with pointed tips and blades shorter than 4 inches are allowed, but blades longer than 4 inches are prohibited	NO	OK
Swords - cutting or thrusting weapons, including fencing foils	NO	OK
Category: Sporting Goods	Carry-on?	Check-in?
Baseball Bats	NO	OK
Bows and Arrows	NO	OK
Cricket Bats	NO	OK
Golf Clubs	NO	OK
Hockey Sticks	NO	OK
Lacrosse Sticks	NO	OK
Pool Cues	NO	OK
Skates (including ice skates and rollerblades)	OK	OK
Ski Poles	NO	OK
Spear Guns	NO	OK

Category: Guns and Firearms	Carry-on?	Check-in?
Ammunition - Check with your airline or travel agent to see if ammunition is permitted in checked baggage on the airline you are flying. Small arms ammunitions for personal use must be securely packed in fiber, wood or metal boxes or other packaging specifically designed to carry small amounts of ammunition. Ask about limitations or fees, if any, that apply.	NO	OK
BB guns	NO	OK
Compressed Air Guns (to include paintball markers) - Carried in checked luggage without compressed air cylinder attached.	NO	OK
Firearms - firearms carried as checked baggage MUST be unloaded, packed in a locked hard-sided container, and declared to the airline at check-in.	NO	OK
Flare Guns - May be carried as checked baggage MUST be unloaded, packed in a locked hard-sided container, and declared to the airline at check-in.	NO	OK
Flares	NO	NO
Gun Lighters	NO	NO
Gun Powder including black powder and percussion caps	NO	NO
Parts of Guns and Firearms	NO	OK
Pellet Guns	NO	OK
Realistic Replicas of Firearms	NO	OK
Starter Pistols - can only be carried as checked baggage and MUST be unloaded, packed in a locked hard-sided container, and declared to the airline at check-in.	NO	OK
Category: Tools	Carry-on?	Check-in?
Axes and Hatchets	NO	OK
Cattle Prods	NO	OK
Crowbars	NO	OK
Hammers	NO	OK
Drills and drill bits (including cordless portable power drills)	NO	OK
Saws (including cordless portable power saws)	NO	OK
Tools (greater than seven inches in length)	NO	OK

Wrenches/Pliers/Screwdrivers (seven inches or less in length)	OK	OK
Category: Martial Arts & Self Defense Items	Carry-on?	Check-in?
Billy Clubs	NO	OK
Black Jacks	NO	OK
Brass Knuckles	NO	OK
Kubatons/Kubotan (self-defense keychain)	NO	OK
Self Defense Sprays - One 4 ounce (118ml) container of mace or pepper spray is permitted in checked baggage provided it is equipped with a safety mechanism to prevent accidental discharge. Self Defense Sprays containing more than 2% by mass of Tear Gas (CS or CN) are prohibited in Checked Baggage.	NO	OK
Martial Arts Weapons	NO	OK
Night Sticks	NO	OK
Nunchucks	NO	OK
Stun Guns/Shocking Devices	NO	OK
Throwing Stars	NO	OK
Category: Explosive Materials	Carry-on?	Check-in?
Blasting Caps	NO	NO
Dynamite	NO	NO
Fireworks	NO	NO
Flares (in any form)	NO	NO
Hand Grenades	NO	NO
Plastic Explosives	NO	NO
Realistic Replicas of Explosives	NO	NO
Category: Flammable Items	Carry-on?	Check-in?
Aerosol (any except for personal care or toiletries in limited quantities)	NO	NO
Fuels (including cooking fuels and any flammable liquid fuel)	NO	NO
Gasoline	NO	NO
Gas Torches	NO	NO
Lighter Fluid	NO	NO

Common Lighters - Lighters without fuel are permitted in checked baggage. Lighters with fuel are prohibited in checked baggage, unless they adhere to the Department of Transportation (DOT) exemption, which allows up to two fueled lighters if properly enclosed in a DOT approved case. If you are uncertain as to whether your lighter is prohibited, please leave it at home.	OK	NO
Torch Lighters - Torch lighters create a thin, needle-like flame that is hotter (reaching 2,500 degrees Fahrenheit) and more intense than those from common lighters. Torch lighters are often used for pipes and cigars, and maintain a consistent stream of air-propelled fire regardless of the angle at which it is held. Torch lighters continue to be banned.	NO	NO
Strike-anywhere Matches - One book of safety (non-strike anywhere) matches are permitted as carry-on items, but all matches are prohibited in checked baggage.	NO	NO
Flammable Paints (See Other Items below for non-flammable paints)	NO	NO
Turpentine and Paint Thinner	NO	NO
Realistic Replicas of Incendiaries	NO	NO
Category: Disabling Chemicals & Other Dangerous Items	Carry-on?	Check-in?
Chlorine for Pools and Spas	NO	NO
Small compressed gas cartridges	OK	OK
(Up to 2 in life vests and 2 spares. The spares must accompany the life vests and presented as one unit)	NO	NO
Fire extinguishers and other compressed gas cylinders	NO	NO
Liquid Bleach	NO	NO
Recreational Oxygen (non-medically required, flavored or canned oxygen containers)	NO	NO
Spillable Batteries - except those in wheelchairs	NO	NO
Spray Paint	NO	NO
Tear Gas - Self Defense Sprays containing more than 2% by mass of Tear Gas (CS or CN).	NO	NO
Vehicle Airbags	Carry-on?	Check-in?
Other Items	NO	OK

Gel-type candles	NO	NO
Flammable liquid, gel, or aerosol paint	NO	NO
Non-flammable liquid, gel, or aerosol paint	Yes - 3.4 ounces (100ml) or smaller container	OK
Snow globes (unless otherwise prohibited)*	OK	OK

NOTE: Any sharp objects in checked baggage should be sheathed or securely wrapped to prevent injury to baggage handlers and inspectors.

***Illegally controlled substances:** TSA's screening procedures, which are governed by federal law, are focused on security and are designed to detect potential threats to aviation and passengers. As has always been the case, if during the security screening procedures an officer discovers an item that may violate federal law, TSA refers the matter to law enforcement. Law enforcement officials will determine if further action is appropriate.



TRAVEL FUNDS

You need sufficient travel funds to support you during the first few months of living in the United States. You are allowed to bring out of the Philippines any amount in dollar bills or traveler's cheques not exceeding USD 10,000 as well as Philippine currency not exceeding Php50,000 (starting Sept. 2016, BSP Circular 922 series of 2016. In excess of the limit would require prior written authorization from the BSP). The USD10,000 limit also covers foreign exchange-denominated bearer monetary instruments.

If you bring out or into the Philippines foreign currency amounting to USD10,000 or more, you are required to declare the said amount using the following forms:

- BSP Foreign Currency Declaration form (BSP-IOD-Form No. 1-02), which may be obtained from the BSP or Bureau of Customs counter at the airport.
- US Report of International Transportation of Currency and Monetary Instruments Form, FinCEN 105 (former CF4790), which may be obtained from the Customs Boarder Protection (CBP) website (www.cbp.gov) prior to travelling, or when going through the CBP at the US port of entry.

BSP-IOD Form 1-02.Foreign Currency Declaration Form

Source: <http://www.bsp.gov.ph/downloads/regulations/attachments/2002/cl01222002.pdf>

AIRPORT PROCEDURES

The Manila International Airport Authority (MIAA) provides useful information on check-in and security procedures, passenger services, transit and transportation, airport facilities, and luggage regulations. You are advised to visit the MIAA website (www.miaa.gov.ph) and your airline's website to familiarize yourself with the procedures and layout of the airport terminals.

Departure airport (NAIA) procedures²

You are urged to be at the airport at least three hours prior to your departure time to give allowance for airport security measures and long queues. Only passengers with valid tickets and passports will be allowed inside the terminal.

1 Go through Security and Customs check and submit luggage for inspection.

- Airport security will ask for your passport and ticket before you are allowed entry. (Note: Ensure that all travel documents are easily retrievable for the various times you will need to present it – upon entry, during check-in, and at the Immigration counters).
- Luggage are screened prior to entering the departure hall where the check-in desks are located. The terminals enforce security policies regarding carrying liquids, aerosols, and gels aboard aircraft. See Restricted Items section of this handbook.

2 Pay your Travel Tax.

- The amount of travel tax you are required to pay is dependent on your ticket: First Class passengers should pay PHP 2,700; while Business and Economy Class passengers should pay PHP 1,620.

2. At The Terminal. (n.d.). Retrieved from Manila International Airport Authority : <http://www.miaa.gov.ph>

- Eligible passengers may avail of the following exemption and reduced rates: Children below two years old are 100 percent exempted; while, children between 2-11 years old can avail of a 50 percent reduced rate.
- Payments can be made through the following:
 - Through an airline office or travel agency;
 - Directly to the Tourism Infrastructure and Enterprise Zone Authority (TIEZA) or formerly known as Philippine Tourism Authority office prior to your departure date; or
 - To the TIEZA Travel Tax counter at the airport on the day of your departure (prior to check-in).
- Secure an official receipt and present this to the check-in counter.

For further information regarding travel tax, you may visit the TIEZA website (<http://tieza.gov.ph/index.php/travel-tax>).

3

Check-in your luggage.

- Check-in counters open two hours prior to flight departure. You may also consult with the airline if they have services for online check-in. Certain airlines also allow passengers to print their boarding pass.
- Present your valid passport, plane ticket, and travel tax receipt. In return, you will be provided with a boarding pass. If you have a connecting flight, note that you should also receive a separate boarding pass for each flight.
- Request for an Embarkation/Departure Card, which you will present at the Immigration counter.

4

Proceed to the Terminal Fee Counter.

- Passengers two years old and above are required to pay a passenger service fee/terminal fee of PH550 (as of January 2014). (Note: Check the MIAA website for any announcements on the changes in terminal fee payment)

5

Proceed to the Immigration Counter.

- Fill out the Philippine Embarkation/Departure card prior to lining up.
- For convenience, bring a pen with you and a small notebook with the following information so you may easily complete the form:
 - Passport number, date, and place of issue
 - Address in the US
- Present your travel documents (passport, ticket, boarding pass, and terminal fee stub) to the Immigration officer. In some instances, other documents may be required (see section on Travel Documents).

*Bureau of Immigration
Departure Card*

6

Go through the final security check.

- In the final security check, you will submit your hand carry bag/s for inspection and x-ray screening. You may be asked to remove your shoes, belt, and jacket.
- Electronic gadgets such as laptops or tablets should be taken out of the bag and placed in a plastic tray container (often provided at the check-in counter) for inspection. Make sure you do not have your keys or cellphone or any metal object in your pockets when going through security check.

Proceed to your boarding area/gate.

7

- You may wait for your flight at the designated departure lounge or boarding area. Make sure to take note of the boarding time (indicated in your boarding pass) and any announcements regarding changes in your flight schedule or departure gate.
- Boarding normally starts 45 minutes before departure. Listen to all announcements carefully.
- Once you are ready to board, present your boarding pass and passport. A portion of your boarding pass will be collected and scanned by the airline personnel at the gate for cross-checking purposes.

What
is the difference
between a
plane ticket
and a boarding
pass?

A plane ticket is a confirmation, issued by the airline, that you have purchased a seat to a particular flight. It contains your date of travel, ticket number, and travel routes, among others.

A boarding pass is a pass that authorizes the passenger to board the aircraft. This is issued by the same airline after you have checked-in. It identifies the name of the passenger, seat assignment, gate number, flight number, and date and time of departure.

Transit Airport Procedures

If you are taking a connecting flight in another country before heading to the US, please take note of the following:

- 1** For passengers with an onward boarding pass, follow the directional signs at the airport and proceed to your boarding gate.

For passengers without an onward boarding pass, proceed to your airline's transfer desk and obtain a boarding pass then head to the boarding area.
- 2** Please consult with your airline regarding your luggage. Some airlines transfer the luggage automatically onto the connecting flight (also referred to as "check through"). Label your luggage properly and make sure that your luggage is not left at the transit terminal.
- 3** Similarly, you will have to go through security screening and follow airport protocols. Aim to be at the designated boarding area 30 minutes before departure, if possible.

Destination Airport Procedures

Once you have arrived at your destination airport, please take note of the following:

- 1** Proceed to the Immigration counter once you have exited the plane.
- 2** Present you travel/entry documents (passport, visa, embassy envelope/visa packet, medical records, Customs form, etc) at the Immigration counter. A CBP official will stamp your passport and make a notation that you are registered for a long-term permanent resident (LPR) card. Confirm the correct mailing address of where you wish your LPR to be delivered.
- 3** Proceed to the Customs area for the final Customs check.

2 Settlement

4 Claim your baggage from the designated carousel. Double check all your luggage and tags.

5 If your final destination is another city/state and you are boarding a domestic flight, inquire with the flight attendant (prior to disembarkation) if you would need to get your luggage. **You may then check-in with your next carrier.**



Remember:

- Gather and complete all travel and settlement documents weeks before departure. Some document requests may take time.
- Be wary of bringing items for other people unless you have personally seen its contents being packed.
- Be sure to review airport and airline baggage allowance policy. Airlines have different guidelines for allowable weight, size, and number of check-in and hand carry baggage.
- Read and follow instructions at all times to avoid unnecessary inconvenience. Do not be afraid to ask questions from airport authorities when needed.

This chapter summarizes basic information and processes on settlement-related concerns that most migrants like you face within the first few months in the US. Major changes brought about by migrating to a new country can be overwhelming, so preparation is key. This chapter only notes general knowledge on specific topics and will not delve into state-specific information. As an immigrant, the responsibility to do in-depth research still rests on you. Outlined in this chapter are:

- Cultural Adaptation
- Becoming a Responsible Immigrant
- Getting Settled

**Adjusting to
life in the US**

CULTURAL ADAPTATION

Living abroad means transitioning to a new environment that is, more often than not, completely different from your own. This is exciting, but adjusting to these differences in customs, values, and norms tends to be challenging, if not ultimately difficult. Generally, newcomers trying to adapt to new surroundings struggle with a phenomenon called “**culture shock**” and other socially related issues, which will be explained here. Keep in mind that these phases are common and temporary, and that adjusting to a new way of life takes time. This section discusses the following:

- Culture Shock
- Other Issues Faced by Newcomers

Culture Shock

Culture shock is “the process of initial adjustment to an unfamiliar environment. It is a more or less sudden immersion into a nonspecific state of uncertainty where individuals are not certain what is expected of them or what they can expect from the persons around them.”³

The most common characteristics of culture shock are:

- Feelings of isolation, helplessness, and sadness
- Anxiety over separation from friends and family
- Intense longing to be back home (homesickness)

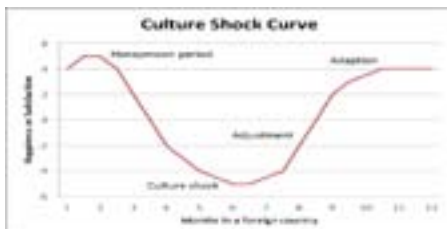
- Withdrawal from host country
- Changes in eating and sleeping habits
- Boredom/ refusal to go out
- Easily frustrated and irritated with minor concerns

Stages⁴

As you move abroad, you may experience emotional ups and downs until a more realistic expectation is developed. Culture shock progresses in a series of stages although each stage varies in length and degree, depending on the individual. Not all people go through each stage nor do they experience the stages in a particular order.

Generally, the stages are: Honeymoon, Culture Shock, Adjustment, and Adaptation.

STAGES ⁵		CHARACTERISTICS
First	Honeymoon	<ul style="list-style-type: none"> • Tourist stage • Anticipation of new opportunities • Constantly pleased by new things encountered
Second	Culture Shock	<ul style="list-style-type: none"> • Rejection stage • Negative experiences start and problems escalate • Differences between home and host country are magnified • Self-doubt and alienation develops • Misunderstandings emerge • Experiences are shaped by stress, depression, anxiety, tension, and confusion
Third	Adjustment	<ul style="list-style-type: none"> • Recovery stage • Increased ability to adjust to new cultural patterns • Impact of culture shock decreases • Regain sense of appreciation and understanding • Assimilation begins – familiarity with social customs
Fourth	Adaptation/Adaption	<ul style="list-style-type: none"> • Mastery stage • Begin to solve problems and manage the new culture • Acceptance of differences and uniqueness in each culture • Begin to feel at home in host country



Source: Study Abroad VERITAS Costa Rica



3. Pedersen, P. (1994). Experiencing Culture Shock. In P. Pedersen, *The Five Stages of Culture Shock: Critical Incidents Around the World* (p. 1). Praeger

4. Janssens, M. (2006). Intercultural interaction: A burden on international managers? *Journal of Organizational Behavior*, 155–167

5. Culture Shock . (n.d.). Retrieved from *InterNations Magazine*: <http://www.internations.org/magazine/12-culture-shock>

Coping Strategies

To ease your transition into the US, it is best to find ways to cope with culture shock that are suitable for you. One strategy may be to list activities in advance that will aid you when you are feeling bad. An example of which is, “When I am bored, I will go to the library”. This way, you are able to maintain a more positive attitude all throughout.

Below are some suggestions that might help you go through the process with less difficulty:

- Keep an open mind, be patient, and maintain a positive attitude. Embrace the differences between your country and your new country.
- Learn more about your host country. Read news, guidebooks, magazines, etc.
- Improve your English skills to be able to communicate with ease.
- Build a support network and expand your social circle.
- Be involved and engaged. Join groups or volunteer in your community.
- Be healthy. Exercise and develop good eating and sleeping habits to feel energized.
- Reach out to family and friends at home for additional support.
- Make friends with natives and other Filipinos to feel encouraged.
- Share experiences with others that are going through the same process.
- Set short-term goals that will keep you motivated and make you feel good.
- Keep yourself preoccupied with activities you are interested in.
- For students, consult with school counselors, if you deem it to be helpful.

Other Issues Faced by Newcomers

In addition to culture shock, migrants can be confronted with other issues that have a more socio-cultural nature. Mostly, these experiences are shared by the whole family. Like culture shock, mental and emotional preparation is vital in managing the situation better. Here are some common issues, among others:

- **Stereotypes.** Naturally, people form biases and labels when little information (about others) is available and awareness is low. Some stereotypes are more serious/ harmful than others. Stereotypes range from merely forming false impressions to unfair treatment and judgment of others.
- **Discrimination.** As in all countries, anyone can be an object of discrimination. This can emanate due to your beliefs (may it be political, economic, or religious) or simply due to your race, age, gender, etc. Discrimination may be expressed subtly or explicitly, depending on the situation.

- **Inter-generational conflicts.** Since most children settle more quickly than their parents, several problems are presented inside the household. As children become increasingly exposed to their new way of life, conflicting beliefs and definitions of friendship, dating, marriage, gender roles, parenting styles, and career choices emerge. Thus, most households experience difficulty between adapting to the new culture and maintaining their culture of origin.
- **Economic Status.** Changes in economic status happen when the migrant’s qualifications are not recognized and their lack of experience makes them unsuitable to practice their profession, forcing them to take on a completely unrelated job.

Remember:

- Keep an open mind and a positive attitude. Avoid making unnecessary criticisms and comparisons between your home and the US.
- Give yourself time to adjust and don’t be too hard on yourself as you transition. Each person adjusts at their own pace. Don’t compare yourself with others.
- Avail yourself of professional help, if necessary. Numerous services are available for migrants (see section Getting Help). Remember that it is okay to ask for help.

BECOMING A RESPONSIBLE IMMIGRANT

As an immigrant in the US, you are expected to familiarize yourself with your responsibilities and obligations. Equally, you are granted rights and privileges that you may enjoy. To maintain your permanent resident status and eventually earn citizenship if you so desire, adherence to the requirements is essential. This section discusses the following:

- Rights and Responsibilities of a Permanent Resident
- US Government-Issued Identification

RIGHTS AND RESPONSIBILITIES OF A PERMANENT RESIDENT

USCIS is your go-to government agency for immigration-related concerns and questions. The USCIS website (www.uscis.gov) is a useful tool that you may consult for specific, up to date information, particularly on your role as a permanent resident.

Permanent Resident Card (Green Card) ⁶

Otherwise known as Green Card, Permanent Resident Cards are issued by the USCIS as proof that you are legally authorized to live and work in the US. There are several ways on gaining a permanent resident status; one such way is through sponsorship by a family member. Many of you who have been sponsored by family members already living in the US will be travelling with a green card. For those who have yet to get their green card, you may visit <http://www.uscis.gov/greencard> for more information on how to apply.



Contents

- Card Holder's Name
- Photo
- Fingerprint
- Alien/USCIS number
- Birth Date
- Card Expiration Date (circled on the front side)

6. Green Card. (n.d.). Retrieved from US Citizenship and Immigration Services: <http://www.uscis.gov/greencard>

- Card/Document Number (circled on the reverse side)
- Other Security Features

Uses of Green Card

- To prove employment eligibility
- To apply for a Social Security Card
- To apply for a state-issued driver's license

Validity

- Validity of 10 years
- Renew your green card before expiration. You may renew your green card six months prior to expiration.

Replacing/Renewing Green Cards

For more information on renewing and replacing your green card, you may visit <http://www.uscis.gov/green-card/after-green-card-granted> for detailed step by step instructions. Renewing and replacing lost/stolen green cards can now be done online. As of 2012, the electronic filing fee of the I-90 Form (Application to Replace Permanent Resident Card) is USD450 (USD365 filing fee and USD85 for biometric services fee).



