

WORLDWIDE INTERNATIONAL STUDENT EXCHANGE (WISE)

# AGRICULTURAL PROGRAM PARTICIPANT MANUAL



**Directions:**

- ⇒ Together with your overseas representative review this complete program manual before you travel to the United States.
- ⇒ Bring this manual with you to the United States. It will be a reference for you for your entire program.

Name of Participant: \_\_\_\_\_

Overseas Representative Name: \_\_\_\_\_

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**THIS IS YOUR COPY OF THE**  
**PARTICIPANT PROGRAM MANUAL**

**PLEASE READ THIS ENTIRE PAGE BEFORE YOU PROCEED**

**As an applicant for a J-1 Visa, it is your responsibility to read this ENTIRE manual together with your overseas representative before traveling to the United States. Please read this program manual and review your DS-2019 form to prepare for your visa interview. If you have questions about the information, it is your responsibility to ask the WISE representative in your home country as part of your orientation process.**

**You are about to begin a year-long adventure. As always, WISE has prepared your program with the hope that you will have a very positive experience. Your preparation will help ensure a successful program for you.**

**You must bring this manual with you and keep it for your reference during your program.**

**If you have questions about your program after you arrive in the United States, you must contact WISE.**

### **Program Purpose**

This program is designed to provide a structured and guided work-based learning experience. Each participant will receive an individualized Form DS-7002 Placement Plan (shipped together with this manual), that:

- Reinforces a student's or recent graduate's academic study
- Recognizes the need for work-based experience
- Provides on-the-job exposure to American techniques, methodologies, and expertise
- Enhances the participant's knowledge of American culture and society

As a participant your goals for participating in this program should include:

- Being prepared to learn and master new skills and technology
- A desire to experience and learn about the people and culture of the U.S.
- To use the insight, skills and knowledge developed in the U.S. in your career at home at the end of your program

As your sponsor, WISE's goals include:

- Selecting qualified and motivated participants who can benefit from the program
- Developing and designing suitable learning programs with the host site
- Providing professional support services to assist you, the participant, and the host site to achieve the program objectives

### **Eligibility and Basic Rules**

There are certain requirements which must be followed in order for you to qualify for the intern status in the U.S.

Interns must:

- Be at least 18 years old
- Have either a round trip ticket or sufficient money for return airfare home
- Have proficient English skills to perform internship activities
- Either be currently enrolled in, and pursuing studies at a degree- or certificate-granting post-secondary academic institution outside the United States or graduated from such an institution no more than 12 months prior to his or her exchange visitor program begin date
- Enter the United States to participate in a structured and guided work-based internship program in his or her specific academic field

In addition to these basic eligibility requirements, participants must comply with the basic requirements of the program including, but not limited to:

- Accept the placement arrangements provided by the host and WISE, which are outlined in your DS-7002 placement plan
- Complete the duties assigned to you by the host organization to the best of your abilities
- Follow the program policy agreement which you signed as a part of the WISE application

- Follow and obey all laws in the USA
- Participate only with the host organization and do not accept other employment
- Live by the rules and expectations of the host organization, such as observing the expectations about dress code, personal hygiene, timeliness, professionalism, positive team relationships, safety requirements, etc.
- Maintain behavior and actions that will not bring harm to yourself or others

If you do not follow these rules and requirements, your exchange visitor program will be terminated and you will be required to return home.

### **Visa Status Information**

Basic Information about your visa:

WISE has issued you a Certificate of Eligibility (DS-2019 Form) based on the following:

- We have determined that you meet the program eligibility requirements
- We believe you will benefit from the program designed by your host site and WISE
- We expect that you will follow the program rules and requirements

If this information changes, WISE will end your program. This form does not guarantee that the U.S. Consulate will grant you permission to participate on this program. If the U.S. Consulate approves your application, you will be given a J-1 visa stamp in your passport.

### **DS-2019 form -- Certificate of Eligibility for Exchange Visitor (J-1) Status**

*What is the DS-2019 form?*

The DS-2019 form allows you to apply at the American Embassy or Consulate in your home country for the J-1 visa stamp. As your sponsoring organization, WISE has entered your information into a computer database owned by the Department of Homeland Security (DHS). This database, known as the Student and Exchange Visitor Information System (SEVIS) is shared by Department of State, U.S. Consulates, DHS and U.S. organizations certified or designated, and contains information on non-immigrants seeking the F, M, or J visa. This database was used to print your DS-2019 form. The system is used by each of these organizations to monitor your status, update your records such as your entry and departure to and from the U.S., and your status as J-1 program participant. You must keep this form with you at all times while on the program in order to establish your visa status. Please take care to keep it safe and protected. There is a \$100 fee to replace a lost or damaged form.

The J-1 visa will allow you to participate at the site indicated in your Placement Plan (Form DS-7002). You may not participate in a program or seek employment at any site except the site named in your plan and as indicated on your DS-2019 form.

## **DS-7002 form – Training/Internship Placement Plan (T/IPP)**

*What is the DS-7002 form?*

The DS-7002 form is an individualized Placement Plan. Program participants must present their completed and signed Form DS-7002 to a Consular Official during their visa interview. The form will list specific details about the host site, as well as specific details about the skills and knowledge participants will acquire throughout the program.

## **The J-1 Visa Stamp**

*What is the J-1 visa stamp?*

The J-1 visa stamp is permission given by the U.S. Consulate to travel to the U.S. and ASK PERMISSION to enter the U.S. on a J-1 program.

- The J-1 visa is given to exchange visitors. It is issued with the understanding that at the end of the program you will return to your country to continue promoting international understanding.
- During your program you will receive payment in the form of a stipend while following your planned program. This is permitted by your visa status, however your visa status (J-1) does not permit you to seek or engage in additional employment.
- By government regulations, the J-1 category is strictly limited to a maximum duration of 12 months. Your J-1 visa cannot be extended beyond twelve months.
- You must keep the DS-2019 form with you at all times to demonstrate your legal status in the U.S. If you lose the DS-2019 form, you should contact WISE immediately for a replacement. There is a \$100 fee to replace lost DS-2019 forms.
- The dates on your DS-2019 form govern the length of your eligibility to participate in the program. **The dates on the J-1 visa stamp in your passport indicate the time during which you may ask permission from the Department of Homeland Security (DHS) to ENTER or re-enter the U.S.** The duration of time indicated on your J-1 visa stamp is a decision of the U.S. Consulate. It does not shorten or lengthen your program dates. The specific dates of your program will be stated on the DS-2019. Both the start date and the end date of your program are listed here. Please make return flight plans to allow full completion of the entire program.

## **The I-94 Card (Arrival and Departure Record)**

When you enter the U.S., you will complete a two-part I-94 card. One part is kept by DHS and provides details about how and when you arrived. This information is entered into the computer database. The other half of the card is stapled into your passport. **DO NOT LOSE THE I-94 CARD** – it is expensive and complicated to replace it. When you leave the U.S., the card will be collected by the airline or U.S. border agent.

The I-94 card shows how long you are permitted to stay in the U.S. and under which category you have been admitted. The marking “D/S,” normally written on your I-94 card, indicates “Duration of Status,” meaning that you are on your approved program arranged by WISE. Therefore, the ending date of your DS-2019 is the ending date of your valid status as a participant as long as you meet all program conditions.

**Important information to maintain your visa status:**

*What else should I know about my visa?*

You are a participant in an educational exchange program approved by the U.S. Department of State. During your program you will receive payment in the form of a stipend during your planned program. This is permitted by your visa status, but your J-1 visa status does not permit you to seek or engage in employment. If you do, WISE will immediately terminate your exchange program.

*Can I leave the U.S. and re-enter on my J-1 visa?*

**Only with the approval of WISE.** If you wish to make plans to travel outside of the U.S., you need to contact WISE before you make your travel plans. WISE will discuss your plans and if your travel is approved, you will need to send your Form DS-2019 and express courier fees of \$20 to pay for the cost of returning your documents by Courier.