Conditional Permanent Residents

A conditional permanent resident status is granted to individuals married to an American citizen whose marriage was less than two years when permanent residence status was given.

Validity

- Validity of green card is two years for conditional residents.
- Conditional cards cannot be renewed.
- To maintain permanent resident status, you must file a petition to remove the conditions of your residency 90 days before expiration.

Similarly, to get more information on the eligibility criteria and for detailed instructions on how to file your I-751 Form (Petition to Remove the Conditions of Residence) you may access the USCIS website.

Remember:

- The term permanent resident is used interchangeably with immigrant, green card holder, and resident alien.
- You **MUST** carry your green card at all times (for ages 18 and above).
- Green cards are valid for readmission to the US for trips outside the US not longer than one year. If the trip is longer than one year, a reentry permit is required.
- For conditional residents, failure to file a petition will lead to the cancellation of your permanent residence status.

General Rights and Responsibilities ⁷

Listed below are general rights and responsibilities of any permanent resident. Specific rights and responsibilities are broken down and explained in detail in subsequent sections.

As a permanent resident, you have the **RIGHT** to:

- Live and work permanently anywhere in the US
- Own property in the US
- Apply for a driver's license in your state or territory

7. U.S. Department of Homeland Security, U.S. Citizenship and Immigration Services, Office of Citizenship, Welcome to the United States: A Guide for New Immigrants, Washington, DC, 2007, Revised Edition

- Leave and return to the US under certain conditions (explained below)
- Attend public school and college
- Join certain branches of the US Armed Forces
- Purchase or own a firearm (if allowed by state)
- Apply to become a US citizen once you are eligible
- Get Social Security, Supplemental Security Income, and Medicare benefits, if you are eligible
- Request visas for your husband or wife and unmarried children to live in the US
- Be protected by all laws of the US, your state of residence, and local jurisdictions

As a permanent resident, it is your **RESPONSIBILITY** to:

- Obey all federal, state, and local laws
- Pay federal, state, and local income tax
- Report income to the US Internal Revenue Service and state taxing authorities
- Maintain your immigration status
- Carry proof of your permanent resident status at all times
- Inform DHS of change in address within 10 days of each time you move
- Register with Selective Service (required) if you are male between ages 18 and 26
- Support the democratic form of government and not try to change government through illegal means

Filing and Paying of Income Tax ⁸

One major obligation you have as a permanent resident is to meet your tax obligations, which includes the filing and payment of your Federal income tax and state income tax, these are filed separately. The government agency mandated to administer tax collection is the Internal Revenue Service (IRS). Depending on your category, tax collection per individual varies. Listed below is a list of basic tax filing information. You are advised to consult the IRS website (www.irs.gov) for a complete guide on how to go about the process particularly during tax season.

8. File Your Taxes. (n.d.). Retrieved from USA.gov: <http://www.usa.gov/Citizen/Topics/Money/Taxes.shtml>

Federal Income Tax ⁹	
Source	Withholding tax (salary deductions) and tax payments
Agency Involved	IRS
Commonly Used Tax Forms (Individual)	Form 1040EZ Form 1040A Form 1040
Ways to File your Tax	Electronic Filing By mail (print forms and publications from website)
Deadline of Filing	Every April 15th of the year (for the previous year)
Ways to Pay your Tax	Debit or Credit Card Electronic Fund Transfer Check or Money Order
Where to Get Help	Taxpayer Assistance Centers (face to face tax assistance) are available in your state. To access the location of the centers, you may visit http://www.irs.gov/uac/Contact-Your-Local-IRS-Office-1
State Tax ¹⁰	
Source	Sales tax, income taxes, salary deductions, and property taxes (homeowners)
Amount / Deadline	Varies per state
Where to Get Help	You may visit the Federation of Tax Administrators website http://www.taxadmin.org/fta/link/default.php?lnk=2 for tax forms and filing options.

Leaving and Entering the United States as a Permanent Resident ¹¹

As a permanent resident, you are allowed to leave and re-enter the US multiple times as long as you do not stay outside the US for one year or more. Note however that although brief travels abroad does not affect your permanent resident status, if the

9. Filing Your Taxes. (n.d.). Retrieved from Internal Revenue Services: <http://www.irs.gov/Filing>

10. Filing Your Taxes. (n.d.). Retrieved from Internal Revenue Services: <http://www.irs.gov/Filing>

11. International Travel as Permanent Resident. (n.d.). Retrieved from US Citizenship and Immigration Services: <http://www.uscis.gov/green-card/after-green-card-granted/international-travel-permanent-resident>

USCIS believes that you do not intend to make US your permanent residence even for trips of less than one year, this may be considered as an abandonment of your status (see more on Maintaining your Permanent Residence). Permanent residents and conditional residents who wish to travel outside the US for a year or more is required to apply for a **Re-Entry Permit**.

Purpose of Re-Entry Permit

- Allows you to be admitted back to the US even without a returning resident visa from the US Embassy or consulate
- Establishes that you did not abandon your permanent resident status

Steps to Obtain a Re-Entry Permit ¹²

- File Form I-131 (Application for Travel Document) at USCIS ideally six months (minimum) prior to your trip. You must be physically present in the US during application



US Immigration Re-entry permit

- USCIS will provide you a schedule of when to appear at the Application Support Center
- On the scheduled date, provide application form and your biometrics at the Application Support Center. Turn over valid re-entry permits before applying for a new one. Indicate in the application if the permit was merely lost, stolen, or destroyed

12. I am a Permanent Resident, How Do I Get a Re-Entry Permit? (2013, October). Retrieved from US Citizenship and Immigration Services: <http://www.uscis.gov/sites/default/files/USCIS/Resources/B5en.pdf>

- Upon request, USCIS can send the permit at a specific US Embassy, Consulate, or DHS office overseas for pick-up
- Upon arrival in the US, you must present your valid re-entry permit to the US Customs and Border Protection Officer at your port of entry

Validity

- Re-entry permits are valid for two years and cannot be extended
- For conditional residents, validity of re-entry permit is two years or the date when the petitioner needs to file a petition to remove conditions of residency, whichever date comes first.

Remember:

- A re-entry permit, in and of itself, does not guarantee entry to the US. Your admissibility must first be established.
- Failure to apply for a re-entry permit may be considered as an abandonment of your permanent resident status.

Maintaining your Permanent Residence ¹³

The USCIS has outlined several instances where you may be found to have abandoned your permanent resident status:

- If you move to another country with the intention to live there permanently
- If you remain outside of the United States for more than one year without obtaining a re-entry permit or returning resident visa. However, in determining whether your status has been abandoned, any length of absence from the United States may be considered, even if less than one year
- If you remain outside of the United States for more than two years after issuance of a re-entry permit without obtaining a returning resident visa. However, in determining whether your status has been abandoned any length of absence from the United States may be considered, even if less than one year

13. Remove Conditions on Permanent Residence Based on Marriage. (n.d.). Retrieved from US Citizenship and Immigration Services: <http://www.uscis.gov/green-card/after-green-card-granted/conditional-permanent-residence/remove-conditions-permanent-residence-based-marriage>

- If you fail to file income tax returns while living outside of the United States for any period
- If you declare yourself a “non-immigrant” on your tax returns

If you are found to have abandoned your status, you may challenge the determination in Immigration Court.

Participating in the Selective Service System ¹⁴



Eligibility and Exemptions

Part of your obligation as a permanent resident is agreeing to participate in the US Military Service. You may visit the Selective Service System (<http://www.sss.gov>) for a more comprehensive list of those who need to register and those exempted from it during induction. There are several exemptions for immigrants and dual nationals that fall under a specific category.

Generally, however, all male individuals between the ages of 18 to 25 are required by law to register in the service. US non-citizens, including legal permanent residents or dual nationals (regardless where they reside) are included in this pre-requisite.

For more information and to register online, you may visit the SSS website <https://www.sss.gov/RegVer/wfRegistration.aspx>.

14. Selective Service System . (2014, March 25). Who Must Register. Retrieved March 2014, from Selective Service System : <http://www.sss.gov/fswho.htm>

Process

In times of crisis, a random draft lottery will be held based on your lottery number and year of birth. Therefore, not all registered individuals will be automatically inducted in the military. Those chosen in the draft would undergo medical examination (mental, physical, and moral fitness) before being inducted, deferred, or exempted into the Armed Forces.

Reporting Change of Address in the US ¹⁵

Similarly, it is your responsibility as an immigrant to report your change of address to USCIS. Depending on pending cases and other considerations, you may have to inform the Executive Office for Immigration Review, the US Department of State, and/or the US Department of Labor as well.

Since the procedures and guidelines for each government agency differs, it is best to consult the Department of Homeland Security (DHS) website (<https://www.dhs.gov/federal-change-address-procedures>) to verify which category you fall under and to which agency you should report your change of address.

Generally, in reporting your change of address to USCIS, you must:

- File a duly completed AR-11 Form (Change of Address) to USCIS within ten (10) days.
- Submit the AR-11 Form either through an online application <https://egov.uscis.gov/coa/displayCOAForm.do> or by mail.

Remember:

- It is advisable to keep copies of correspondences sent to USCIS (through certified, registered, or return mail) for documentation purposes.
- Failure to notify USCIS of your change of address within ten (10) days is a misdemeanor crime.
- Register your name and address with the local postal office and place your name in your mailbox to ensure mail sent by USCIS to you will be delivered.

15. Department of Homeland Security. (n.d.). Federal Change of Address Procedures. Retrieved from Department of Homeland Security: <https://www.dhs.gov/federal-change-address-procedures>

US GOVERNMENT-ISSUED IDENTIFICATION

The US government issues several forms of identification. These IDs are beneficial in 1) availing other government services, 2) establishing your identity, and 3) for other transactions such as opening a bank account. Listed below are three common government issued IDs:

Social Security Number and Card¹⁶

As a permanent resident, the Social Security Administration (SSA) can grant you a social security number and card.



Purpose

- To report your wages to the government
- To determine your Social Security benefits
- To receive some government services

The Social Security Number is also used as a general identification number for issues not directly related to Social Security.

16. Social Security Numbers For Noncitizens. (2013, August). Retrieved from Social Security Administration : <http://www.socialsecurity.gov/pubs/EN-05-10096.pdf>

Ways/Steps

- You may apply for a social security number with your immigrant visa application (while still in the Philippines). See www.socialsecurity.gov/ssnvisa.
- You may also visit a Social Security office in the US. You must:
 - Show DHS your immigration status and papers indicating you can legally work in the US.
 - Duly complete an SS-5 Form (Application for a Social Security Card).
 - Provide two original documentary proof showing your identity, permit to work in the US, and age. Bring two separate documents.

Examples of documents you may present:

- Form I-551 (Immigrant Visa)
- Form I-94 (Arrival/Departure Record)
- Form I-766 (Employment Authorization Card)
- Original Copy of your Birth Certificate

Once the application is complete, the SSA will mail your social security number and card.

Remember:

- If you intend to apply for a social security number while in the US, wait 10 days after arrival to allow SSA ample time to verify all DHS-related documents. However, do not wait longer than necessary, as you will need the SSN to register for other services.
- All documents must be original and should be certified by the issuing agency.
- To protect yourself from identity theft, keep your Social Security card safe and share your number only with trustworthy organizations.

Driver's License ¹⁷

Most people in the US use state-issued driver's licenses as their main identity card. The Department of Motor Vehicles (DMV) issues driver's licenses. Since each state has its own rules and regulations when it comes to applying for a driver's license, it is best to visit state-specific DMV websites. If you want to register a car, you might be

17. Driver's License/Photo ID. (n.d.). Retrieved from Immihelp: <http://www.immihelp.com/newcomer/getting-drivers-license-photo-id.html>

required to present a US driver's license. If you plan to eventually drive in the US, it might be a good idea to get the driver's license soon after you arrive, as it will very much help you in its function as an identification card.

Purpose

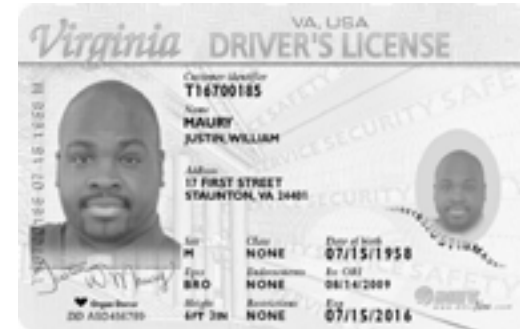
- Allows you to drive a car anywhere in the US or Canada
- Serves as a form of identification

Some General Information

- Minimum driving age varies by state from age 14 to 18
- Depending on the state, you may be required to provide either a Social Security Number or an Individual Tax Identification Number

Steps

- 1 Study.** Download the DMV Driver's Manual and familiarize yourself with the road system.
- 2 Take the written test at the DMV.** Pass the test to get your Learner's Permit.
- 3 Take driving lessons, if necessary.** The Learner's Permit only allows you to drive in the presence of a person with a driver's license.
- 4 Take the road test.** Your driving and parking skills, as well as your familiarity with the traffic regulations will be evaluated. Usually, you have to take the road test with your own private car or a rental car. The car must have a hand-parking brake. You are required to show proof that the car has sufficient insurance.
- 5 Provide other requirements.** Provide necessary documents, take an eye exam, have your picture taken, and pay the corresponding fee.
- 6 Claim your driver's license.** Depending on the state, your driver's license may either be released immediately or will be sent to you via mail



Using Philippine License Abroad

The Philippine Land Transportation Office (LTO) announced that the Philippine Driver's License is valid for driving abroad for a duration of three months. Permanent residents in the US must apply for a state-specific driver's license within three months after arrival. Regulations on the duration of the validity of your Philippine license may vary by state. Contact the state DMV for the driving rules in your specific state, specifically if the state requires an International Driving Permit which you would have to obtain before departure.

- In the DMV:
 - Submit DL-44 Form (Identification Card Application)
 - Provide your thumb print and social security number
 - Have your picture taken
 - Confirm your personal information, such as address, etc.
- Pay the application fee (this varies by state). There is no application fee for a senior citizen ID.

For more information on how and where to apply, you may visit the DMV website (<http://www.dmv.org/id-cards.php>). Listed in the website are information on the application process as well as corresponding fees per state.

Remember:

- Be sure to check with the DMV in your state for more detailed instructions, rules, and regulations. Each state has its own rules.
- Some states will recognize your Philippine driver's license for a specific duration.
- Bring with you at least one valid form of identification such as your Green Card, Social Security Card, etc. and other requirements asked of you.

State-Issued Identification Cards ¹⁸

If you do not intend to get a driver's license, you should get another state-issued identification card. Each state has a different procedure for applying for a State ID. As for the driver's license, the DMV is the designated government agency that issues the state ID. A person of any age can be issued a State ID.

Types

- Regular ID: Six years validity
- Senior Citizen ID (must be 62 years or older): valid for 10 years

Steps

- Visit the DMV office in your state. Schedule an appointment, if necessary.

18. Driver License and Identification Card Information. (n.d.). Retrieved from California Department of Motor Vehicles: http://www.dmv.ca.gov/dl/dl_info.htm#idcard

Remember:

- A valid identification card issued by a US authority is very often preferred over a foreign ID. Obtaining a driver's license or another state ID soon after you arrive may be very helpful for your subsequent settlement in the US (e.g. for opening a bank account).
- State IDs are for identification purposes ONLY and cannot be used as an alternative to a Driver's License.
- Double check all information (particularly your address) before leaving the DMV. Inform the DMV representative of any need for correction.
- IDs will be mailed within 60 days. Check status of your ID if you have not received it within 60 days.
- Keep your receipt and old ID card (if any).

GETTING SETTLED

Rebuilding your life in the US can be a daunting task. Faced with multiple choices to make, it is important to read available literature in order to make well-informed decisions. Identifying the steps you have to accomplish will also give you added confidence. Below is a list of undertakings to help you get started. This section discusses the following:

- Opening a Bank Account
- Finding a Place to Live (Housing)
- Getting Around (Transportation)
- Applying for Health Insurance
- Buying a Mobile Phone and Plan
- Getting your Foreign Qualifications Accredited
- Understanding the Educational System
- Upgrading your Language Skills
- Getting Help

Opening a Bank Account

One of your first steps in the US should be opening a US bank account. Having an account allows you to manage your day-to-day financial transactions, which may involve buying daily necessities, or renting or purchasing a new home. Moreover, with an account, you are a step closer to fully realizing your financial goals – may it be short, mid-, or long term.



Below are the general steps to be taken in opening an account:

- 1 Do your research.** Since banks come in various types and sizes and offer a diverse range of services and fees, it is best to do research on which bank is suitable to your goals, needs, and lifestyle. You may want to ask around, read online, or speak directly to a bank representative to have your questions answered.
- 2 Know more about your prospective bank.** Consult the website of your preferred bank or call a bank representative for the complete requirements. Factor in considerations such as banking hours, distance, fees, interest rates, etc. Ask about ATM related bank services like location, customer protection, fees, withdrawing limit, etc. For you it might be of particular importance what the fees are for international transactions to or from the Philippines. Some banks have special relationships with foreign banks that reduce fees for international transactions—this will be listed on their websites.

3 Determine what type of account you want. Familiarize yourself with the various types of accounts and know what suits your needs best. The two common kinds of bank accounts are: Savings Account and Checking Account. Compare your options.

4 Gather the requirements. Make sure you have the complete requirements with you before heading to the bank. Each financial institution has its own requirements, but the standard requirement includes:

- Social Security Number
- Identification Card with Photo (Passport, Driver's License, etc.)
- Individual Taxpayer Identification Number (for some banks)

Note: Banks sometimes require an additional deposit. Many banks also waive the fees if you keep a minimum balance in the account. Consult your bank for the exact amount.

5 Head to the Bank. Present additional documents and fill out the provided forms. Schedule an appointment, if necessary. Check with the bank for online applications.

Note: For joint bank accounts, consult with the bank if both signatories need to be present when opening the account.

Remember:

- Prepare your questions in advance and do not hesitate to ask them.
- Consult with a bank representative who can walk you through the various products, offers, and services available.
- Decide on what is convenient for you – telephone, mobile, or online banking.
- Do not sign up for a bank account without comparing several options.
- Do not sign the terms and agreements unless you have read and understood the document.

Finding a Place to Live (Housing)

The decision whether to rent or buy a home is greatly influenced by your personal consideration, for instance your preferences, suitability, and financial situation.

The US Department of Housing and Urban Development (HUD) website (<http://portal.hud.gov/hudportal/HUD>) provides an exhaustive list of tools that can guide you in your decision. You will see vast number of services, checklists, and information by state.

The first decision to make is whether buying a home or renting is the best option for you. Below is a guide to help you evaluate your options.¹⁹

Buying	Renting
If you plan to stay in one location	If you plan to move around and don't want to be tied in one location
If you have funds for a down payment and closing costs	If you don't have the funds for a down payment and closing costs
If you can afford the maintenance costs of owning (repairs, lawn care, etc.)	If you can't afford the potential maintenance costs of owning (repairs, lawn care, etc.)
If you want to build equity over the long-term	If you are saving for the future
If you want the potential tax advantages	

Buying a Home

Buying a house is a good long-term investment. It offers stability and the value of your house might appreciate over time. If you are ready for this financial commitment, you will see below steps you can take in purchasing a home:

19. Decide what's right—rent or buy? (n.d.). Retrieved from FannieMae KnowYourOptions: <http://knowyouroptions.com/rent/overview/decide-whats-right-rent-or-buy>

Steps²⁰

- 1 Figure out how much you can afford.** This will depend on your income, credit rating, current monthly expenses, down payment, and interest rate.
- 2 Know your rights.** Research on housing related laws such as Fair Housing, Real Estate Settlement Procedures Act, among others. For more information on Fair Housing Laws and other Presidential Executive Orders on Housing, you may visit http://portal.hud.gov/hudportal/HUD?src=/program_offices/fair_housing_equal_opp/FHLaws.
- 3 Shop for a loan.** Shop, compare, and negotiate your options to get the most suitable option for you. However, especially shortly after arrival, it might be difficult for you to get a loan or at least get a loan at favorable conditions as you have not yet built your credit score.
- 4 Learn about home buying programs.** Research on home buying programs in your state. Information is provided per state at <http://www.hud.gov/buying/localbuying.cfm> and the HUD Neighbor Next Door Program.
- 5 Shop for a home.** Decide among family members the most important priorities -- from interiors of the house to the area/community you want to live in. Bring a checklist with you when visiting homes for easy comparison. The checklist should account for the insides of the home, neighborhood, distance and convenience from accessing services such as Church, supermarket, hospital, public transport, etc.
- 6 Make an offer.** Have a family discussion.
- 7 Get a home inspection.** Similarly, bring with you a list of questions that you would ask the home inspector.
- 8 Sign papers.** Read and understand everything before you agree to the terms and sign.

20. Buying A Home . (n.d.). Retrieved from US Department of Housing and Urban Development: http://portal.hud.gov/hudportal/HUD?src=/topics/buying_a_home

Renting a Home or an Apartment ²¹

Some migrants prefer renting in the first few months or years after arriving due to:

- 1) budgetary constraints
- 2) to familiarize themselves with the community/area first and
- 3) some apartments are already furnished.