*What if I am unable to arrive in the U.S. and begin my program by the start date of my DS-2019 form?*

You are expected to arrive in the U.S. and begin your program on the date shown on the form DS-2019. If you are unable to arrive within 30 days of the program start date, your record in SEVIS will automatically go to “Invalid” status and you may not be permitted to enter the U.S. when you arrive at a Port of Entry. If you are unable to arrive until after the 30 day period, you must contact WISE to review and confirm your planned arrival. In such cases, WISE will update your SEVIS record to reflect the new start date, and WISE will send a new copy of your DS-2019 when you arrive at the host site.

*What if I lose my DS-2019 form?*

Contact WISE immediately when you discover your DS-2019 form is lost. You must have your DS-2019 form to prove your visa status is valid. If you lose your copy, you may have to change your travel plans. There is a \$100 charge to replace DS-2019 forms.

*Can I extend the duration of my program beyond 12 months?*

No.

## **Requirements Upon Arrival**

### **Validation with WISE**

You are required to contact WISE when you arrive in the United States. In the first 24 hours, contact WISE at 1-800-264-0948 to validate your visa. If you do not contact WISE when you arrive at your host site, your exchange visitor program will be canceled.

When you contact WISE, you must verify the address where you are living. A validation form is provided for you at the back of this book. Complete this information and send it to WISE by fax or mail. It is your responsibility to contact WISE when you arrive in the U.S. WISE representatives may try to contact you when you arrive. If WISE leaves you a message you MUST contact WISE immediately when you get the message.

### **Validation by Fax:**

In the back of the manual please find the Validation Form which can be completed and faxed to WISE. Please complete all requested fields and submit it within 2 weeks of your DS-2019 form start date.

### **Change of Address:**

If your address changes because there are housing changes at your host site, you must notify WISE. If your housing changes, you must notify WISE within one week.

### **Completion of Evaluation forms**

WISE will send evaluation forms to you and your host during your program. As a participant, you are REQUIRED to complete these forms and return them to WISE. We want to know how you are doing and learn from what you tell us. Your evaluations can ensure the quality of your program and help WISE improve the program for future participants. Please complete your evaluations and return them immediately to WISE.

### **Monthly Stipends:**

Each month during your program, you will receive a monthly stipend from WISE. This stipend check is sent from the WISE National Office during the first week of each month after host payments are processed. The amount of the monthly stipend is outlined in your offer letter. Your first and last months may be partial months and the stipends for those months will be pro-rated according to your schedule. Since your stipend is sent by mail from WISE, it may be 3-5 days before you receive your check in the mail.

### **Housing**

Almost all participants are provided with housing by their host site as part of their program at no additional expense. Specific housing arrangements are described in your offer letter and all housing as approved by WISE must meet the following criteria: The housing must be sound and safe, with good electrical and plumbing service, cooking provisions, and heating and cooling service as is reasonable for the geographic region of the host. Housing includes basic utilities (electricity, water, etc.). Phone, internet, and satellite television will not be provided by the host site. Some hosts will allow participants to use the family's



phone, television, and internet service. It is important to share these amenities and respect any rules set by the host site. Do not abuse these privileges.

### **Keeping Your Housing Clean**

The participant is required to keep his or her housing clean and tidy. Cleaning your housing shows respect for the host site and helps to maintain a positive attitude by having a comfortable place to relax at the end of the day. When a WISE representative visits a host site, he or she will expect to see your living accommodations. If the participant has not cleaned his or her accommodations, he or she will be charged for the cost of professional cleaning service and the cost will be deducted from the participant's stipend.

Cleanliness standards may differ from person to person, and from culture to culture, but the basic rules for cleaning during the program are:

- Both the interior and exterior must be kept free from trash, garbage, etc...
- The kitchen and equipment must be kept clean and free of grease. This includes:
  - Clean pots and dishes with detergent and hot water.
  - Wipe stoves, counters, etc., after cooking.
  - Throw away old or leftover foods from the refrigerator timely.
- Avoiding use of excessive heat when cooking, especially when using cooking oil.
- Smoking in bed is prohibited. Some host sites prohibit smoking in all buildings and around machinery. Some prohibit smoking anywhere on the host site.
- Bed sheets should be changed and washed once a week.
- Lights and other equipment must be turned off when not being used. Gas appliances are to be turned off before leaving premises.
- Bathrooms must be cleaned regularly (toilet, tub, shower, basin, other fixtures)

The host site is responsible for providing adequate accommodations at the beginning of a placement and should remedy any serious problem when informed by the participant.

WISE asks the host site to provide the following cleaning supplies: cleanser for sink, tub/shower and counters, a sponge, broom, mop, toilet bowl cleaner and dishwashing detergent. If these supplies are not available when a participant arrives, the participant should ask for them from the host site. Replacement and purchase of new cleaning supplies will be the responsibility of the participant.

To conserve energy and utility expense, thermostats, heaters and cooling devices should be adjusted when leaving your living quarters. In many areas of the U.S. both new and old technology is utilized, including wood-burning and coal-burning stoves. Your host will explain how to use these devices safely and you should make sure you understand the safe use and care.

## **Medical Insurance**

You must be in good health when you apply for the program. Should you become seriously ill, be involved in an accident, need surgery, or require other significant medical care, the circumstances will be reviewed with the host site whether it is possible for you to continue the program. The length of illness or absenteeism may require termination of the program due to difficulty maintaining the required schedule and the costs involved.

## **Health & Insurance**

A copy of the health insurance booklet is included with this program handbook and should be read carefully to understand the limitations and exclusions. Some items that should be noted are as follows:

- There is a deductible payable by the participant for each new illness or accident. This deductible amount varies, typically \$75 for treatment by “in-network” providers and \$150 for treatment provided by “out-of-network” providers and emergency room services. In other words, the first \$75 to \$150 of the cost of medical treatment is paid by you from your personal funds.
- The insurance company will not pay for the amount that exceeds the usual reasonable and customary charges.
- Things are not covered as noted in the “exclusions” section. This includes routine physical examinations, eyeglasses, routine dental, pregnancy, self-inflicted injury or attempted suicide.

### *What if I get sick or injured?*

If you become ill, or are hurt while participating in the WISE exchange program, your insurance will assist you with any non-work related claim or injury. If you are injured while performing assigned tasks, contact WISE immediately and we will help you seek payment from the responsible party.

Any illness or condition beginning before your arrival in the U.S. is considered a “Pre-Existing Condition,” and is not covered by your U.S. insurance. A “Pre-Existing Condition” is defined as, “an illness or an accident that has been treated in the 12 months prior to the effective date of your coverage.” Therefore, anything you were treated for in the 12 months before the start of your program is not covered.

Dental care is not covered by this insurance, unless emergency treatment is necessary due to pain or injury. Since you will be in the United States for an extended period, it is recommended that you have a dental check-up before leaving home.

Please read the insurance booklet for complete information of what is, and what is not covered as well as information regarding deductibles and “in-network” and “out-of-network” information.

Program participants are discouraged from participating in the following activities: skydiving, hang gliding, glider rides, parachute jumping, riding in a private plane, driving or riding dirt bikes or other off-road vehicles, driving or riding snowmobiles and hunting. Most insurance companies frequently exclude these activities from coverage.

*What do I do if I need medical treatment?*

1. If you need to see a doctor, or visit a clinic, you must take the Medical Claim form and insurance card with you. Most clinics and hospitals will not treat you until you can prove you have insurance. You will also need to have your claim form completed and/or signed at the doctor's office.
2. If there is a deductible, you will need to pay this the first time a doctor treats you for each accident or illness. A deductible is the amount you are responsible for and will not be covered or reimbursed by the insurance company.
3. Sign the medical claim form and leave it with the doctor, clinic, or hospital before you leave. The doctor, clinic, or hospital sends the claim form directly to the insurance company. If you forget the claim form, you could be responsible for the entire cost of your medical treatment. You may need to return to the office or hospital to get it completed which could take some time and will delay the claims process. Please follow the procedures.
4. If the clinic does not send in the forms for you, then you must send the completed form (filled out by the doctor) with your receipts to the insurance company. They will then process your forms and will reimburse your cost according to their policies.
5. Contact your insurance provider and ask for another claim form or make copies of the original when you arrive in the U.S.