Lease contracts vary by length. However, you might have to pay a higher rent if your lease length is less than 12 months. Usually you can terminate your contract before the end of the term if you find a new tenant.

Steps ²²

1 Determine your priorities. Consider the cost and map out your budget to see what your financial situation can accommodate. List your top concerns such as preferred number of rooms, amount of space needed, etc.

2 Find a Rental Property. You may search online, check local newspapers, consult apartment and home locator services, ask around, or hire the services of a real estate agent or broker. Items to consider during your search:

- Fees and terms (payment schedule, additional payments, etc.)
- Inclusions (amenities, parking space, appliances, etc.)
- Convenience (distance of services – supermarket, school, hospital, etc.)
- Safety (security of the neighborhood, crime rate, police presence, etc.)
- Utilities (service providers of internet, water, electricity, etc.)
- Others (house/apartment rules, pets, etc.)

3 Submit an Application. Fill out the rental application and pay the corresponding fee. Generally, you will have to provide proof of income, proof of identity (social security card, driver's license, etc.) and references. You may also have to pay a deposit equal to one or two months' rent.

21. Decide what's right—rent or buy? (n.d.). Retrieved from FannieMae KnowYourOptions: <http://knowyouroptions.com/rent/overview/decide-whats-right-rent-or-buy>

22. Rental Process. (n.d.). Retrieved from FannieMae KnowYourOptions: <http://knowyouroptions.com/rent/rental-process>

4 Sign a Lease. Once your application has been verified by your landlord, you will be asked to sign a lease. Only sign the agreement if you are satisfied with the terms and conditions.

EXAMPLES WEBSITES ON HOUSING

Realtor.com (www.realtor.com)
Trulia (www.trulia.com)
Zillow (www.zillow.com)

LEARN MORE ABOUT THE RENTAL LISTINGS IN YOUR AREA

Apartments.com (www.apartments.com)
ForRent (www.forrent.com)
RentJungle (www.rentjungle.com)
Hotpads (www.hotpads.com)
Apartable (www.apartable.com)
StreetEasy (www.streeteasy.com)
Padmapper (www.padmapper.com)
Naked Apartments (www.nakedapartments.com)
Socialisting (www.socialisting.com)

Remember:

- Seek advice from trusted family, friends, or natives in the area.
- Verify with your state your rights and responsibilities as a home owner or a tenant. This includes regulations on home insurance.
- Make sure you have complete, original documents.
- Do not fall into a financial trap. Study carefully what you and your family can commit to. Make sure to factor in unforeseen circumstances and costs.

Getting Around (Transportation)

There are several modes of transportation in the US – land, air, or sea. For intra-city travels, you are equally offered numerous choices. It is highly recommended that you acquaint yourself with the transport routes in your city and the map of the streets in your area to easily locate the nearest hospital, police station, supermarket, pharmacy, community center, etc.

Public transport is usually well developed in the centers of bigger cities but options may be limited in the suburbs or in the countryside. If you are dependent on public transport, inform yourself by looking at the available options before you choose a place to stay.

Mode		General Tips
Land	Trains/ Subway	<ul style="list-style-type: none"> • Purchase a daily or monthly pass. Monthly passes are cheaper and will save you time. • Long distance trains are also available for inter-state travels. Decide if you prefer either to board a coach or a sleeping car.
	Buses ²³	<ul style="list-style-type: none"> • Bus routes (terminals and bus stops) and schedules are publicly available via the company's website. Check online or published materials. • Bus routes are coded by both color and number. • Purchase daily bus ticket from the bus driver. Local buses do not have conductors. Bring exact fare. Drivers do not give change. • On some local buses, you will simply drop the fare into a cash-box beside the driver's side. • There are also buses available for inter-state destinations.
	Taxi/Cab ²⁴	<ul style="list-style-type: none"> • Call a cab company to set a schedule. Taxis can also be booked in advance. Typically, there are no taxi stands. • Provide your location, destination, and time you want to be picked up to the dispatcher. The dispatcher, in return, will provide you an estimated total fare. • There are also many smartphone applications to call or text cabs. • Inform the operator if you need a bigger car for your luggage. • Taxi meter starts at the time you enter the cab. • Bring small denominations with you, in case the driver does not have a change. Many cabs also now have credit card machines. • You may ask for a receipt from the taxi driver. • It is customary to tip cab drivers an additional 10-20% of the cab fare.
	Private Vehicle ²⁵	<ul style="list-style-type: none"> • In the US, cars drive on the right-side of the road. • Many roads are monitored by a video camera. Follow traffic rules and speed limits. • If a police officer asks you to stop the car (comes up behind you with flashing lights), stop the car at the right side of the road and wait inside. NEVER get out of the car, the officer might view this as a sign of aggression. When you feel unsafe stopping, you may call the police from a mobile phone and inform them that you will be driving to the nearest police station. • Children under 12 years old should be seated at the back, wearing a seat belt. A car seat is required for infants and toddlers. • You may consider a carpool setup with your colleagues to save on gas. You may use the special carpool lane during rush hour.

23. Getting Around: Transportation in the USA. (n.d.). Retrieved from RapidImmigration.com: http://www.rapidimmigration.com/1_eng_coming_transportation.html

24. Public Transport. (n.d.). Retrieved from Path2USA: <http://www.path2usa.com/public-transport>

25. Facts About USA. (n.d.). Retrieved from Path2USA: <http://www.path2usa.com/facts-about-usa>

	Walking/ Biking	<ul style="list-style-type: none"> • Walk or take a bike for short distance destinations. • Press the buttons on the signal post and wait for the Walk Signal to light before crossing. • You are not allowed to walk or bike on highways.
	Air	<ul style="list-style-type: none"> • You may book a flight for domestic travels. There are multiple airports in the different parts of the US. This may save you time. • Book your trip in advance and check for promotions to get cheaper tickets.
	Sea	<ul style="list-style-type: none"> • Although water transport is mostly for commerce (freights), there are also passenger service boats. You may either choose to travel by cruise ships or ferries, depending on your destination.

Remember:

- Familiarize yourself with streets and plan your routes in advance. Aside from published maps, you may also use Google maps to help you locate your destination. Google maps can suggest several routes, biking and walking terrain, as well as traffic updates.
- Gas stations are typically self-service, so you need to fill up the tank yourself. Check for signs indicating the service status.

Applying for Health Insurance

Health insurance is compulsory.

With the Patient Protection Act and Affordable Care Act of 2010, otherwise known as Obamacare, health insurance in the US is now compulsory.

As a legal immigrant, you will be able to enjoy the benefits extended to you by this law. Failure to apply for a health insurance, however, will result to a fine of 2 percent of income or USD325 per person next year (2015), or 2.5 percent of income or USD695 per person in later years. ²⁶

26. What if someone doesn't have health coverage in 2014? (n.d.). Retrieved from HealthCare.gov: <https://www.healthcare.gov/what-if-someone-doesnt-have-health-coverage-in-2014/>

You may visit www.healthcare.gov for further reading and to sign up for a health plan. Some key information from this site is included below.

There are many ways to learn more and sign up. You can use the following resources:

- Use the www.healthcare.gov website yourself. Your state may also have its own marketplace website, but if so it will be linked with this one.
- Find someone to help you find health insurance for free through <https://localhelp.healthcare.gov/>. This website lists phone numbers and addresses for groups that can help you in your region, and may offer support in languages other than English.
- Call the national hotline **1-800-318-2596** to get help in languages other than English.

Other resources:

- You may be interested in the summary documents from the National Immigration Law center on the Affordable Care Act (<http://www.nilc.org/ACAfacts.html>) that help summarize criteria for participating in the market (“lawfully present”) and frequently asked questions about health insurance for mixed-status families.
- You can also consider summarization tools like Health Sherpa,²⁷ which allow you to compare prices and your total expected payments in best and worst case health scenarios in various locations.

Can you get free health insurance or subsidies to help you buy insurance?

You may already be eligible for free or subsidized health insurance:

- If you already have a job in the US, your employer might pay for your health insurance as part of your fringe benefits.
- You may be eligible to participate for free in Medicaid or another government health insurance program. The key programs are provided below.
- You may be eligible for subsidies to help you buy health insurance, which vary based on your income and the number of people in your household.

A summary of Medicaid eligibility requirements is shown in the chart below or if you shop for coverage through the [healthcare.gov](http://www.healthcare.gov) website or an official navigator, the subsidies and government-sponsored options will be calculated for you.

27. Find Your Health Plan Now. (n.d.). Retrieved from HealthSherpa: <https://www.healthsherpa.com/>

		Number of people in your household					
		1	2	3	4	5	6
Private Marketplace health plans	You may qualify for lower premiums on a Marketplace insurance plan if your early income is between...	\$11,490-\$45,960	\$15,510-\$62,040	\$19,530-\$78,120	\$23,550-\$94,200	\$27,570-\$110,280	\$31,590-\$126,360
	<i>See next row if your income is at the lower end of this range.</i>						
	You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace insurance if your yearly income is between...	\$11,490-\$28,725	\$15,510-\$38,775	\$19,530-\$48,825	\$23,550-\$58,875	\$27,570-\$68,925	\$31,590-\$78,975
Medicaid Coverage	If your state is expanding Medicaid in 2014: You may qualify for Medicaid coverage if your yearly income is below...	\$16,105	\$21,707	\$27,310	\$32,913	\$38,516	\$44,119
	If your state isn't expanding Medicaid: You may not qualify for any Marketplace savings program if your yearly income is below...	\$11,490	\$15,510	\$19,530	\$23,550	\$27,570	\$31,590

Source: HealthCare.gov

Free health insurance you may be eligible for through government programs

Medicaid

- A state-administered health insurance program for low-income families and children, pregnant women, the elderly, people with disabilities, and in some states, other adults.
- Eligibility requirements vary state by state. You may first want to find out if your state is expanding Medicaid (this means making Medicaid available for everyone up to 138% of the federal poverty line) and learn what that means for you.

- If your state is expanding Medicaid, use the below chart to see what you may qualify for based on your income and family size.

Medicare

- A Federal health insurance program for people who are age 65 or older and certain younger people with disabilities.
- It also covers people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

Children’s Health Insurance Program (CHIP)

- Provides health coverage to low income children.
- In some states, provide coverage to pregnant women (who earn too much to qualify for Medicaid, but cannot afford private insurance).

Types of health insurance plans available for purchase or through employers

There are several insurance plans available in the market. The most common types of managed care plans will be discussed below.

Health Maintenance Organization (HMO) Plan

- You must get your care and services from doctors, other health care providers, or hospital in the plan’s network except for emergency care, out-of-area urgent care, or out-of-area dialysis.
- Prescription drugs (if stated in your plan) are covered.
- You must choose a primary care doctor in HMO plans.
- You may need referral (in most cases) beforehand to see a specialist.
- If you get healthcare outside the plan’s network, you will have to pay more or even all of the cost.

Preferred Provider Organization (PPO) Plan

- You can get your health care from any doctor, provider, or hospital. However, you pay more if you use services outside the network; but you pay less if you use services in the plan’s network.
- Prescription drugs (if stated in your plan) are covered.
- You don’t need to choose a primary care doctor.
- You may not need referrals (in most cases) to see a specialist.

Other key terms:²⁸

Key Terms	Definition
Emergency Care	Patient is in a life-threatening condition and access to health-care is critical for your life.
Navigator	A federal or state certified person who can work with you for free to help you find insurance, if you would like help with this. To find them visit https://localhelp.healthcare.gov/ or call the national multi-lingual number at 1-800-318-2596.
Urgent Care	Patient is in immediate need of medical attention but not in a life threatening situation.
Premium	For private health insurance plans, you have to make a payment every month or quarter to stay enrolled. This payment is called a premium.
Copayment	Flat fee you pay the doctor for every visitor procedure done. Payment is per visit (or per refill of a prescription, etc.) and could be paid by cash or credit card.
Coinsurance	The patient and the insurance company both cover/pay for the expenses incurred. This is done through a percentage basis.
Deductible	Part of the claim not paid by the insurance company. Sometimes your contribution as part of coinsurance will decrease after you have paid a certain amount out of pocket, called the “deductible.”

Buying a Mobile Phone and Plan

As the options of phone and mobile plans available in the market increases, the decision on which to purchase becomes more difficult. Below is a general guide on purchasing a phone.

Steps²⁹

- 1 Determine your priorities and top considerations.** Have a list of items that you consider essential and determine which services you need most. Examples include:

28. Glossary. (n.d.). Retrieved from Medicare.gov: <http://www.medicare.gov/glossary/c.html>

29. Cellular Services Overview. (n.d.). Retrieved from Path2USA: <http://www.path2usa.com/cellular-services-overview>

Phone	Plan
Cost, Usability, and Features	Price of calls and text/SMS messages (incoming and outgoing)
Battery Life	Data Plan/Web browsing capabilities
Voice quality	International phone calls

2 Research and compare deals. You will realize some phones only work exclusively with a specific carrier/network. This will therefore limit your options if you have a desired phone or carrier. Common service providers are: Verizon, Sprint-Nextel, AT&T, and T-Mobile.

3 Decide whether you have a pre-paid or contract plan. Weigh the advantages and disadvantages of both plans. If you are still undecided, you may want to start with a pre-paid plan to test the service before you commit to a contract plan. You can always upgrade afterwards. Inquire also about local, regional, and national plans.

Remember:

- Some providers offer fixed-term contracts. If you terminate such a contract early, you may pay a fee. Other providers offer the option to terminate the contract every month.
- While many providers will offer you new phones at a relatively low down payment, you usually have to pay higher fees during the duration of the contract. Furthermore, phones may exclusively work with this specific provider and may make it difficult for you to switch. It may therefore pay off to buy a phone independently of your contract. You should definitely compare the various options.

Getting Your Foreign Qualifications Accredited

In order to practice your profession in the US, you must ensure that you fulfill certain requirements and that your qualifications from your home country have been accredited. For many migrants this is a big challenge and they may end up working in a job that is below their actual qualifications. It is advisable that you start the process

of getting your qualifications accredited as early as possible (see Employment section for more information)

Understanding the Educational System

Education is of primary importance to the US. In fact, children are required to attend school from age six until they reach 18 years old. Thus, the US government subsidizes public schools to allow children to go to school free from charge.

If you, however, opt to enroll your child to a private school, the tuition fee is relatively expensive.

There are many private schools from which to choose; some schools are religiously affiliated. Be sure to check with the private school of your choice for more information.

Similarly, the US observes what the Philippines recently adopted – the K+12 system. Below are stages of education in the US: ³⁰

Stages of Education
Pre-School (Nursery)
Pre-Kindergarten
Kindergarten
<i>*An assessment will be taken to determine if your child is fit to move to the 1st grade.</i>
Elementary (1st to 5th Grade)
Middle School (6th to 8th Grade)
High School (9th to 12th Grade)
<i>*Student should take the Standardized Achievement Test (SAT) to get into college during 11th grade.</i>
Undergraduate College and University
<i>*Students should take the Graduate Record Exam (GRE) Test to get into a graduate program the year before applying.</i>
Graduate University

30. Education for Kids (K-12). (n.d.). Retrieved from Path2USA: <http://www.path2usa.com/education-for-kids-k-12>

For more information on the profiles of colleges/universities in your area, you may visit the National Center for Education Statistics college navigator (<http://nces.ed.gov/collegenavigator/>).



Other Available Sources ³¹

Daycare

Daycare services allow you to leave your toddlers (age minimum is three months) while you are at work. Extended day care services allow you to leave your child even at late hours. Fees depend on the daycare.

English as Second Language (ESL) Programs

Bilingual schools offer services that will help your child adjust to their schools by helping them learn English. This is mostly targeted for immigrants who are not native English speakers.

Vocational and College Prep Programs

It is common in the US for students to opt for vocational programs that will

allow them to practice their chosen career immediately after college. For those who choose to go to college, they in turn, take college preparatory programs that will include additional classes in advanced Math, English, Science, etc.

Home Schooling

If you decide to teach your children at home by yourself, you may check with the school in your area if they offer home school programs. You are required by law to use an accredited program and to be supervised by an accredited teacher.

Adult and Community Education

Similar to what is offered to the kids, adults may also avail of programs on internet, ESL, sports, etc., through the schools in their area. This is often inexpensive or even free.

Financial Aid

The DE-Federal Student Aid oversees government programs that provide financial aids to those who cannot afford college. For more information on their programs, one of which is the Free Application for Federal Student Aid, you may visit their website <https://fafsa.ed.gov/>.

Scholarships

You may also avail yourself of scholarships offered by your college if you are eligible. The criterion is often extracurricular or academics related. Some schools also allow you to do part time work so you may pay your share of the expenses.

Remember:

- School starts a few days before Labor Day (September 1).
- Public schools have no tuition fees. Books are also provided for free.
- You may avail yourself of a school bus service. If you live within 2 miles from the school, the student should either be picked up/dropped off, or should walk to school.
- You may also want to consider enrolling in a community college which offers a two (2) year course and is less expensive.
- Each state has a state University that you may apply to.
- Most professional jobs require college/university graduates.
- Four year university graduates are considered and appreciated differently in the labor market from community college graduates.

31. Getting an Education in the USA. (n.d.). Retrieved from RapidImmigration.com : http://www.rapidimmigration.com/1_eng_coming_education.html

Upgrading Your Language Skills

One way to start integrating to your new surroundings and begin feeling at home is to become more proficient in the English language. Even if you have the feeling that you have decent English skills, you may recognize that it is difficult at the beginning to understand the local dialect. Enhancing your language skills will allow you to function effectively and contribute more to society. English language abilities will also prove useful for those who aspire to eventually gain citizenship status as the ability to speak and write English is one of the many requirements.

Finding a technique that works for you should be the first step. Since everyone learns differently, it is critical to know your learning style. From here you will be able to figure out which method will produce the best outcome. As you will see below, enrolling in a class is not the only means to improving your English skills.

Enroll in an English Class

One way to improve your skills is to enroll in an English course. The earlier you start the better. Once you find a suitable class, enroll immediately. Classes have different level assignments depending on your present skills.

You may visit the America's Literacy Directory website (<https://www.literacydirectory.org/>) to find a local literacy provider in all 50 states and US territories.

Join Online Courses

If you want to learn English from the comforts of your home, you may go online and join an online course. Often, the courses include tips, educational activities, exercises, and videos. You may wish to visit the USA Learns Website for more information <http://www.usalearns.org/>.

Hire a Private Tutor

Although getting a private tutor may often be expensive, one-on-one private lessons allow you to learn at your own pace. Also, most people feel more comfortable to ask questions when no one is around. You can either check language schools in your vicinity for private tutors or ask for friends for referrals.

Self-Review

For those who would rather learn by themselves, the advantage of reviewing is that you may learn at your own pace, in a less stressful environment. Depending on your skill, learning by yourself entails practicing your English with friends and

family. Try to communicate with other people.

Speak English with Native Speakers as Often as Possible

The most important strategy for improving your English skills is to use English as often as possible. Depending on your skills, you may choose not to enroll in a course or hire a tutor. But you should always practice your skills by talking to native speakers as often as possible.

Remember:

- Use various mediums, if it is helpful. Carry a pocket dictionary. Use flashcards. Download English learning apps that you can access during free time.
- Expose yourself to the culture. Listen to US music, watch English movies and read books during leisure period.
- Get the right resources for learning. Use a book that contains exercises and answer keys.
- Converse, converse, and converse. Find a partner, preferably a native speaker, to practice with.

Getting Help

Knowing where to get help as a newcomer is vital. This help can come in the form of expanding social networks, assistance, and safety net for unforeseen circumstances. Your community in most cases can be your source for that.

In addition to these, there are more immediate concerns, those that involve urgent medical attention or life threatening situations. In these cases, it is highly recommended that you familiarize yourself (as well as your family) with emergency hotlines.

Local Community. Your local community is a good resource in accessing the most basic services. Although not all services are free, they often charge very nominal fees. Often, this includes:

Public Schools	Police
Fire Department	Hospitals
Local Courts	Animal Control

Social Service Organizations. USCIS has compiled a list of specific community organizations whose cause mostly centers on helping immigrants. You may visit <http://www.uscis.gov/citizenship/learners/find-help-your-community> to find a list of organizations in your state. They offer services ranging from legal assistance to free classes of various kinds.

Public Library. Public libraries contain various sources for immigrants. USCIS has prepared a report detailing library service for immigrants which you can access <http://www.uscis.gov/sites/default/files/USCIS/Office%20of%20Citizenship/Citizenship%20Resource%20Center%20Site/Publications/PDFs/G-1112.pdf>.

Senior Citizens

Most senior citizen immigrants are no longer out to look for employment, but will mostly do the important task of helping in raising their grandchildren. In addition to this, senior citizens can avail of various services and benefits to enjoy and maximize their stay in the US. The USA.gov website (<http://www.usa.gov/Topics/Seniors.shtml>) offers a pool of government resources regarding this information. This includes information on adult education and volunteer work; health benefits and medical facilities; retirement planning; as well as travel and recreational ideas.



Emergency Hotlines

Hotline 911 (<http://www.911.gov>)

- Call 911 in case of emergency, specifically during: fire, crime (especially in progress), car crash (especially if someone is injured) or medical emergency.
- The operator is trained to assess the situation you are in, provide step by step instructions, and he/she will re-route your call to the local service such as police, fire department, or ambulance.
- Be prepared to provide the following information: location of emergency, phone number, nature of emergency, and details of emergency.

Crime and Domestic Violence-Related Services

There are numerous organizations whose main advocacy is protection against domestic violence. Below are examples of such organizations, but is not limited to the following:

- The Domestic Violence Hotline is (800) 799-7233.
- The National Sexual Assault Hotline is (800) 656-4673.
- US Department of Health and Human Services (<http://www.hhs.gov/>) provides a fact sheet on the assistance available to immigrant victim of domestic violence.
- WomensLaw.org (<http://womenslaw.org/>) provides state-specific legal information and resources for survivors of domestic violence.
- Office for Victims of Crime (<http://www.ovc.gov/>) supports victims in the aftermath of crime to help them rebuild their lives.

Reporting identified or suspected human trafficking and other exploitative activities

Polaris Project
National Human Trafficking Hotline: **1 (888) 373-7888**
Polaris BeFree Textline: **Text "BeFree" (233733)**

Womankind formerly New York Asian Women's Center (NYAWC)
24/7 Multilingual Helpline : **1-888-888-7702**

Other Services ³²

Service	Contact Information
National Suicide Prevention and Crisis Lifeline	(800) 273-8255
Drugs and Alcohol Treatment Referral	(800) 662-4357
HIV/AIDS	(800) 232-4636
National Child Abuse Hotline	(800) 422-4453
American Red Cross	(800) 733-2767
Poison Control Center	(800) 222-1222
Emergency Vets (24 hours)	www.verterinarians.com/ services/24-hour/
Disability.gov	www.disability.gov

Remember:

- Be vigilant about your surroundings. Make mental notes of suspicious persons or vehicles.
- Post emergency hotlines in the house where it is visible. Teach your kids.
- If you or your child accidentally calls 911 by mistake, do not hang up. They will assume it is an emergency and might dispatch help. Simply explain the situation to the operator.
- For non-immediate concerns, there is an A-Z list of government offices that you may contact for various concerns. Visit their websites.

32. Emergency Numbers in the USA. (n.d.). Retrieved from AngloInfo: <http://usa.angloinfo.com/inside/emergency-numbers/>

3 Support Network

Building a

The Road to Independence

This chapter seeks to link migrants with institutions that provide post-arrival support, may it be through formal or informal institutions. Moving to a new country and being part of a new community can be intimidating. Not having your usual support system of extended family and friends make adjustment even more challenging. This is especially true for Filipinos who are used to having relatives, friends, and neighbors present. Support networks are proven to be useful to a migrant in expanding his/her circle, either for personal or professional purposes. Outlined in this chapter are:

- Informal Associations
- Formal Institutions

INFORMAL ASSOCIATIONS

Developing new and reliable support networks in the US is very important. Support networks will be able to help you not just during your transition period but also in eventually becoming independent, self-sufficient, and productive members of the community.

A strong support network can provide immediate and substantial support to immigrants like you in the initial stages of settlement from finding a house to rent, getting familiar with the public transportation system in your area to even discovering a good place to buy your food and daily necessities. They can also provide advice on how to open a bank account or look for a suitable local school for your children. Most support networks are also a good source of information on how to obtain a state ID or driver's license, access available government services, and social benefits including healthcare.

Your new support network in the US can be any or all of the following, ranging from informal associations to more formal institutions:

a. Your Neighbors and Neighborhood Association

Neighbors usually organize themselves into an association to advocate for or organize activities within the community. Certain associations offer services on public safety, housing advocacy (learning about tenant laws and housing rights), counseling, accessing social services and health benefits, after-school tutoring for kids, among others. Don't be too shy to establish contact with your neighbors and ask them for advice if you have questions. They can give you very valuable hints.

b. Filipino Community or Migrant Organizations

There are hundreds of Filipino organizations in the United States and classified further into different types or nature: regional/provincial/city/town associations, alumni associations, religious organizations, cultural organizations, professional organizations, chambers of commerce, umbrella federations or councils, etc. You can choose to become a member of as many organizations as you want to be able to join their regular activities and receive information about advocacies, services available for Filipino immigrants or take part in outreach activities or initiatives to help those in need in the Philippines. See Annex I for a complete list of organizations.

c. Non-Government Organizations (NGOs)

Also referred to as non-profit organizations, NGOs are organizations that are not part of government but have the purpose of filling in the gap in public services. Similarly, NGOs are founded on a specific or multiple advocacies.

d. Informal Contacts

Churches are examples of informal contacts. It is usually the place where most Filipinos converge to link with other people and get information about the activities in the community. Some churches also host welcome dinners/parties for newcomers, and occasionally offer ESL classes, health services, and even provide referrals for job openings. You may want to consider volunteering in the church to further build your network.

FORMAL INSTITUTIONS

There are also more formal institutions that you may seek assistance from, such as the Philippine Embassy/Consulate and other US government agencies.

e. Philippine Embassy or Consulate that has jurisdiction over your state/area of residence

There is one Philippine Embassy and several Consulates and Honorary Missions in the US, each with its own jurisdiction. Aside from maintaining diplomatic relations with the US government, the Philippine Embassy and Consulates are responsible for providing services and assistance to Filipinos abroad, regardless of their status. Among the direct services of the Philippine Embassy/ Consulates are:

- Issuance of passports, travel documents and visas to the Philippines
- Authentication/acknowledgment of documents, such as Special Power of Attorney, deeds, school and medical records, trademarks, oaths and appointments, etc.
- Civil service registration of births, marriages and deaths of Filipino nationals
- Processing of application/s for dual citizenship
- Transportation of pets to the Philippines
- Application for clearance from the National Bureau of Investigation



- Renewal of Philippine driver's license
- Volunteering in a medical mission or donating to the Philippines
- Assistance-to-Nationals Program or assistance for overseas Filipinos in distress
- Post-arrival services for newly arrived Filipino immigrants (Note: This service is by appointment. Send an email or check the schedule in the Embassy/Consulate website.)

Find time within the first few months your of arrival or once you have settled in your new home to report and register at the Philippine Embassy/Consulate. It is important that the Embassy/Consulate has a record of where you live or how many family members are staying with you in case of emergency. Visiting the Embassy/Consulate will also be a great opportunity for you to meet fellow Filipinos living in your area.

f. US Government Agencies

The United States government has several agencies providing direct services to immigrants. For general information about departments and agencies, you may visit the USA.gov website (<http://www.USA.gov>).

For a list of US government agencies and contact information, please refer to Annex III of this handbook.

Part of your personal development, especially as a newcomer in the US, is taking initiative and taking control of your life. Remember, development requires effort and effort means work.

SOME PRACTICAL TIPS TO CONSIDER:

- **Make new friends.** As a newcomer, don't be afraid to reach out and talk to other people or groups, Filipinos and non-Filipinos. Even if you don't share the same culture or background, you might learn something new and important from people, who have a different view or perspective.
- **Get out of the house and be active in the community.** To overcome your fears and anxieties, find out what is out there. Walk around the community, see the sights and talk to people. You will expand your network and find different opportunities to grow. Everyone will have much to offer and share.

4 Employment

- **Take advantage of modern technology.** Information is readily available through the Internet. Start by searching through many websites for US immigrants that don't just have useful information but also forums where you can connect with people who may be in the same situation as you are or who would be willing to assist you.
- **Join an organization.** Become a member of your neighborhood association or join a Filipino/migrant organization. Use social media (Facebook, etc.) to look for groups in your area or according to your interests. Find a local chapter of your alumni association or a regional organization that often has regular meetings, workshops and get-togethers. You may not always have the time to participate in meetings or gatherings, but try to keep in touch with others as often as possible.
- **Volunteer.** Volunteering is a great way to meet other people who share a common interest or advocacy. Gaining some experience through volunteering will also be an advantage to finding a job later on.
- **Offer to help.** Use your skills to help out others. Work side-by-side with the locals or find someone who may also be in transition. Be present when your community comes together to discuss an issue or makes a decision. Make it known that you are willing to lend help being part of the community.
- **Allow others to help you.** Accept the fact that you will need help at the beginning of this new chapter in your life. When people offer their help, say "yes" and allow them the chance to contribute to your development.
- **Keep a positive outlook.** Attract positive energy in your life. Some people will be more willing to support those who are willing to exert the effort. Stay optimistic, regardless of the difficulties.
- **Follow up on every lead.** When people in your support network refer you to someone in the community or an organization that might help you, don't be afraid to pursue it. It might be difficult or embarrassing at first, but you might also find a good lead for a new career.

This chapter seeks to equip you with basic knowledge of available job portals and to improve your general understanding of the US workplace environment. Employment is a top priority for most migrants upon arrival. Although it is your right as an immigrant to work in the US, it is your obligation to increase your chances of finding a job that meets your expectations and skills. Outlined in this chapter are:

- **Getting Your Credentials Recognized**
- **Where to look for a Job in the US**
- **Preparing for your Job Application**
- **US Workplace Environment**

Securing a Job

GETTING YOUR CREDENTIALS RECOGNIZED

The credentials you have acquired overtime in the Philippines are not necessarily forfeited when you move to the US. You may apply for accreditation, which will allow the educational institution, employer, or licensing board to evaluate if your qualifications are at par with American standards. Accreditation will aid you to pursue further education, practice your current profession, or get hired. However, as significant as this may be, it is important to note that this process may be difficult and does not guarantee employment. Nevertheless, getting your credentials recognized may be extremely useful and should be considered a priority. This section discusses the following:

- Translating Academic and Professional Documents
- Applying for Accreditation

Translating Academic and Professional Documents

Having all relevant academic and professional documents translated to English is the first step to accreditation. American schools or institutions, hiring employers, and licensing boards all require that you submit your certified diploma, transcript, or certificates in the English language.

It is advisable that you start the process of getting your qualifications accredited as early as possible. You are highly encouraged to translate all relevant academic and professional documents already while you are still in the Philippines. First, the cost of translation is cheaper in the Philippines. Second, you may be able to request for a certified, English version of your diploma and certificate from the academic institution or issuing agency in the Philippines. Otherwise, you will need to hire the services of a professional translator or translation agency.

Below are general guidelines when having your documents translated:

- 1 Gather all the documents.** Compile all academic and professional documents such as certificates, recognitions/awards, diplomas, transcripts, etc. Gather the documents you think will help you either for an academic admission or for employment purposes.

- 2 Segregate the documents.** Separate the documents that need to be translated and those that are not. Note that all documents should be both 1) in English and 2) certified by the issuing agency.

- 3 Have the necessary documents translated.** If you cannot request for a certified, English version from the issuing agency or institution, hire the services of a translation company or a professional translator. Make certain the translator or the company is legitimate, authorized, and competent. US agencies will not recognize documents that you translate yourself.

To ensure that the document is a valid certified translation, the US Certified Translation Service lists the following components that should be found in the document:³³

- The certified English translation must be on official company letterhead showing the name and address of the translator/translation company;
- The complete word-for-word translation of the original text formatted closely as possible to the original text; and
- A statement signed by the translator or translation company representative attesting that the translator or translation company representative believe the translated text to be an accurate and complete translation of the source document (Certificate of Accuracy).



Source: Foreign Credits
(www.foreigncredits.com)

33. What is a Certified Translation? (n.d.). Retrieved from US Certified Translation Service: http://www.uscts.com/newsdetail.php?news_id=12

Remember:

- Translate all documents into English and have it certified before leaving the Philippines. Translation cost is lower in the Philippines than in the US.
- Make sure to double check for any mistakes in the certified translated document. Check the spelling of names and dates.
- Do not mail the original copy of the document to the translator or translation company. A photocopy should suffice.

Applying for Accreditation

Once you have all your documents translated, the next step is to apply for accreditation in the US. The Department of Education (ED) (<http://www.ed.gov/international/usnei/us/profrecog.doc>) released guidelines as listed below on the process, although it does not implement the actual accreditation. There is no single entity or governing body that does this. Instead, listed below are several authorities (depending on relevance) that handle the recognition process for individuals seeking to have their credits, degrees, and qualifications recognized:

- The admitting school or higher education institution (for students)
- The hiring employer (for individuals seeking employment)
- State or territorial licensing boards (for regulated professions)

Depending on the arrangement with your school or employer, the process of accreditation varies. To evaluate your credentials, the abovementioned authorities often refer to the analysis and recommendations of credential evaluation services. These are independent companies that provide analysis whether your non-US qualifications are at par to the standards observed in the US education system, labor market, and professions.

Below are several points to consider when having your credentials accredited:

For Students Seeking to Study in the US

- 1 Contact the International Admissions Office of the school you wish to enroll.** Ask about the process of getting your credentials evaluated. Inform the relevant faculty of the school about your interest in joining

the school as they have some influence in admissions, especially for graduate and research at the doctorate and post-doctorate level.

- 2 Avail yourself of the services of the credential evaluation company endorsed or suggested by the school.** Evaluations are not free and prices may vary. You will have to pay the cost.

- 3 Select a reputable credential evaluation company if the school did not provide any recommendations.** There are two (2) reputable evaluation associations that can provide specific recommendations that you may wish to check:

- National Association of Credential Evaluation Services (NACES) (www.naces.org)
- Association of International Credential Evaluators (AICE) (<http://aice.dharman.net/>)

- 4 Make sure to translate any non-English documents to English.** Do this before submitting your documents. Preferably, submit a notarized copy.

- 5 Apply for appeal.** In cases where the recommendations and your application have been rejected, you can apply for an appeal to both the educational institution and the credential evaluation services.

For Individuals Seeking Employment

- 1 Contact the Human Resources Office of the company you wish to join.** They will either perform the evaluation themselves, or refer you to an evaluation service. Otherwise, you would have to do it alone. Do as instructed.

- 2 Select a reputable credential evaluation company, if the employer did not provide any recommendations.** There are two reputable evaluation associations that can provide specific recommendations that you may wish to check:

- National Association of Credential Evaluation Services (NACES)
- Association of International Credential Evaluators (AICE)

- 3 Apply for appeal.** In cases where the recommendations and your application have been rejected, you can apply for an appeal to both the employer and the credential evaluation services.

For Individuals Seeking to Get their Professional Licenses Recognized

- 1 Consult the state licensing boards and professional associations for guidance on the process of accreditation.** You may visit the ED website (www.ed.gov) for a list of accrediting agencies.

- 2 Consult national associations as well.** These associations may provide additional guidance and information as well as directories. The three main associations are:

- Council on Licensure, Enforcement, and Regulation (CLEAR) (<http://www.clearhq.org/>)
- Federation of Associations of Regulatory Boards (FARB) (<http://www.farb.org/>)
- National Organization for Competency Assurance (NOCA)

Remember:

- Accreditation does not guarantee employment.
- Expect additional requirements. A diploma is only one part of it. Employers and licensing boards require proof of experience, internship, or an additional examination.
- Accreditation can be awarded either partially or in full.
- Prepare to pay the cost of the accreditation, unless otherwise agreed.
- Standards between states differ for professional accreditation.

WHERE TO LOOK FOR A JOB IN THE U.S.

Taking a proactive approach is an effective technique in job hunting. It is not easy to get a job, and it often takes time. Hence, it is important to exhaust all channels available – and this means going beyond online job searches! Your success in getting a job will ultimately depend on how much effort and time you are willing to invest in your job search. This section discusses the following:

- Job Portals and Other Ways to Find Job Offers
- Orientations and Trainings

Job Portals and Other Ways to Find Job Offers

Before you start your job search, you must at least have an idea of what type of job and which industry you want to join. Although you may discover new opportunities along the way, it is advisable to identify your interests first. This will allow you to use your time wisely.

Online job hunting is the most common, popular way of looking for a job. It is, however, not the only way. Very often informal channels play an important role for finding a job. Making use of available resources in your community such as visiting job fairs in the area, signing up in a club or association, or volunteering are effective ways of expanding your network.

Below is a checklist of strategies ³⁴ that you may wish to try:

Try these strategies!

- Check online job posts and advertisements
- Directly contact potential employers
- Ask your friends and social circle if they have contacts/ recommendations

34. What are the first steps to take when looking for a job? (n.d.). Retrieved from Canadian Foundation for Economic Education: http://www.virtualadvisor.ca/home?action=viewQuestion&question_id=204

- Attend a job/career fair
- Apply for internships
- Join associations that can expand your network
- Submit your resume in a resume bank
- Look into the classified ads in the newspapers
- View the websites of specific companies
- Try to arrange informational interviews with companies that interest you
- Visit an employment or career center
- Try using a placement agency or a head hunter
- Join social media such as LinkedIn
- Consider volunteering to get more experience

Quality of Business Contacts

Building a network of contacts is an effective way of improving your chances of getting an interview. Recommendations from people already in the company you want to work for, or are in the same industry matter. Aside from providing you tips on the ins and outs of the industry, they help you expand your business network, may put you in touch with the right people, and provide you with relevant, up to date information. You probably meet many of the people that can help you with your job search in informal settings, such as neighborhood or migrant associations, or in the church or other clubs. Don't be shy to reach out to people and make new friends.

Orientations and Trainings

One of the most common obstacles experienced by immigrants in their job search is the lack of work experience in the US. Besides trying to get your Filipino credentials accredited it is therefore useful to attend job orientations, seminars, and trainings. Enrolling in short-term courses or apprenticeships will boost your credentials.

The skills you have acquired through these trainings are not only to boost your resume. These skills and competencies will actually be useful to you in performing your duties when you get hired.

LEARN MORE ABOUT TRAININGS

- The US Department of Labor-Employment and Training Administration funds numerous job training programs that may help improve employment prospects. You may visit their website for training opportunities (<http://www.dol.gov/dol/topic/training/>)
- American Job Center (<http://jobcenter.usa.gov/education-and-training>).
- CareerOneStop (<http://www.careerinfonet.org/edutrainng/>).
- Learn4good (http://www.learn4good.com/career_training_courses.htm)

LEARN MORE ABOUT THE AVAILABLE JOBS IN THE MARKET

Headhunter
(<http://www.headhunter.com/>)

Career Builder
(www.careerbuilder.com)

Monster.com (www.monster.com)

USA Jobs (www.usajobs.gov)

EmploymentGuide.com
(<http://www.employmentguide.com/>)

CareerJet.com
(<http://www.careerjet.com/>)

Jobhits (<http://jobhits.net/>)

Jobsearch (<http://www.jobsearch.net/>)

Geebo (<http://geebo.com/>)

America's Job Exchange
(<http://www.americasjobexchange.com/>)

Career Market Place
(<http://www.careermarketplace.com/>)

Nation Job
(<http://www.nationjob.com/>)

JobSearchUSA.org
(<http://www.jobsearchusa.org/>)

Remember:

- Keep a positive attitude and set realistic expectations. Do not be easily discouraged, and accept constructive criticisms.
- Utilize multiple job search strategies. Do not rely on one method.
- Socialize and interact with new people. You can meet potential business networks in informal settings – neighborhood, migrant associations, Church, or clubs.
- Get started as soon as possible. You may start your job search prior to departure, and even schedule an interview.

PREPARING FOR YOUR JOB APPLICATION

Once you have found a job that interests you it is time to work on your application. Marketing yourself the right way is vital to make sure your application sticks out in the sea of applications that employers receive. A carefully prepared cover letter and resume exponentially increases your chances of getting an interview. Putting together an effective application pack on top of a successful interview will definitely aid you to land your desired job. You have to be aware that certain aspects of job search are different in the US compared to the Philippines. This section therefore discusses the following:

- Creating a Resume and a Cover Letter
- Preparing for a Job Interview

Creating a Resume and a Cover Letter ³⁵

Resume

A resume is “a brief summary of your experience, education, and skills. It is a marketing piece, usually one (1) or two (2) pages long, designed to interest an employer.” ³⁶

Your resume is evaluated by an employer both in substance (content) and form (style and format) to see if it deserves consideration. Below are several guidelines on each dimension.

Content

Job advertisements are often intimidating. In some instances, you may feel that your educational background, skills, or work experience do not match

35. Liming, D. (2009). Résumés, Applications, and Cover Letters. Retrieved from US Bureau of Labor Statistics: <http://www.bls.gov/opub/ooq/2009/resume.pdf>

36. Liming, D. (2009). Résumés, Applications, and Cover Letters. Retrieved from US Bureau of Labor Statistics: <http://www.bls.gov/opub/ooq/2009/resume.pdf>

the position advertised. However, it is best to be confident and take a chance if you are really interested in the position. You might surprise yourself! If you carefully choose the contents of your resume, you may be able to market your strengths effectively. In the same line, resumes should therefore be tailor-fitted to the position you are applying for; it is not a one-size fits all. If resumes get too long the really relevant information may be overlooked. It is vital to show your potential employer that you have what it takes to take on the job.

While it is common in the Philippines to include a photo, and other personal information such as birth date/age, civil status, etc., it is not advisable to include these information in your resume when applying for a job in the United States. Moreover, it is illegal for interviewers to ask and decide based on these data.

Items that you must include on your resume:

Contact Information	Experience
Full name	Name and location of organization
Telephone/Mobile Number	Job title
Address	Duties performed (include number of people supervised)
Email Address	Promotions
Education	Results achieved/ accomplishment
School and Year attended	Relevant volunteer activities
Degree	Internships
Trainings attended/ certificates	Optional
Relevant coursework/subjects	Qualification Summary
Research work	Job Objective or your career goal
Awards/ Honors	Personal Information or list of hobbies and interests (that you think may help)
Exchange programs/ studies abroad	References (unless specifically requested)
Skills	
Foreign Language (include level)	
Computer Skills	

Note: There is no need to translate the name of your school in English if it is in Filipino or any other local dialect.

Types of Format

Chronological	Functional	Combination
Most common; Organized according to your job experience	Organized around skills rather than job titles	Combination of chronological and functional format
Start your list of experience with the most recent (reverse chronological order)	Identify 3-4 skills for your target job; identify 3-5 examples per skill.	
Include 3-5 sentence descriptions per each job	Arrange skill headings in order of importance	
Focus on the most relevant, important positions	Include a brief work history in the last part, with job titles, company name, and years rendered	
Not ideal for people with inconsistent work history, or first time jobseekers	Works for newly graduates, with little experience	

Style

Below are general guidelines in drafting an American style resume:

- Limit your resume to a maximum of one (maximum two pages), single-sided.
- Format (and print) your resume in a Letter sized paper (8.5x11 inch), with one-inch margins on all sides.
- Use a professional looking font such as Times New Roman, Arial, etc.
- Do not make the font too small. Font size should be 11 or above.
- Do not crowd your resume with too much information. Strive for a clean, looking paper that is visually appealing.
- Use boldface, caps lock, and underlines strategically. Use it to highlight necessary information, when needed.
- Make sure you are consistent with your style all throughout the document.
- Do not include your photo.
- Do not include information such as age, gender, religion, weight, height, marital status, and other similar personal information that are not relevant to the job.
- Expand acronyms (AAA, BBB, etc.) and abbreviations. Do not assume the employer understands what it stands for.

Sample chronological résumé

Elizabeth Smith

Current Address
1016 Campus Drive, room 312
College Town, LS 41112
4452 555-5555
Smith@LS.edu

Permanent Address
1510 Park Street
Hasslet, LS 41112
4454 555-5555
Smith@www.whing.com

Qualifications Summary

Proven communications skills and experience creating promotions for wide audiences.

Education

University of Large State
Bachelor of Arts, English, expected 2010 *Students often list education before experience*
Minor: Business
G.P.A.: 3.5/4.0, English Honors Society

Related Courses
Public Relations The Language of Advertising
Marketing Writing for Mass Media
Consumer Behavior Writing for Business *Commonwork relating to the position applied for*

Experience

Program Coordinator
Campus Activities Council, Large State University *Most recent job first*

- Initiated and organized the Campus Run for Charity
- Promoted event with fliers, e-mail, newspaper ads, and campus radio station announcements
- 1,000 students participated. *Use results*

Campus Tour Guide
Office of Recruiting, Large State University *06-07*

- Led weekly tours for prospective students and parents
- Answered questions and addressed concerns
- Wrote information sheet explaining campus-housing policy
- Selected to train new guides *Give approximate dates of employment*

Administrative Assistant
ABC Business, Hometown, Large State *summer, 05 and 06*

- Drafted correspondence
- Prepared and edited reports
- Complimented for accuracy and attention to detail *Separate section for special skills*

Foreign Language Skills

Fluent in Spanish *References available on request* *Worked on various methods*

Source: US Department of Labor. Resumes, Applications, and Cover Letters

Cover Letter

Similarly, a cover letter is one way to convince your potential employer that you are suited and interested in the job. It provides an opportunity to highlight your best qualifications and explain why you are the right candidate for the job. Always submit a cover letter when sending out your resume. Below are basic rules on how to draft a cover letter:

Content

Salutation

- Address the letter to a specific individual, if possible.
- If necessary, call the company to inquire who you should address the letter to. Make sure to ask for the correct title.
- Since this is a business letter, use a colon (:) after the name, and not a comma (,).

Opening Paragraph

- Indicate the position you are applying for and the source where you got the information or saw the job posting.
- If you were referred or recommended, indicate this as well.

Body

- Summarize your most relevant qualifications, referencing desired skills from the job posting and how you would be able to meet the requirements of the position.
- Provide details of accomplishments and results. Include numbers/percentages if applicable.
- Express how you fit the criteria indicated in the job advertisement in ways other than what the reader can see in your resume. You may also find it helpful to reference positions in your resume to highlight a particular skill you acquired.

Closing Paragraph

- Thank the reader
 - Common ways to do this include:
 - “Thank you for your time and consideration.”
 - “Thank you for your consideration. If you have additional questions about my application, please contact me.”
- Request an interview
 - Common ways to do this include:
 - “I am available for an interview at your convenience.”
 - Repeat your contact information in case the employer wants to reach you

- End with a salutation and sign your name
 - Common salutations include:
 - “Best Regards,”
 - “Sincerely,”

Preparing for a Job Interview

Once you have a scheduled job interview, you must prepare for how you would answer, what questions you would ask, and in which manner you want to present yourself. You may have the necessary skill sets and competencies the job requires, but if you fail to convey this, your potential employer might fail to see your potential.

One way to prepare for an interview is to watch tutorial videos. These videos discuss commonly asked questions and key answers. A mock interview with a reliable friend generally works as well. Ask a friend to act as an interviewer and go through a list of questions. This way, you may hear yourself aloud as well as get constructive feedback.





Source: US Department of Labor. Resumes, Applications, and Cover Letters

Remember:

- DO NOT LIE. Do not invent skills, educational attainment, etc. Sooner or later they will find out and this can be grounds for termination.
- TAILOR FIT YOUR RESUME to show that your qualification matches the requirements.
- Potential employers reach out either through your phone or via email to schedule an interview. Make sure to check your inbox regularly for any email.
- For those applying in a creative industry, such as for a marketing position, graphic artist, etc., the rules for designing your resume are more flexible and creative.
- Do not assume your employers know your company. Provide a brief background, both in your resume and during the interview.
- Use strong action verbs and key words in your resume.
- There are several ways to send your application: postal mail, electronic, or fax. Check with the company what their preferred method is.
- PROOFREAD YOUR WORK. There are no excuses for spelling and grammatical errors. Double check sentences in your cover letter.

Types³⁷

There are several types of interview as listed below:

- **Screening Interviews** – either through phone or in-person. A representative of the company, who is not the decision maker, would screen if you meet the necessary criteria and will try to gather initial impressions. This helps narrow the choices of applicants for the decision maker.
- **Peer Group Interview** – the interview will be conducted by your potential co-workers to evaluate your ability to fit in.
- **Group/ Panel Interview** – the interviewers are people you will potentially work with to see if you are qualified for the post.
- **Video-Conference interview** – the interview is done virtually or by video.

Pointers on Good and Bad Behavior

From the moment you arrive at the location of the interview, you are being observed. The observations range from the attire you are wearing all the way to the manner of how you speak. Below are several DO's and DONT's of a job interview:

Interview Type	DOs	DON'Ts
Phone Interview ³⁸	DO have a copy of your resume in plain sight so you may refer to it for additional information, or if clarification is needed.	DON'T smoke, eat, and chew gum.
	DO keep a pen and paper with you for note taking.	DON'T interrupt the person. Listen attentively and use the time he/she is speaking to gather your thoughts.
	DO make sure that the location you are in is a stress and noise free environment.	DON'T forget to address the person or interviewer with his/her name and specific title.

37. Job Interviews. (n.d.). Retrieved from CareerOneStop: <http://www.careeronestop.org/ResumesInterviews/Interviews/JobInterviews.aspx>
 38. Doyle, A. (n.d.). Phone Interview Tips. Retrieved from About.com : <http://jobsearch.about.com/cs/interviews/a/phoneinterview.htm>

	DO make sure that the phone connection is clear, and will remain uninterrupted.	
	DO thank them for the time and offer to meet in person if they would like to do a face to face interview.	
Personal Interview	DO dress up for the job appropriately to make a good first impression. Look presentable, groomed and put together.	DON'T forget to get the directions, bring all the requirements, complete all the necessary forms to be filled out, and bringing a copy of your resume.
	DO make eye contact, and act interested and attentive. Commit to a firm hand shake.	DON'T arrive late. Make sure you give a grace period so appear relaxed. Don't come in too early as well that you would make the employer uncomfortable and obliged to interview you immediately.
	DO smile and act friendly. This would create an impression that you work well with a team.	DON'T bring a drink with you such as coffee that you may spill and create a mess.
	DO research about the company before your interview. Know key personnel, brief history, position you are applying for, and possibly (if available in their website), the company's future direction or plans.	DON'T forget to turn off your mobile phone or put it in silent mode.
	DO be conscious of your body language. You are being assessed not only orally but through your non-verbal signals. Avoid acting defensive and closed to opinions or suggestions. Avoid bad habits such as nail biting, constantly touching your hair, pulling your clothes down, etc.	DON'T badmouth past employers. If you are asked why you left a particular company, refrain from saying negative comments.

	DO ask some questions. This will not only provide you clarity with specific information you would like to ask, but this sends an impression that you are interested in the job and that you think. Prepare questions in advance.	DON'T lie about your skills and competencies, as well as your educational and professional background. They might find out in the future and this is a legitimate ground for termination. Be honest.
	DO sell yourself, in the right way. Your nature may be shy, but unless you speak up and highlight your good traits, your potential employer has no way of knowing given the short amount of time you have met.	
	DO remember you are interviewing them too! You are welcome to ask questions that will help you decide if the position is a match for you too. You want to find a position in which you will be happy and productive. This will help you feel more confident too.	

Interview Questions ³⁹

Asking questions during interviews are not simply the role of the interviewer. An interview is also a good opportunity to clarify essential aspects of the position you are applying for that is not explained well in the job advertisement. This will allow you to level off your expectations and make a well-informed decision if they decide to hire you. At the same time, asking questions creates an impression that you are interested in the job, willing to learn, and you are fully prepared.

In an interview, questions will not be limited to what is written in your resume. A good interviewer will ask you to describe and share scenarios where you have applied your skills. Be prepared to answer these kinds of questions.

39. Sample Job Interview Questions . (n.d.). Retrieved from CareerOneStop: <http://www.careeronestop.org/ResumesInterviews/Interviews/SampleInterviewQuestions.aspx>

Commonly Asked Questions

- Tell me about yourself. Tell me about your education and work experience.
- Why did you apply here? Why are you interested in working for this company?
- What are your strengths? Weaknesses?
- Where do you see yourself in five years? 10 years?
- Give an example of a situation where you demonstrated leadership skills.
- What do you consider as your biggest professional accomplishment?
- If hired, what will you contribute to the company?
- Describe how you would handle a situation if you disagreed with your supervisor/boss.
- Why do you want to leave your current company (if applicable)?
- Describe a situation where you demonstrated your problem-solving skills.

Possible Questions to Ask your Employer

- What are the major responsibilities of the position?
- What are the key challenges of the position?
- Can you describe for me what a typical workday would be for me?
- To whom will I report in this position?
- What are the prospects for growth and advancement in the company?
- Do you have formal training programs?
- How would you describe the company's culture?
- What particular computer equipment and software do you use?
- If hired, how soon would you like me to start?
- May I call you for the decision? When is a good time?
- Are there any questions I can answer for you?

For further information on commonly asked questions and strategies on how to answer in an interview, you may visit <http://bhuvans.wordpress.com/2006/08/19/50-common-interview-qa>. The website has published 50 interview questions from the book *The Accelerated Job Search* by Wayne D. Ford, Ph.D.

LEARN MORE ABOUT MOCK INTERVIEWS
THROUGH VIDEOS

<http://www.youtube.com/watch?v=iqeghm8Uut8>
<http://www.youtube.com/user/The2InterviewGuys>

Remember:

- It is illegal for an interviewer to ask and decide based on your race, origin, age, gender, marital status, religion, disability, pregnancy etc. Similarly, do not include this information in your resume.
- Do your homework. Familiarize yourself with the company and avoid asking questions where answers are already explained in the website.
- If you have worked in an American company in the Philippines, mention this to the interviewer as an added credit for work experience.
- Prepare questions to ask in advance. Have at least three to five questions prepared.

US WORKPLACE ENVIRONMENT

Each work environment is distinct; it varies by country, by industry, by location, and even by department. There are however characteristics that are typical for a US workplace and that may differ from what you are used in the Philippines. The sooner you become aware of these differences, the easier it is for you to adapt. This section discusses the following:

- Work Culture and Ethics
- Workplace Rules

Work Culture and Ethics

- Work culture means the informal set of rules on how people behave at the workplace. Since the Philippine setting is quite different from the US, it is

important to be observant. Although not everyone will expect you to know how everything works in the beginning, it is prudent to become attentive so as not to unintentionally offend anyone.

- Below are general characteristics observed in the US workplace:
- Generally, the relationship between an employee and a supervisor/boss is not hierarchical. You may be able address your supervisor/boss or those who hold high positions by their first name; however, until this is established, you should address them by a title (Mr., Ms., Dr., etc.). Despite being informal, employers are still polite in their conversations with their managers/boss.
- Answer clearly when in a conversation, say “yes” or “no”. It is impolite to simply nod your head or make other non-verbal signals when asked a question.
- Americans like holding meetings to discuss details and brainstorm. Even as an employee, you are almost expected to share your opinions. Americans are vocal on speaking their minds, regardless of age or position. Making an objection or expressing opposing views are common, but convey it politely.
- Do not be late for a meeting. People arrive on time. It is considered rude to keep everyone waiting.
- Generally, relationships with your colleagues are professional. Although there are instances where you will build personal relationships, do not expect everyone to open up about personal matters. Americans value privacy and private matters should not be discussed at the workplace.
- Don’t be surprised if people in the office who you do not know greet you in the elevator or as you walk pass through them. Be courteous and greet them back. Normally, Americans would greet you with a “hi” or “hello” and ask you how you are. This is an expression. They do not expect you to tell them how your day went. You might answer, “I am fine” or return the question by saying, “I am fine. How are you?”
- If you have trouble in your position, deal with it professionally. Address the issue with your supervisor rather than discussing it with colleagues at work.

Workplace Rules ⁴⁰

Once you have been hired by a company, the Human Resources department will provide you with the company’s manual. Read the manual and familiarize yourself with the office rules. Each company has a set of guidelines that it abides by.

40. Work Environment. (n.d.). Retrieved from Just Landed: <http://www.justlanded.com/english/USA/USA-Guide/Jobs/Work-environment>

Below are some general office rules:

- Work hours. For full time employees, work is normally 40 hours per week. Working days are from Monday to Friday, 9:00 AM to 6:00 PM. You are allotted 1 hour for lunch 15 minutes break in the morning and afternoon. Part-time employees and consultants have a more flexible hours and schedule, depending on the arrangement.
- Vacations. A new employee is normally allowed to get one or two weeks of paid holiday per year.
- Smoking. Smoking is prohibited in the office. However, there will be designated smoking areas outside the building.
- Dress Code. Dress code may be informal or formal, depending on the industry you are in.
- Minimum Wage. Minimum wages vary per state. Federal minimum wage law supersedes state minimum wage laws where the federal minimum wage is greater than the state minimum wage. In those states where the state minimum wage is greater than the federal minimum wage, the state minimum wage prevails. For more information on your state, you may refer to <http://www.dol.gov/whd/minwage/america.htm>.
- Benefits. This may include bonus schemes, medical and dental insurance, eye care, life insurance, disability insurance, retirement plan, and accidental death and dismemberment benefits.
- Workers Compensation Plan. This insurance provides monetary assistance and medical care for an employee who is injured, hurt, or disabled due to a work-related accident.

Moreover, you may be entitled to more benefits under the US laws and regulations. For more information, you may visit the Department of Labor website (www.dol.gov/compliance/guide/index.htm) for a complete guide of your rights as an employee.

Payroll Taxes ⁴¹

Equally important when examining your job offer is to somewhat be able to compute your net pay after the various payroll deductions. Similar to the Philippines, there are several statutory and voluntary tax deducted from your monthly paycheck. Below is a brief breakdown of the possible deductions. Note that it is advisable to be prudent and double check with your employer to get the accurate figure.

41. Blaricom, D. V. (n.d.). Payroll Taxes. Retrieved from About.com: http://taxes.about.com/od/payroll/qt/payroll_basics.htm

Examples of Statutory and Voluntary Tax Deductions	
Statutory Tax	Voluntary Tax
Federal income tax	Health Insurance Premiums (medical, dental, eye care)
Social Security Tax (withholding)	Life insurance Premiums
Medicare Tax (withholding)	Retirement Plan Contributions
State income Tax	Stock Purchase Plans
Local Tax (withholding)	Meals, Uniforms, Union dues, etc.

Remember:

- Expect to work with people from different backgrounds and culture. Be sensitive and try to learn more about them. Dispel misconceptions and stereotypes.
- Educate yourself. Learn about the company's values and management style in order to excel!

This chapter aims to provide guidance on financial planning. As migrants experience a substantial increase in income when starting a job abroad, this information is crucial in making sound financial decisions. Since this chapter will mostly discuss financial rules of thumb, we encourage you to do further research to be able to plan and follow your financial objectives wisely. Outlined in this chapter are:

- Importance of Financial Literacy
- Financial Planning
- Savings
- Credit History and Score
- Financial Mistakes Couples Make
- Remittances

**Preparing for
Your Future Now**

IMPORTANCE OF FINANCIAL LITERACY

- Financial literacy provides relative information about money management skills, income and savings.
- Financial literacy helps in preparation in buying a home, funding the children's education and ensuring a comfortable retirement life.
- Financial literacy aims to help individuals in reaching and attaining financial goals in life.
- Financial literacy encourages everyone to understand how money works and how to manage it properly and wisely.
- Financial literacy provides a set of skills and knowledge that allows an individual to make informed and effective decisions with all of their financial resources.



CFO's Financial Literacy Campaign: Kapit Ka!



As part of its core mission to assist migrants like you and your family in preparing for life abroad, CFO conducts the **“Kaalamang Pinansyal Tungo Sa Kaunlaran”** or **“KAPIT KA!”** program.

Through this program, CFO conducts lectures and workshops aimed to educate participants on proper management of their finances through savings, budgeting, financial planning, and investments. Being able to properly manage one's finances is particularly important for migrants. Migration itself is a costly endeavor that requires wise spending and planning. Once migrants have established themselves in the destination country, they often earn substantially more than ever before. It is important to manage these funds properly to get maximum long-term benefits.

The KAPIT KA! training module covers the following topics: Knowing your Financial Standing; Financial Fitness Quiz; Prioritizing your Expenses; Preparing your Dream Matrix; The Right Formula of Saving; Preparation of Personal Income and Expense Tracker; 10 Commandments to be Financially Literate; and Oath of Financial Literacy.

CFO encourages you, your friends, and family to take the self-assessment exercise to discover your financial standing (<http://www.cfo.gov.ph/file/DreamMatrix.html>).

A Dream Matrix exercise can also be found in Annex E of this handbook.

FINANCIAL PLANNING

The financial cost of moving to a different country is significant. Prior to your move, you and your family may have spent a considerably large amount to process documents for your visa application, medical exams, and airfare. You may have to adjust your standard of living as you start to manage your finances. You would have to pay off debts incurred in the process of moving, prepare for rainy days, and live a simpler lifestyle while there is no steady flow of income in the first few months from arrival.

The key in overcoming what seems like a daunting task is financial planning. Financial planning allows you to design your financial objectives through a series of steps or goals. Overall, your financial objective may include preparation for retirement, payment of debts, or saving to start up a business.

Below are recommended steps in planning your finances : ⁴²

- 1 Determine your current financial situation.** Assess your income, savings, living expenses, and debts. Make a list of your current asset and debt balances, as well as your expenses.
- 2 Develop your financial goals.** Periodically analyze your financial values and goals. Reflect on how you feel about money and why you feel that way. The purpose of this analysis is to help you differentiate your needs from your wants.
- 3 Identify alternative courses of action.** Develop alternatives when you make decisions or choices involving money. Creativity in decision-making is vital to effective choices. By considering all of the possible alternatives, you will find yourself making more effective and satisfying decisions.
- 4 Evaluate your alternatives.** You need to evaluate all possible courses of action, taking into consideration your life situation, personal values, and current economic conditions. Every decision closes off alternatives. Decision-making will be an ongoing part of your personal and financial situation. Thus, you will need to consider the lost opportunities that will result from your decisions.
- 5 Create and implement a financial action plan.** Develop an action plan. This requires choosing ways to achieve your goals. As you achieve your immediate or short-term goals, the goals next in priority will come into focus. To implement your financial action plan, consider asking assistance from others like your family members.

42. Financial Planning. (n.d.). Retrieved from McGraw-Hill Financial : http://highered.mcgrawhill.com/sites/0079876543/student_view0/junior_year-999/your_finances14/financial_planning.html

- 6 Re-evaluate and revise the plan.** Financial planning is a dynamic process that does not end when you take a particular action. You need to regularly assess your financial decisions. Changing personal, social, and economic factors may require more frequent assessments. When life events affect your financial needs, this financial planning process will provide a vehicle for adapting to those changes. Regularly reviewing this decision-making process will help you make priority adjustments that will bring your financial goals and activities in line with your current life situation.

SAVINGS

The Right Formula

You should develop the discipline to SAVE FIRST before spending. If you spend before you save, there will be nothing left to save after all the expenses.

Hence, the right formula is:

$$\text{INCOME} - \text{SAVINGS} = \text{EXPENSES}$$

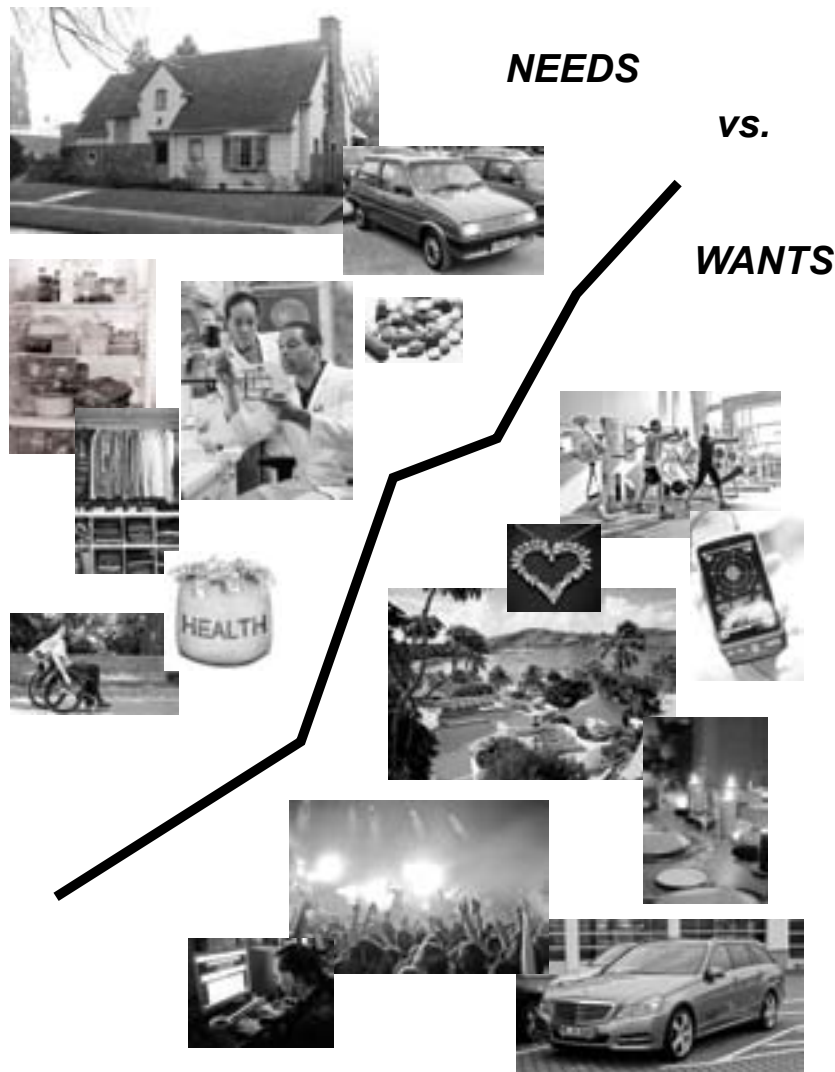
The idea of this formula is “paying yourself” or “paying your future first.” This ensures that you prioritize savings over expenses. Ideally, you should save at least 10 to 20 percent of your monthly salary.

Needs versus Wants

One vital aspect of financial planning is being able to correctly identify and prioritize your “needs” over your “wants”. Developing the ability to distinguish between a necessity from what may be considered as mere luxury will help you attain your financial objectives.

Simply defined, “needs” are things we need in order to live, while “wants” are everything else we like to have but do not necessarily need to survive.

Below are some examples of needs and wants.



Setting a Savings Target

Identifying a specific savings goal is an essential step in financial planning – it may be having an emergency fund, paying of a mortgage, availing of a personal or children’s educational fund, buying a car, or even just building on a savings account. Each individual has their own savings goal.

Below are several tips when setting a savings target:

- Identify how much you need to save to reach your target. Compute how much you need to save each month to reach that goal given your deadline.
- Set a self-imposed deadline. A definite timeframe is a good motivation.
- Be realistic in your goals, prepare for contingencies, and factor in sudden expenses.
- Involve your family in setting and achieving your savings goal.

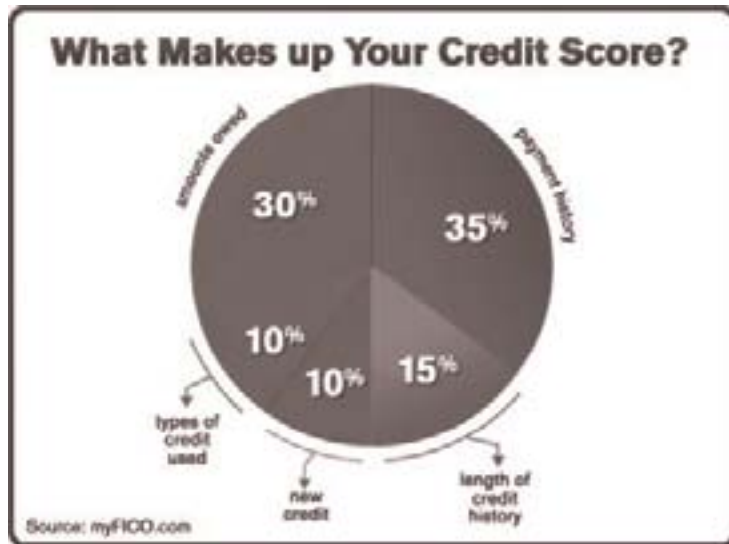
Emergency Savings/Fund

While you’re still finding a stable job or source of income, you must also learn to set aside enough of your earnings for an emergency fund. This ensures that you and your family get by in case of sudden illness or urgent expenses in the household or when you’re in between jobs. Financial experts suggest that emergency savings/fund should be enough to cover three to six months-worth of major expenses like housing (rent, mortgage, property tax, insurance, utilities), food, healthcare, debt repayment, transportation and personal expenses (clothing, insurance, toiletries, etc.).

CREDIT HISTORY AND SCORE

Credit history is an important concept you need to understand when you live in the US. Simply put, it is a record of your debt history, your creditors with current balances and accounts that remain payable. It keeps tab of your payment agreement with your creditors. As a new US immigrant, you need to build a credit history from scratch because chances are your first few credit card or mortgage applications will not be approved for lack of it.

Your credit history also indicates what is referred to as credit score. It is a numerical representation of your relationship to credit ranging from 300-850. Having a good credit score and credit history, between 775-850, is a good indicator for banks, credit providers, and lenders that will help you get better terms for future loans. You must make sure to always make payments on time and avoid overspending.



Source: www.chase.com

Your credit score is made up of the 1) amounts you owe (credit card debts, outstanding loans); 2) payment history; 3) types of credit used (including remaining balance on your card, car loans, student loans, etc.); 4) new credit; and 5) length of credit history (timeline of activity on your credit card and account).

You will find below several tips on how to improve your credit score: ⁴³

- ✓ Pay your bills on time. Set up bill reminders or automatic bill payments. A late payment-even for a day-can make an impact.
- ✓ Keep your total debt low. Your total debt is used to calculate your credit history.

43. How to Improve Your Credit Score. (n.d.). Retrieved from Chase: <https://www.chase.com/checking/improve-credit-score>

- ✓ Review your credit report for inaccuracies. You can view your credit report once a year for free.
- ✓ Do not open a credit card for a one-time saving deal. This might actually cost you more than you expect.
- ✓ Do not cancel your unused credit card. Depending on the situation, closing a credit card can actually lower your credit score.

To learn more about Credit History, you may visit the Chase website at <https://www.chase.com/mortgage/refinance/credit-score>.

THE SIX FINANCIAL MISTAKES COUPLES MAKE ⁴⁴

If you and your partner are like most couples, chances are, you argue about money. Numerous studies have shown that money is the No. 1 reason why couples have misunderstandings. You need to communicate with your spouse or partner regarding your stand on financial matters as a couple:

On Merging the Finances

- The Wrong Approach: United we stand, divided we bank
- The Right Approach: It's yours, mine and ours

On Dealing With Debt

- The Wrong Approach: Your debt will ruin us; you must find a way to pay it off
- The Right Approach: It's our debt: Let's decide how to pay it off

On Keeping Spending in Check

- The Wrong Approach: I'm a saver and you're a spender. That's the problem
- The Right Approach: We both spend, but on different things. Let's budget

44. Todorova, A. (n.d.). The Six Key Financial Mistakes Couples Make. Retrieved from KeyBank: <https://www.key.com/html/couples-financial-planning-articles.html>

On Investing Wisely

- The Wrong Approach: You're a risk-taker, I'm risk-averse. Hands off our retirement savings
- The Right Approach: Let's think in time frames and take as much risk as our goals allow

On Keeping Money Secrets

- The Wrong Approach: What my spouse doesn't know will never hurt him/her
- The Right Approach: Big financial secrets can ruin a marriage

On Emergency Planning

- The Wrong Approach: We're fine. We don't need to worry about money
- The Right Approach: Anything could happen. Let's plan for emergencies

REMITTANCES

The Philippines is among the largest recipients of remittances from overseas Filipinos. Despite being away from the Philippines, overseas Filipinos continue to send financial support to their families back home. The motives behind remittances vary, but most studies suggest it is out of altruism and a sense of duty to one's family. As a new immigrant, you may already have plans in the future of sending remittances to your family or relatives. It thus becomes important that you familiarize yourself with safe modes of sending money to the Philippines, and more importantly be assured that your hard-earned money is put to good use.

What are the modes of sending remittances to the Philippines?

Formal vs. Informal Channels

Formal remittances refer to those, which enter through official banking channels and other several types of financial transactions or services, including money transfers. This also includes commercial and rural banks, cooperatives and credit unions.

Informal remittances include those money transfers, which occur through private, unrecorded channels. Such private transfers include remittances brought home by friends, relatives and even the migrant himself/herself.

Advantages and Disadvantages of Formal and Informal Channels:

Remittance Service Provider	Advantages	Disadvantages
Formal	<ul style="list-style-type: none">• Security• Reliability• Privacy• Allows clients to build a credit history• Operates within banking laws	<ul style="list-style-type: none">• Far away from rural areas• Restricted hours• Long lines• High fees
Informal	<ul style="list-style-type: none">• Access• Proximity• Speed	<ul style="list-style-type: none">• Unsafe• Unsecure

For reference on the different services of banks and non-bank remittance companies in the Philippines, including branch locations and charges/fees, you may visit the following online portal developed by the BSP: http://www.bsp.gov.ph/about/advocacies_ofw.asp.

When deciding how to send remittances back home, the following factors should be considered:

1. Accessibility both to the sending and the receiving parties
2. Transaction cost and transparency
3. Ease of use
4. Safety
5. Speed and Efficiency of Transfer



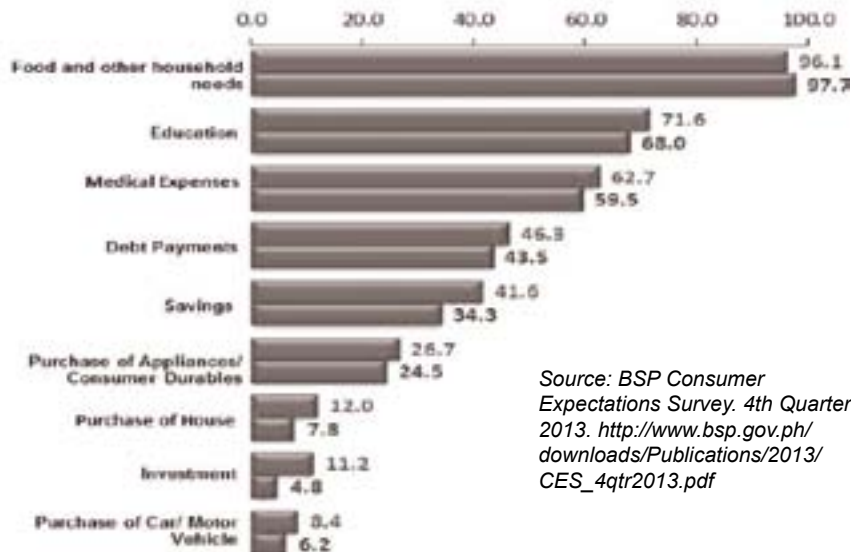
How Remittances are Spent by Filipino Families Back Home

According to reports released by the Bangko Sentral ng Pilipinas, in a survey conducted in the fourth quarter of 2013, of 490 households that received OFW remittances:

- 96.1 percent households used remittances to purchase food
- 71.6 percent used remittances received to pay for education
- 62.7 percent households used remittances for medical payments
- 46.3 percent households used remittances received for debt payments
- 41.6 percent households allocated remittances for savings
- 11.2 percent households used remittances for investment

Some Sensible Tips

Managing your finances and preparing for your and your family's future are tasks you cannot do by yourself. Everyone in the family even those who remain in the Philippines need to work together to reach your financial goals. Your dependents must also be able to plan ahead, set limits in terms of spending and learn to live within a budget.



Source: BSP Consumer Expectations Survey, 4th Quarter 2013. http://www.bsp.gov.ph/downloads/Publications/2013/CES_4qtr2013.pdf

Make it a habit to discuss and agree as a family how much money to send home, the frequency of remittance and where it will be spent on. It is also your duty as the sender to keep track of your family's expenses and how well they are doing in sticking to your agreed financial plan.

As a start, we strongly suggest you and your family take the exercises below to have a good sense of how much of the household income is spent and how much should be set aside regularly to attain the family's financial goal.

LEARN ABOUT YOUR CREDIT SCORE BY REQUESTING IT FROM THE FOLLOWING AGENCIES:

Equifax (www.equifax.com)
 Experian (www.experian.com)
 TransUnion (www.transunion.com)

LEARN MORE ABOUT FINANCIAL MANAGEMENT AS A COUPLE

Money Creashers
 (<http://www.moneycrashers.com/money-management-newly-married-couples/>)

LEARN MORE ON HOW TO CALCULATE COSTS OF SENDING REMITTANCES

World Bank
 (<http://remittanceprices.worldbank.org/en/corridor/United-States/Philippines>)

Exercise 1.

Personal Income and Expense Tracker (PIET)

(For the Immigrant and Family Back Home)



Instructions: List down the corresponding amounts asked in each row. Follow the formula to compute the total monthly income and monthly expenses. To get the Net Income for the Month, subtract the total expenses from total monthly income.

INCOME / Other Sources		DESCRIPTION	AMOUNT (Php)
A	Salary	ex. Monthly salary	
B	Sideline	ex. Extra income from second job	
C	Investment	ex. Business, mutual funds, etc.	
D	Remittance		
E	Other Income		
TOTAL MONTHLY INCOME (TMIncome)		TMIncome = (A+B+C+D)	=
EXPENSES		DESCRIPTION	AMOUNT (Php)
(E1)			
(E1)			
(E1)			
(E1)			
(E1)			
(E1)			
(E1)			
TOTAL MONTHLY EXPENSES (TMEexpense)		E=(E1+E2+E3+E4+E5+E6+E7...)	=
NET INCOME FOR THE MONTH (NIMonthly)		NIMonthly=TMIncome-TMEexpense	= 000000000000

*The difference between the total income and expenses is the amount left for savings. Ideally, your monthly savings should be equivalent to at least 20% of your monthly income.

Exercise 2.

80% EXPENSE VS. 20% SAVINGS

(For the Immigrant and Family Back Home)



Instructions: List down the corresponding amounts asked in each row. Follow the formula to compute the total monthly income and monthly expenses. Add more rows as needed to indicate other expenses not reflected in the table. Following the ideal 80:20 ratio of expenses to savings, indicate 20% of the monthly income to be set aside as savings in the income portion to arrive at the total amount of income available for expenses/consumption. To get the Net Income for the Month, subtract the total expenses from total monthly income.

INCOME / Other Sources		DESCRIPTION	AMOUNT (Php)
(A)	Salary	ex. Monthly salary	
(B)	Sideline	ex. Extra income from second job	
(C)	Investment	ex. Business, mutual funds, etc.	
(D)	Remittance		
(E)	Other Income		
TOTAL MONTHLY INCOME (TMIncome)		TMIncome = (A+B+C+D)	=
SAVINGS FOR THE MONTH		TMIncome x 0.20	=
AMOUNT AVAILABLE FOR EXPENSES (AEexpense)		TMIncome x 0.80	=
EXPENSES		DESCRIPTION	AMOUNT (Php)
EXPENSES		SubTotal E (E1+E2+E3+E4.....)	=
(E1)	Food	ex. Grocery, dine-out	
(E2)	House Rental		
(E3)	Electricity	ex. Meralco	
(E4)	Water	ex. Maynilad, local water dist.	
(E5)	Telephone Bills	ex. Landline, cellphone load	
(E6)	Gasoline	ex. Gas stove , car	

(E7)	Transportation	ex. Taxi, FX, Jeepney,etc.	
(E8)	Shoes and Clothes		
(E9)	Maintenance Cost	ex. Household repair	
EDUCATION		SubTotal F (F1+F2+F3)	=
(F1)	Tuition and school fees	ex. school fees	
(F2)	Books and supplies	ex. books and supplies expenses	
(F3)	Allowance	ex. allowance	
LOAN INSTALLMENT PLANS		SubTotal G (G1+G2+G3+G4)	=
(G1)	Housing Loan	ex. Bank payments	
(G2)	Car Loan		
(G3)	Appliance Loan		
(G4)	Financial Loan	ex. Debt	
INSURANCE		SubTotal I (I1 + I2)	
(I1)	Health Card		
(I2)	Life insurance		
OPTIONAL EXPENSES		SubTotal J (J1+J2+J3+J4+J5+...)	
(J1)	Movies		
(J2)	Gift		
(J3)	Magazines		
TOTAL MONTHLY EXPENSES (TMExpense)		TMExpense=(E+F+G+H+I+J)	
NET INCOME FOR THE MONTH (NIMonthly)		NIMonthly = TMIncome - TMExpense	

*By immediately setting aside 20% of your income as savings, you and your family/ dependents could exercise control over how much can be spent for daily necessities and occasional splurges.



6

This chapter aims to highlight the value of maintaining ties with the Philippines, despite living and working miles away. It is vital that our special affinity and love for our motherland is kept alive and passed on to the next generation of Filipinos, who will be born and molded outside of the Philippines. This ensures that the Filipino culture lives on. Time-honored traditions should be continued and celebrated, like Filipino fiestas, *simbang gabi* during the Christmas season, regular family gatherings, paying respects to our elders, saying “*po*” and “*opo*”, etc. This way, the spirit of *bayanihan*, as well as love for family and country is sustained and nurtured. Outlined in this chapter are:

- **Overseas Voting**
- **Dual Citizenship**
- **CFO Initiatives: LINKAPIL and BalinkBayan Portal**

with the Philippines

OVERSEAS VOTING

Republic Act 10590 or the Overseas Voting Act of 2013 provides a way for overseas Filipinos to be stakeholders on issues affecting the nation by allowing them to vote in absentia in national elections i.e. in the election of the President, Vice President, Senators, and Party-List Representatives.

Who is qualified to vote?

All Filipino citizens, if not otherwise disqualified by law, who are at least 18 years of age on the day of the election, and who are registered overseas absentee voters with approved application to vote in absentia.

With the amended law, Filipino immigrants abroad will no longer need to execute an affidavit stating that you will need to return to the Philippines within three years before you are allowed to vote in absentia.

Where can I find more information?

For details on the Overseas Voting, you may visit the following websites:

1. Commission on Elections
<http://www.comelec.gov.ph/?r=AboutCOMELEC/OverseasAbsenteeVoting>
2. Dept. of Foreign Affairs – Overseas Absentee Voting Secretariat
<http://dfa-oavs.gov.ph>



DUAL CITIZENSHIP

Republic Act 9225 or the Citizenship Retention and Reacquisition Act of 2003 allows natural born Filipinos to reacquire their Philippine citizenship, thus, according them with the same rights as regular Filipinos.

Who are natural born Filipinos?

Natural-born citizens of the Philippines are citizens of the Philippines from birth without having to perform any act to acquire or perfect their Filipino citizenship.

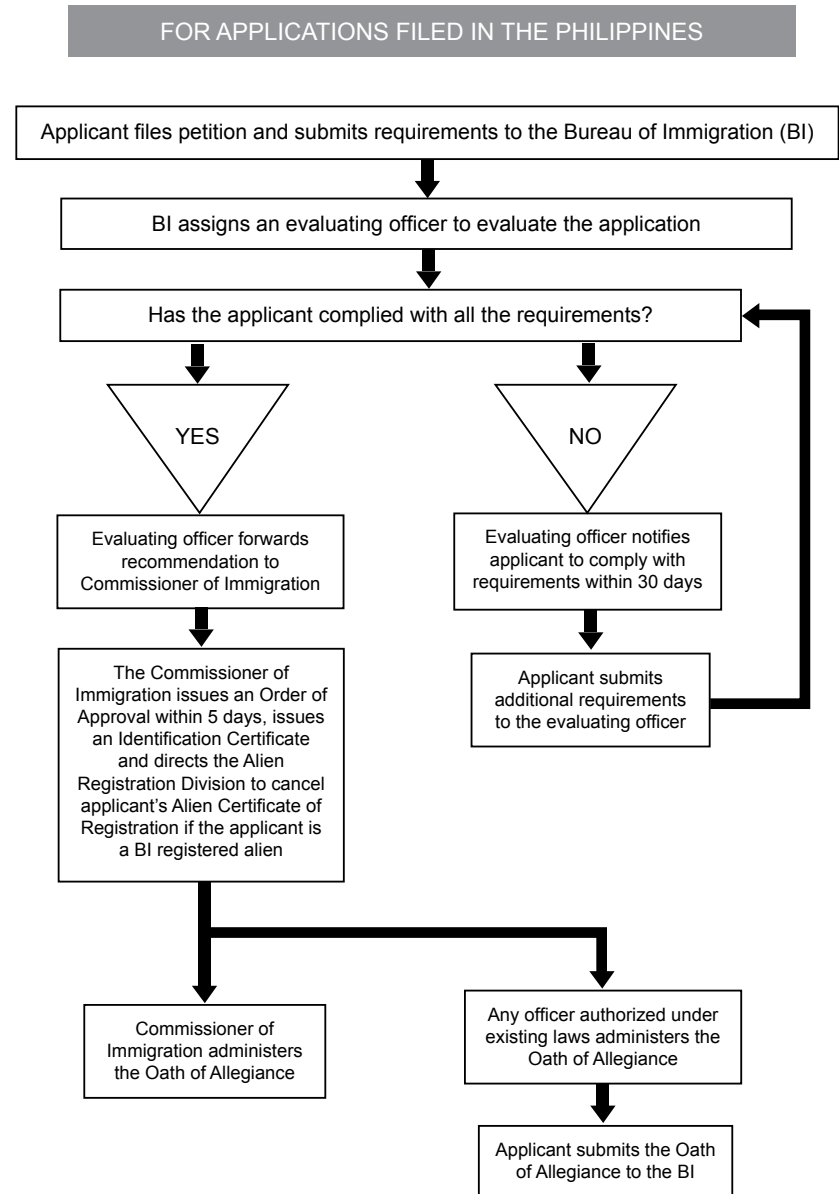
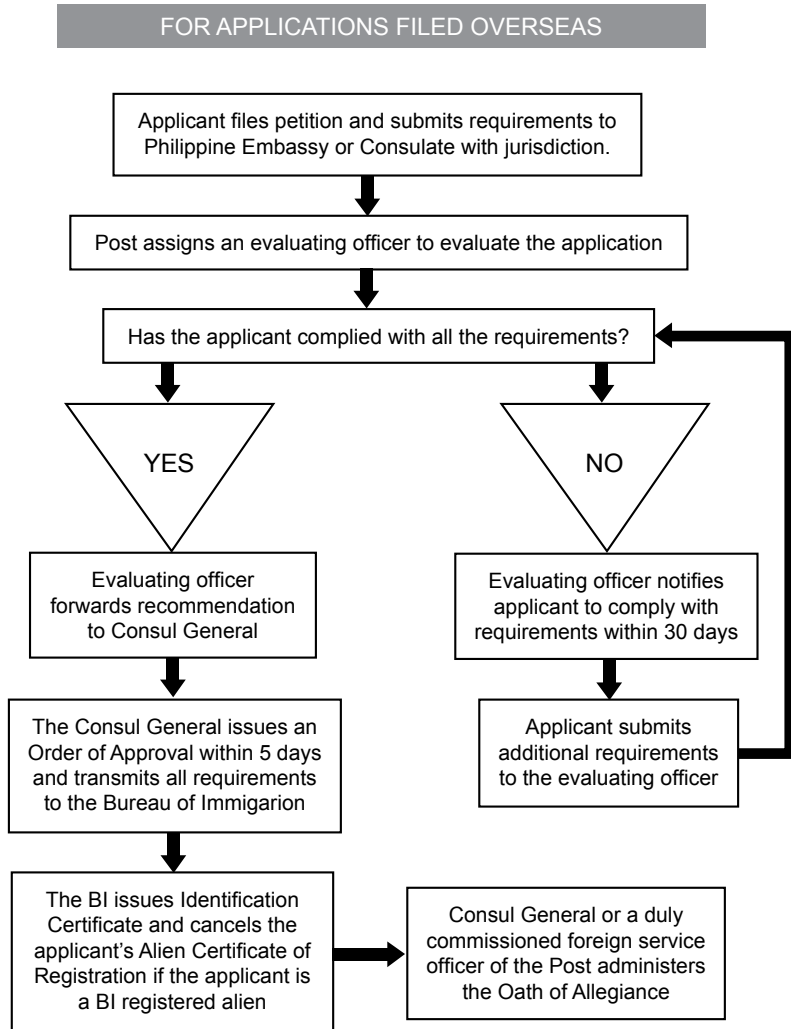
These are:

- Those whose fathers or mothers are citizens of the Philippines at the time of their birth; and
- Those born before January 17, 1973, of Filipino mothers, who elect Philippine citizenship upon reaching the age of majority.



How does one re-acquire Filipino citizenship?

A natural-born Filipino, who lost his/her Filipino citizenship through naturalization in another country may re-acquire Filipino citizenship through the following process:



What are the requirements?

1. Duly accomplished application form, available at the Philippine Embassy or Consulates General in the US. You may check the downloadable forms section at the Embassy/Consulate website.
2. Four to six (4-6) pieces of recently taken 2x2 photos, with royal blue background and collar
3. Certificate of Naturalization
4. US Passport
5. Old Philippine passport or birth certificate on NSO Security Paper
6. Notarized affidavit of Change of name (if name is different from birth certificate)
7. Report of Marriage signed by the Philippine Embassy/Consulate with jurisdiction over place where marriage was celebrated (if applicant's marriage was celebrated outside the Philippines)
8. Marriage contract printed on NSO security paper (if marriage was celebrated in the Philippines)
9. Report of birth (if applicant was born abroad)
10. Application fee of USD 50.

Does one need to reside in the Philippines to re-acquire the Filipino citizenship?

Residency in the Philippines is not a requirement for those who re-acquire Filipino citizenship.

What rights and privileges is one entitled to on re-acquiring Filipino citizenship?

Filipinos who re-acquire Filipino citizenship under this Act enjoy full civil, economic and political rights under existing laws of the Philippines. Among these are:

- Right to own real property in the Philippines
- Right to engage in business or commerce as a Filipino
- Right to practice one's profession in accordance with law
- Right to acquire a Philippine passport
- Right to vote in Philippine elections under existing laws
- Other rights and privileges enjoyed by Filipino citizens

If I re-acquire my Filipino citizenship, can I vote in elections in the Philippines?

A person who re-acquires Filipino citizenship may vote in elections in the Philippines provided that he/she complies with the residency requirement under existing Philippine election laws. The person may however, vote overseas in Philippine national elections (for President, Vice-President, Senators and sectoral representatives) in accordance with the provisions of the Overseas Voting Act of 2013. The Philippine Supreme Court also ruled in 2006 that the dual citizens need not establish residence in the Philippines to be able to register as an absentee voter.

For more information on the Citizenship Retention and Re-acquisition Act of 2003, please visit the CFO website or http://www.cfo.gov.ph/index.php?option=com_content&view=article&id=1362%3AActual-citizenship&catid=145%3AIntegration-and-reintegration&Itemid=833.

CFO INITIATIVES

BaLinkBayan Online Portal

One of CFO's initiatives is the BaLinkBayan Portal (www.balinkbayan.gov.ph) – the overseas Filipino's one-stop online portal for Diaspora engagement. This comprehensive online guide aims to be a link for overseas Filipinos who want to engage in nation-building through the Diaspora to Development or D2D program of the CFO. It contains a menu for engagement in the development of the Philippines either through investment, donation, or volunteerism. The site also has interactive maps that will help you find possible investments by browsing through products and product profiles of selected provinces and municipalities in the Philippine, and guide maps on where you can donate funds towards classroom construction or join/conduct medical missions.

When you register with BaLinkBayan, you can also have online access to government services such as the Social Security System (SSS), PhilHealth and Pag-IBIG so you can update or re-activate your accounts at the convenience of your home.

As the BaLinkBayan slogan goes, "Magbalik-bayanan tayo!". Let's work together towards helping the Philippines become a better nation.

BaLinkBayan Features

INVEST

BaLinkBayan aims to provide valuable information regarding business opportunities in your local communities as well as other parts of the Philippines, which can contribute greatly to our nation's progress.

VOLUNTEER

Share valuable expertise, skills, and talents with your fellow Filipinos.

BaLinkBayan helps you find ways to connect with people who share the same goals and interests.

DONATE

'Bayanihan' or communal work extends well beyond our borders, as demonstrated recently by those who raised funds and did all sorts of volunteer work for those who survived Typhoon Haiyan. **BaLinkBayan**, through the CFO's *Unlad sa Kapwa Pilipino Program (UNKAPIL)* or Link for Philippine Development and other institutions, will facilitate the flow of assistance from you to specific beneficiaries in the Philippines.

ONLINE SERVICES

Through **BaLinkBayan**, you will be provided online access to government services such as SSS, PhilHealth and Pag-IBIG. Update or re-activate your accounts conveniently when you register with us.

INTERACTIVE MAPS



Invest Map

Find the product(s) and product profile of each province and municipality by browsing over the area on the interactive Product Map.

(Source: Department of Trade and Industry One Town One Product as of June 2011; Department of Agriculture)

Donate Map

Our educational system is a priority, as it is one of the building blocks for economic development. Find out through **BaLinkBayan** how many more classrooms are needed by each province. The map shows the classroom shortage as of 2011-12.

(Source: Department of Education - Basic Education Information System SY 2011 - 2012)

Map from the Department of Health (DOH)

This map includes the location of private and public hospitals across the country, as well as data on the numerous medical missions conducted in priority provinces and municipalities.

(Source and maintenance: Department of Health)

For more information contact, BaLinkBayan through:

facebook.com/balinkbayanportal
 @BaLinkBayan
 balinkbayan.ph/forum/

contactus@balinkbayan.gov.ph
 http://www.balinkbayan.gov.ph
 (+632) 552-4708



COMMISSION ON FILIPINOS OVERSEAS (CFO)

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CFO Telephone: (+632) 552-4700 | CFO Email: info@cfo.gov.ph | CFO Website: www.cfo.gov.ph

BaLinkBayan

Overseas Filipinos' One-Stop
Online Portal for
Diaspora Engagement

www.balinkbayan.gov.ph

Filipinos know very well the concept of diaspora, which is defined as the dispersion of any people from their homeland. Millions have chosen to work and have made a home in far away countries and territories. Yet it is undeniable as well that many Filipinos desire to go back, not only to reconnect with their families but also make significant contributions to the Philippine economy through investments and sharing their new found knowledge, talent, and skills with their fellow countrymen and women.

The Philippine government has responded to the call with the establishment of balinkbayan.gov.ph. The website aims to be a major online link for 'balinkbayans' (returning overseas Filipinos) who would want to actively take part in nation-building through the Diaspora to Development (D2D) program designed by the Commission on Filipinos Overseas (CFO).

MAGBALIK-BAYANIHAN TAYO!

Kaalaman at kakayahan, ibalik sa bayan!



Our Vision

BaLinkBayan aims to strengthen partnerships between overseas Filipinos and local communities in the Philippines, to achieve sustainable and long-term development of rural and urban areas toward the country's inclusive growth.

Our Mission

BaLinkBayan seeks to provide overseas Filipinos with the most comprehensive online guide for engaging in the development of the Philippines through investments, philanthropy, technology expertise and skills exchange, and special government services. These diaspora engagements are based on the needs and opportunities in their respective hometowns and provinces.

Implementing Agency



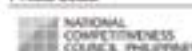
The Commission on Filipinos Overseas (CFO), an agency attached to the Office of the President of the Philippines, is mandated to strengthen ties between and among overseas Filipinos and the motherland, as well as to promote their interests in the country and abroad. In responding to the challenges of international migration, the CFO takes a more proactive role. Thus, it established the Diaspora to Development (D2D) program which lays down 10 areas of engagement to maximize

the potential contributions of migrants to home country development. For more information about CFO, please go to its website: www.cfo.gov.ph

Partner Government Agencies



Private Sector



Local Government Unit - Pilot



Service Agencies



Lingkod sa Kapwa Pilipino (LINKAPIL) Program

CFO has also institutionalized the Lingkod sa Kapwa Pilipino (LINKAPIL) or Link for Philippine Development Program to facilitate assistance from overseas Filipinos to deserving communities and beneficiaries in the Philippines. Conceptualized in 1990, LINKAPIL provides a means for overseas Filipinos to reach out and transfer various forms of development assistance through education, livelihood, health and welfare, infrastructure and transfer of skills and technology.

Since its creation, it has channeled more than PHP2 billion cash and in-kind assistance, which has benefitted more than 15 million individuals in 81 provinces in the Philippines.

Some of the activities undertaken under the LINKAPIL are as follows:

1. Provision of funds/capital for micro to small-scale livelihood programs
2. Feeding for malnourished and undernourished children under the age of 6
3. Scholarship grants to deserving indigent students
4. Donation of educational materials, such as computers and books
5. Construction of additional classroom buildings in schools with shortages
6. Assistance to medical mission teams
7. Donation of medicine and medical equipment and supplies
8. Construction of water systems

It is noteworthy that there is no shortage of care and willingness to help from Filipinos around the world whenever the Philippines is hit by natural calamity. This influx of assistance highlights that the bayanihan spirit is innate in us Filipinos. Never has this outpouring of support been more evident than the aftermath of disasters, such as the Mt. Pinatubo eruption, the Baguio earthquake, typhoons Reming, Milenyo, Sendong, Ondoy, and more recently super typhoon Yolanda (Haiyan).

More than the money you give or the relief goods sent home, overseas Filipinos like you play an important role in helping the survivors get back on their feet by caring for them as though they were your own family. By supporting initiatives of the government and also non-government organizations throughout the Philippines, you can sustain and strengthen that link with your kababayans back home.

To learn more and donate through LINKAPIL, you may visit <http://www.cfo-linkapil.org.ph/new/>.



LINGKOD SA KAPWA PILIPINO (LINKAPIL) PROGRAM

In pursuit of achieving the
UN Millennium Development
Goals (MDG)

The Commission on Filipinos Overseas (CFO) designed the **Lingkod sa Kapwa Pilipino or LINKAPIL Program** to seek a broader and deeper partnership between Filipinos overseas and Filipinos in the home country. Since 1990, LINKAPIL has provided the means for the transfer of various forms of resources from Filipinos overseas to support small-scale, high-impact projects which address the country's social and economic development needs. For the past twenty years a total of Php 2.5 Billion of donations have been channeled through LINKAPIL.

It aims to achieve some of the Millennium Development Goals (MDGs) set by the United Nations. These goals include: eradication of extreme hunger and poverty, achievement of universal primary education, reduction of child mortality, improvement of maternal health and ensuring environmental sustainability.

GOALS AND OBJECTIVES

The Program aims to:

- Enhance participation among overseas Filipinos in the national development efforts specifically in selected MDGs;

- Provide a mechanism for better coordination and feedback among overseas donors, government agencies and beneficiaries;
- Promote awareness and understanding of existing procedures and guidelines for the processing of donations from abroad; and
- Promote confidence among overseas donors through effective and responsive monitoring and feedback mechanism.

NEEDS-BASED DONATION

To facilitate the channeling of donations to priority areas in need of development assistance, the Commission on Filipinos Overseas has partnered with organizations and agencies that provide Philippine poverty maps through community-based monitoring system or CBMS or pre-evaluated beneficiaries or whose deserving projects remain on the drawing boards due to lack of funding (KALAHI-CIDSS Projects).

OPERATIONAL FRAMEWORK

The LINKAPIL Program relies on cooperation among Filipinos overseas, national government, local government units, non-government organizations and private sector to enable the transfer of appropriate resources from overseas to beneficiaries in the Philippines. CFO serves as the link through its LINKAPIL program. For more information please go to the website: www.cfo-linkapil.org.ph.

Yes!

I want to help improve the lives of my kababayans.
I am interested in donating in:

Goal 1: Eradicate Extreme Poverty and Hunger

Micro-enterprise / Livelihood
Minimum of US\$1,200

Amount: _____
 Preferred location: _____
 No preferred location

Feeding Program
Minimum of US\$1,400 or 30 children for 6 months

Pledge: _____
 Preferred location: _____
 No preferred location

Goal 2: Achieve Universal Primary Education

Adopt-a-Scholar Project

Elementary (US\$100 per year)
 High School (US\$140 per year)
 College (US\$300-600 per year)
 Vocational (US\$635 for a 10-month course)
 Vocational (US\$825 for a 15-month course)

Preferred location: _____
 No preferred location

Classroom Project
Minimum of US\$8,720 per classroom

Amount: _____
 Preferred location: _____
 No preferred location

Goal 4: Reduce Child Mortality

Goal 5: Improve maternal health

Medical mission
 Donation of medicines
 Donation of medical equipment

Goal 7: Ensure Environmental Sustainability

Water-Well Project
Minimum of US\$1,300

Amount: _____
 Preferred location: _____
 No preferred location

*CFO will follow your preferred location on a best effort basis.

Donations may be sent through bank deposit to the following account:

*Commission on Filipinos Overseas
 Development Bank of the Philippines
 Dollar Account 0405 027 536 531*

*Commission on Filipinos Overseas
 Development Bank of the Philippines
 Peso Account 0405 027 536 080*

VISA
 or through payment. You may log on to www.cfo-linkapil.org.ph

THIS FORM MAY BE REPRODUCED

SPONSOR INFORMATION

Name: _____
 Address: _____
 Telephone / Mobile nos: _____ E-mail address: _____

Please send this filled form to:
Commission on Filipinos Overseas
 Citigold Center, 1345 Pres. Quirino Avenue cor. Osmeña Blvd, Manila, Philippines 1007
 Fax no.: (632) 561-8327 • Email: info@cfo.gov.ph • Website: www.cfo-linkapil.org.ph
 Telephone Numbers: 532 562-4732 to 39 • Contact Person: Ms. Maria Apstead

7 ANNEXES

FILIPINO COMMUNITY AND MIGRANT ORGANIZATIONS

Association of Filipino Teachers of America (AFTA)

2711 Tenbroek Avenue, Bronx,
New York 10469
Josefina "Penny" Badana
penjave@aol.com

Association of Philippine Physicians of America (APPA)

3112 Sprague Road, Penn Valley,
Pennsylvania 19072
Dr. Francis Talangbayan
Tel. no. (610) 5636756

Bay Area Filipino American Community

1150 Bush St., Ste 4A San
Francisco California 94109
Dr. Rodolfo Soto
Rodolfo.Soto@att.net

Bayanihan Association of America /UP Alumni Association

P.O Box 12903 Fresno, California
93779
Dr. Orly Dyoco
Odyoco12@comcast.net

Bayanihan Club of Connecticut (Bayanihan)

30 Falmouth Street, Milford,
Connecticut 06460-5506

Ludivina Cometa
fourgl5@yahoo.com

Confederation of Filipino-American Association (CONFAA)

2822 E. 221ST. Place Long Beach,
CA 90810
Perlita Rasing
Perl4444@aol.com

Council for Teaching Filipino Language and Culture

6333 Viewpoint Ct., San Diego,
California 92139
Rosalina V. Idos (Immediate Past
President)
Tel. no. (619) 7089979 /4706493 /
7089979
rosvidos@yahoo.com
www.ctflc.org

Dagupan City Club of San Diego

11374 Grassy Trail Dr., San Diego,
California 92127
Tel. no. (858) 2290503 /4855696
Amy Saroca (Past President)
amysaroca8353@yahoo.com

Feed the Hungry, Inc. (FtH)

6419 Floridon Ct.
Springfield, VA 22150
Evangeline F. Ganuelas, Executive
Director

edusfth@gmail.com
Tel. no. (571) 243-9525

Federation of Filipino American Associations Inc. (FFAAI)

2125 Santa Fe Avenue, Long Beach,
CA
Paul Blanco
fedfilamassn@aol.com

Federation of Phil-Am Chambers of Commerce

447 Sutter St. Ste 701, San
Francisco, California 94108
Yolanda Stern
yolandaostern@aol.com

Filipino American Community of Colorado

1900 Harlan St. Edgewater,
Colorado
Giselle Rushford
giselle@larush.com

Filipino American Development Development Foundation/ Bayanihan Community Center

1010 Mission St., Ste. B San
Francisco, California 94103
Bernadette Sy
b_sy@att.net

Filipino American National Historical Society-Alaska Chapter

2607 Kona Lane, Anchorage, Alaska
99519
Thelma Buchholdt

fanhs17@hotmail.com

Filipino-American Services Group, Inc. (FASGI)-Established in 1981

135 N. Parkview Ave., Los Angeles,
CA 90026
Susan Dilkes
susanD@fasgi.org

Filipino Community, Inc.

251 S Franklin St., Juneau, Alaska
99801
Jenny Gomez Strickler (Public
Relations Officer)
Tel. no. (907) 5864116 / 7239053
Jenstrickler2@aol.com
www.filcomalaska.org

Filipino Community of Seattle

5740 Martin Luther King JY WY
Seattle, Washington 98118
Alma Kern
aqkern@aol.com

Filipina Women's Network

P.O Box 192143, San Francisco,
California 94119
Marilyn Mondejar
marilym@ffwn.org

Home Reach Foundation, Inc.

24 Birchdale Lane, Port
Washington, New York 11050
Dr. Teofilo "Pepe" Recitas
pepe@homereach.org

H.O.P.E. Foundation International

PHILIPPINE EMBASSY AND CONSULATES IN THE U.S.

EMBASSY OF THE PHILIPPINES, WASHINGTON

1600 Massachusetts Avenue NW,
Washington D.C. 20036, U.S.A.
Tel. No. (+1-202) 467-9300 (+1-202) 467-
9300; 467-9363

Fax No. (+1-202) 328-7614; 467 9417
Duty Officer: 368-2767

Email: washington.pe@dfa.gov.ph;
washingtonpe@philippinesusa.org;
washingtonpe2010@gmail.com
Website: www.philippineembassy-usa.org

Jurisdiction:

United States of America: Alabama, District
of Columbia, Florida, Georgia, Kentucky,
Maryland, North Carolina, South Carolina,
Tennessee, Virginia, West Virginia

Outside USA: Anguilla, Aruba, Bonaire,
British Virgin Islands, Caribbean Islands
(Bahamas, Bermuda, British West
Indies, Cayman Islands, Turks & Caicos),
Commonwealth of Jamaica, Country of
Curacao, Grenada, Guadalupe,

Martinique, Montserrat, Puerto Rico,
Republic of Haiti, Saba, St. Eustatius,
St. Maartin, St. Martin, The Territorial
Collectivity of St. Barthelemy, Trinidad and
Tobago, and U.S. Virgin Islands.

PHILIPPINE CONSULATE GENERAL, AGANA

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Tamuning, Guam 96931
Tel. Nos. (+1671) 646-4820 646-4630

Fax No. (+1671) 649-1868
Hotline: 488-4630
Email: agana.pcg@dfa.gov.ph;
pcgagana@gmail.com
Website: philippinesguam.org

Consular Jurisdiction: Caroline Islands,
Guam, Marshall Islands, Micronesia, Palau,
Wake Islands

PHILIPPINE CONSULATE GENERAL, ATLANTA

3340 Peach Tree Road NE, Suite 850,
Atlanta, Georgia 30326
Tel.: (+1-404) 239 57 40/ 5747
Fax: (+1-404) 233 20 38/233 40 41
Email: donato@ahdintl.com

PHILIPPINE CONSULATE GENERAL, CHARLOTTE-AMALIE (U.S. VIRGIN ISLANDS)

P.O. Box 12154, Charlotte-Amalie Street
Thomas, U.S. Virgin Islands 00801
Tel.: (340) 776 3389 (office)
Mobile: (340) 690 0131

PHILIPPINE CONSULATE GENERAL, CHICAGO

30 N. Michigan Avenue, Suite 1600
Chicago, Illinois 60603 USA
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Email: chicagopcg@att.net
Website: www.chicagopcg.co

Consular Jurisdiction:

Arkansas, Illinois, Indiana, Iowa, Kansas,
Michigan, Minnesota, Louisiana, Mississippi,
Missouri, Nebraska, North Dakota, Ohio,
Oklahoma, South Dakota, Wisconsin

PHILIPPINE CONSULATE GENERAL, HONOLULU

2433 Pali Highway, Honolulu, Hawaii 96817
Tel. No. (+1808) 595-6316 up to 6319
Fax No. (+1808) 595-2581
Duty Officer: 271-0238
Email: honolulu.pcg@dfa.gov.ph;
pc.honolulu@dfa.gov.ph
honolulupc@hawaii.rr.com
Consular Jurisdiction:
Hawaii, American Samoa, French Polynesia

PHILIPPINE CONSULATE GENERAL, LIVONIA (MICHIGAN)

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Michigan, 48150
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Fax: (+734) 427 1701
Mobile: (+248) 895 5234
Email: evangeljose@aol.com

PHILIPPINE CONSULATE GENERAL, LOS ANGELES

3600 Wilshire Boulevard, Suite 500
Los Angeles, CA 90010 U.S.A.
Tel. Nos. (+1213) 639-0980
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Duty Officer: 268-9990
Email: losangeles.pcg@dfa.gov.ph;
losangelespc@aol.com;
losangelespcg@earthlink.net
Website:
http://www.philippineconsulatela.org

Consular Jurisdiction:

Arizona, Texas, Southern Nevada (Nye, Las
Vegas, Clark, Lincoln), New Mexico, Southern
California (Los Angeles, San Luis Obispo,
Orange, San Diego, Imperial, Riverside, San
Bernardino, Ventura, Santa Barbara, Kern)

PHILIPPINE CONSULATE GENERAL, NEW YORK

556 Fifth Avenue, New York, NY 10036 U.S.A.
Tel. Nos. (+1212) 764-1330
[Trunk line] 575-4774 [After 5 pm /weekend/

holidays]

Fax No. (+1212) 382-1146 764-6010
Duty Officer: (+1917) 294-0196
Email: newyork.pcg@dfa.gov.ph; phcongen.
newyork@gmail.com
Website: www.newyorkpcg.org

Consular Jurisdiction:

Connecticut, Delaware, Maine,
Massachusetts, New Hampshire, New Jersey,
New York, Pennsylvania, Rhode Island,
Vermont

PHILIPPINE CONSULATE GENERAL, PORTLAND

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Portland, Oregon 97201 USA
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sanfranciscopcg2004@yahoo.com
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philippinesanfrancisco.org/

Consular Jurisdiction:

Alaska, Idaho, Oregon, Washington,
Northern Nevada (Carson, Churchill, Douglas
Elko, Esmeralda, Eureka, Humboldt, Lander,
Lyon, Mineral, Pershing, Storie, Washoe,
White Pine, Reno), Colorado, Montana, Utah,
Wyoming, Northern California (San Jose,
Oakland, Fresno, Palo Alto, Sacramento,
Stockton, Napa, Union City, San Mateo,
Vallejo, Pittsburg)

UNITED STATES FEDERAL DEPARTMENTS AND AGENCIES ⁴⁵

For general inquiries on directory of Federal Department of Agencies, you may contact 1-800-FED-INFO (or 1-800-333-4636); 1-800-326-2996 (for the hearing impaired) <http://www.USA.gov>

Department of Education (ED)

U.S. Department of Education
400 Maryland Avenue SW Washington, DC 20202
Phone: 1-800-872-5327; For hearing impaired: 1-800-437-0833
<http://www.ed.gov>

- The Department of Education establishes policies on federal financial aid for education, and distributing as well as monitoring those funds, collecting data on America's schools and disseminating research, and prohibiting discrimination and ensuring equal access to education.

Equal Employment Opportunity Commission (EEOC)

U.S. Equal Employment Opportunity Commission 1801 L Street NW
Washington, DC 20507
Phone: 1-800-669-4000; For hearing impaired: 1-800-669-6820
<http://www.eeoc.gov>

- The U.S. Equal Employment Opportunity Commission (EEOC) enforces federal laws that make it illegal to discriminate against a job applicant or an employee because of the person's race, color, religion, sex (including pregnancy), national origin, age (40 or older), disability or genetic information.

45. U.S. Department of Homeland Security, U.S. Citizenship and Immigration Services, Office of Citizenship, Welcome to the United States: A Guide for New Immigrants, Washington, DC, 2007, Revised Edition

Department of Health and Human Services (HHS)

U.S. Department of Health and Human Services 200 Independence Avenue SW,
Washington, DC 20201
Phone: 1-877-696-6775
<http://www.hhs.gov>

- The HHS is the US government's principal agency for protecting the health of all Americans and providing essential human services, especially for those who are least able to help themselves.

Department of Homeland Security (DHS)

U.S. Department of Homeland Security Washington, DC 20528
<http://www.dhs.gov>

- Among its many duties, the DHS bears responsibility for facilitating legal immigration and enforcing laws, and supports legal employment by offering information and expanding E-Verify program.

U.S. Citizenship and Immigration Services (USCIS)

Phone: 1-800-375-5283; For hearing impaired: 1-800-767-1833
<http://www.uscis.gov>

- U.S. Citizenship and Immigration Services (USCIS) is the government agency that oversees lawful immigration to the United States.

U.S. Customs and Border Protection (CBP)

Phone: 202-354-1000
<http://www.cbp.gov>

- Under the Department of Homeland Security, the CBP's priority mission is to keep terrorists and their weapons out of the U.S. It is also responsible for securing the border and facilitating lawful international trade and travel while enforcing hundreds of U.S. laws and regulations, including immigration and drug laws.

U.S. Immigration and Customs Enforcement (ICE)

<http://www.ice.gov>

- ICE's primary mission is to promote homeland security and public safety through the criminal and civil enforcement of federal laws governing border control, customs, trade and immigration.

Department of Housing and Urban Development (HUD)

U.S. Department of Housing and Urban Development 451 7th Street SW

Washington, DC 20410

Phone: 202-708-1112; For hearing impaired: 202-708-1455

<http://www.hud.gov>

- The U.S. Department of Housing and Urban Development (HUD) administers Federal aid to local housing agencies (HAs) that manage the housing for low-income residents at rents they can afford.

Department of Justice (DOJ)

U.S. Department of Justice

950 Pennsylvania Avenue NW Washington, DC 20530-0001

Phone: 202-514-2000

<http://www.usdoj.gov>

- The DOJ is the U.S. federal executive department responsible for the enforcement of the law and administration of justice.

Internal Revenue Service (IRS)

Phone: 1-800-829-1040; For hearing impaired: 1-800-829-4059

<http://www.irs.gov>

- The IRS is the U.S. government agency responsible for tax collection and tax law enforcement.

Selective Service System (SSS)

Registration Information Office

PO Box 94638, Palatine, IL 60094-4638

Phone: 847-688-6888; For hearing impaired: 847-688-2567

<http://www.sss.gov>

- The Selective Service System is an independent agency of the United States government that maintains information on those potentially subject to military recruitment.

Social Security Administration (SSA)

Office of Public Inquiries

6401 Security Boulevard, Baltimore, MD 21235

Phone: 1-800-772-1213; For hearing impaired: 1-800-325-0778

<http://www.socialsecurity.gov>

- The SSA administers Social Security, a social insurance program consisting of retirement, disability, and survivors' benefits.

Department of State (DOS)

U.S. Department of State

2201 C Street NW Washington, DC 20520

Phone: 202-647-4000

<http://www.state.gov>

- As the lead U.S. foreign affairs agency, the U.S. Department of State has over 265 diplomatic locations around the world, including embassies, consulates, and missions to international organizations. The Department also maintains diplomatic relations with most countries in the world, as well as with many international organizations. The Department also provides information and services for U.S. citizens travelling abroad, including issuing passports. And, it also issues visas to foreigners wishing to visit the United States.

FINANCIAL EXERCISES OF THE KAPIT-KA! PROGRAM

SELF-ASSESSMENT EXERCISE OF YOUR FINANCIAL STANDING

(For the Immigrant and Family Back Home)

Want to know where you stand financially? Answer the following questions, by choosing from the three options: A, B, or C. Find out your “financial standing” based on your answers on the last page of this exercise.

“Sino ka sa mga ito?”

I. Spending and Debt

1. Kailangan ko umutang para ipambayad sa iba ko pang utang.
2. Kapag may gusto akong bilhin, pipilitin ko pa din bilhin kahit madagdagan ang utang ko.
3. Binibili ko lang ang kailangan ko. Minsan may kaunting luho pero hindi ko inutang ang pambayad ko sa mga gusto.

Answer: _____

II. Luxuries and Obstacles

1. Hindi ko pa kayang bilhin ang mga ganyang bagay. Sobrang mahal. Sa susunod na lang siguro.
2. Kaya kong bilhin pero kailangan ko pang mag-ipon para dito. Hindi kasi kasama sa budget ko.
3. Kaya kong bilhin ang ganyan kamahal na mga bagay, pero dapat sigurado akong kailangan ko talaga ito.

Answer: _____

III. Work Attitude and Mindset

1. Okay na sa akin ang ganitong trabaho. Safe at sigurado ang sahod. Ayoko nang mag-take pa ng risk.
2. Gusto kong mag-resign pero natatakot ako na baka wala agad akong makuhang

trabaho. Hangga’t wala magtitiis muna ako dito.

3. Kailangan kong mag-take ng risk para mas ma-promote pa ako at mas umunlad sa aking buhay. May risk pero kailangan kong bigyan ng chance.

Answer: _____

IV. Wealth and Success

1. Tataya na lang ako sa lotto o sweepstakes o mag-aasawa ng mayaman para maka-ahon sa hirap.
2. Hihintayin ko na lang ang mana ko mula sa magulang ko. Pero hangga’t wala pa yon, maghihintay muna ako ma-promote sa trabaho.
3. Para yumaman ng mabilis, kailangan kong mag-isip ng magandang negosyo o kaya ay mag-invest.

Answer: _____

V. Lifestyle

1. Kailangan kong mag-trabaho kaso yung kikitain ko ngayon ay budget ko din para sa araw na ito.
2. Sapat lang itong budget ko hanggang sa susunod sa sweldo. Sakto lang lahat.
3. Sapat na ang pera ko para sa gastos ko buong taon, may kaunti pang extra for leisure.

Answer: _____

If your answers are mostly

A's,

you are on
SURVIVAL mode



If your answers are mostly

B's,

you are on
COMFORT mode



If your answers are mostly

C's,

you are on
FREEDOM mode



*Learning about your financial standing will help you take control of your spending habits. It must be your and your family's goal to reach the “Freedom” mode, and avoid living on “Survival” mode.

Dream Matrix

(For the Immigrant and Family Back Home)

Instructions: Ask yourself and your family what your financial goals are and place these items in the first column. Then determine a timeline where you want to achieve the goal. In the example provided below, the dream is to have P100,000 in a savings account by the end of 2 years.

To compute how much you/they need to save per year, simply divide the target budget by the number of years. In the example below, the immigrant would need to save the equivalent of P50,000 per year to reach his goal.

PLACE YOUR DREAMS HERE	TARGET BUDGET	2 YEARS	5 YEARS	10 YEARS	15 YEARS	30 YEARS
Savings Account	Php 100,000.00	100,000 / 2 = 50,000 per year				

Formula:

$$\frac{\text{TARGET BUDGET}}{\text{NUMBER OF YEARS}} = \text{NEEDED SAVINGS PER YEAR}$$



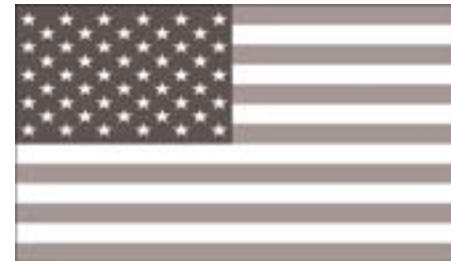
COUNTRY PROFILE OF THE UNITED STATES OF AMERICA ⁴⁶

NAME OF THE COUNTRY

Conventional long form : United States of America
 Conventional short form : United States, US, USA, America, States

NATIONAL FLAG

The flag of the United States (US) is blue at the upper hoist-side quadrant with 50 white stars representing the first 50 states. The rest of the flag are horizontally alternated seven white and six red stripes representing the 13 original American colonies.



GEOGRAPHY

The United States of America is the largest country in North America with a total land area of 9,372,571 square kilometers, including Alaska and Hawaii. It is bounded to the north by Canada; to the west by the Pacific Ocean; to the south by Mexico, the Gulf of Mexico, and the Strait of Florida; and to the east by the Atlantic Ocean.

46. Source: Migrant Advisory Information System (MAIS), Commission on Filipinos Overseas

The United States of America consists of 50 states, the District of Columbia (a special area that is the home of the federal government), the territories of Guam, American Samoa, and the U.S. Virgin Islands, and the commonwealths of the Northern Mariana Islands and Puerto Rico.



CLIMATE

The climate of the United States is temperate in most areas. Average annual temperatures range from -33 degrees Fahrenheit in Barrow, Alaska, to 134 degrees Fahrenheit in Death Valley, California.

It is tropical in Hawaii and Southern Florida, polar in Alaska, semi-arid in the Great Plains, desert in the Southwest, Mediterranean in coastal California and arid in the Great Basin.

The Midwest, Middle Atlantic States and New England have warm summers and cold, snowy winters. In the South, summers are long and hot, and winters are mild. Along the Pacific Coast, and in some other areas near large bodies of water, the climate is relatively mild all year. Alaska has a sub-arctic climate with long cold winters and short cool summers. A tropical climate with warm weather and abundant rainfall characterizes Hawaii throughout the year. Extreme weather conditions like hurricanes in the states bordering the Gulf of Mexico and tornadoes primarily in the Midwest are not uncommon.

PEOPLE

As a result to the massive international migration, the United States is considered as the world's most ethnically diverse nation. According to the US Census Bureau, the population is estimated at 316,128,839 in 2013. It is third most populous nation preceded by China and India, respectively.

The majority of the Americans are of European descent. The African-Americans comprise the largest minority group. The rest of the population is made up of Asians, Hispanics, Native Americans, and others.

LANGUAGE

English is the official language. Spanish is widely spoken in California, New Mexico, Texas, New York, Florida, and Puerto Rico.

RELIGION

The U.S. Constitution guarantees the freedom to choose and practice one's religion. There are large representations of Protestants, Roman Catholics, Jews, Mormons and the Eastern Orthodox Church. The rest belong to other faiths such as Islam and Buddhism.

POLITICAL SYSTEM

The United States of America practices a system of representative democracy and has a federal form of government that derives its mandate from the constitution.

The federal government is divided into three co-equal bodies namely executive, legislative, and judicial. The executive branch is composed of the President, Vice President, and departments of the federal government. The legislative branch is composed of a bicameral Congress (Senate and House of Representatives) and its related offices. The judicial branch is composed of the Supreme Court of the United States of America, and federal courts across the country. Each has some authority to act on its own, some authority to regulate the other two branches and be regulated by the other two branches as well. The federal government focuses on many issues including matters on international affairs and national security, the economy and taxation, legislation and law compliance. The power of the federal government is limited to the mandates stated in the constitution and individual states enjoy a great deal of authority.

Within each state are counties, townships, cities and villages, with their own elected government officials. The state government is headed by a governor and has authority over commerce within the state, and laws that govern marriage, divorce and education among others. Each state has its own written constitution, government, and code of laws. Law and procedure between individual states, concerning issues such as property, crime, health, and education sometimes differ from state to state.

The right to vote is enjoyed by all citizens from the age of 18. The presidential election is held every four years. All members of the House of Representatives and about one third of the members of the Senate are elected every two years.

ECONOMIC SYSTEM

The United States of America has a capitalist mixed economy. The economy is strengthened by abundant natural resources, well-developed infrastructure and high productivity. The United States is the second largest exporter in the world mainly of electrical machinery and the largest importer of goods especially vehicles. Leading trading partners are Canada, China, Mexico, Japan and Germany

MIGRATION HISTORY

Filipino Pioneers

It is generally assumed that the first wave of Filipino immigrants to the United States came at the turn of the century when the Philippines became an American colony. In fact, natives of Las Islas Filipinas – Indio Chino, as the Spanish Conquistadores called them – were sailing across the vast Pacific to the new New World from the

late 1500's. Many of them found their way to what is now the Continental U.S.A. These Filipino pioneers were members of the crew of the Spanish galleons that were backbone of the 250-year Manila-Acapulco Galleon Trade.

The Filipino Poblador of Los Angeles

According to William Mason, former Curator of the Los Angeles County Museum of Natural History, a certain Antonio Miranda Rodriguez (described in historical records as a “native of Manila” and an Indio Chino was a Poblador or a member of the original expedition sent from Sinaloa in Mexico to California to establish the settlement of El Pueblo de Nuestra Señora la Reina de los Angeles de Porciuncula, or what is now known as the City of L.A. Unfortunately, on the very day of the founding on September 4, 1781, he was in Loreto, in Baja California, taking care of a dying daughter. Rodriguez, who was a skilled gunsmith, eventually became armorer of the presidio of Santa Barbara where he died on May 26, 1784. A marker is now found in the Presidio Chapel (placed there by the State of California upon representations of the Filipino-American Community of Santa Barbara)

The Manila Men of Louisiana

In 1883, the celebrated American journalist, Lafcadio Hearn, wrote an article in Harper's Weekly, about “A small colony of sinewy and brownskinned fishermen who lived in houses on stilts and eked out a living in the swamps between Lake Pontchartrain and Lake Borge, some 30 miles northeast of New Orleans.” Hearn conjectured that the “Manila Men” had been in that settlement for some 50 years. Research conducted by Mrs. Marina Espina, a Filipina scholar in Louisiana, has established that the settlement existed as early as 1763 – the first in Continental U.S.A.

Source: CFO Migrant Advisory Information System

Acknowledgement

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Commission on Filipinos Overseas

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