When you are ill it can be difficult remembering what you need and where things are. Keep a medical claim form with your insurance booklet along with your passport so that they are easily accessible in case of an emergency. You should also keep careful records in case of any problem with the claims process. If you are experiencing problems with the insurance process, please contact WISE.

### **PARTICIPATING IN THE PROGRAM**

WISE, in cooperation with your host site, developed a Placement Plan (DS-7002) which describes in detail the learning objectives of your program, as well as the methods and on- the-job training you will receive to develop your skills during this program. The program is developed based on the length of time the program is scheduled to take, the resources of the host site, as well as the background and career interests of the participant.

It is important to note that your continued sponsorship by WISE requires your full participation in all the theoretical and practical learning opportunities described in your Placement Plan. It may not be possible to modify the time-line of the program and

maintain your eligibility to continue on the J-1 program. Failure to complete assignments or lack of attendance could make you ineligible to continue in the program and remain in the United States.

## **Placements**

At WISE, we do our best to place participants with host sites that provide appropriate learning and development opportunities to the participant for the entire program. Placements are made based on information in the applications. In rare cases, changes may be made at the orientation. Once at the site, WISE expects each participant to do his or her best to enjoy and learn from the experience – even if it is different from what may have expected. Occasionally WISE will make changes of assignments for the best interests of the participant, the host site, or the program. This may occur when:

- The host site cannot meet his or her financial obligations to WISE or the participant
- The host site and the participant have extreme personality conflicts in which neither party is at fault
- The host site has failed to abide by the rules of our program

Relocation will not be made because a participant wants to visit another part of the country or to be closer to friends or relatives.

Transfers are rare due to complications ensuring you will be able to fulfill the learning objectives when you transfer from one site to another. Please make every effort to abide by the program rules and seek solutions to your concerns through the options provided to you. Whenever you are facing a problem with your host site or program, WISE staff is available to assist you and guide you. **It is imperative that participants come with a positive attitude and a determination to make their program a success.**

## **Theoretical Training Component**

WISE and your host site coordinate the theoretical training aspects which are a part of your placement plan. This plan was sent to your recruiting agency electronically for your review and agreement prior to the processing of your application. A hard copy of this plan was included in the package containing this manual. The theoretical training components are not always mandatory which means that, as a program participant, you are expected to demonstrate initiative in order to fully benefit from your program.

This means that you are responsible for reading the material and completing the assignments from your host site mentors. Tests may be required in certain programs in order to assess your ability to perform assignments safely. Participants may begin the theoretical component shortly after their arrival in the U.S. It is important that you adhere to the program schedule in order to maintain your visa status and for you to gain the maximum benefit from participating in the program.

## **Practical Training Component**

The practical training component will provide you the chance to learn, develop and eventually to demonstrate mastery of the skills and knowledge developed from the theoretical training in a real life situation. The practical and theoretical elements of your program are directly linked with common skills and knowledge to be acquired and you must demonstrate mastery of these skills in your “real life” setting at your host site.

It is difficult to accurately envision exactly what your experience will be like in advance. Before you arrive, it is natural to form ideas about living in the United States, your on-the-job training, friendships, etc. WISE and your host site will work to provide you with as many details as possible and will work to support you throughout your stay so that your expectations and experience are both positive and match as closely as possible to your career goals.

To make the transition to your host site as smooth as possible, it is important to remember that the professional environment in the U.S. may be very different or very similar to what you are accustomed to at home. Co-worker relationships, attitudes toward work, and organizational priorities may make things difficult to understand at first. By recognizing that you have time to gain knowledge and draw conclusions, you can more readily adjust during the first few months of the program. Adjusting to new environments is frequently challenging, without added complications of living away from home or adapting to a new culture. In time you will feel that you can fit in, learn, and contribute.

## **Reports**

You are required to complete an initial, mid-term and final evaluation. Report forms are furnished by WISE and should be mailed to the address indicated on the form. WISE will provide copies of the reports to the participant upon completion of the program on request.

## **Daily Schedules**

Your host organization will set the day to day schedule. This schedule should reflect the general chronology of the DS-7002 Placement Plan. In general, participants should anticipate a 40 to 50 hour scheduled week with one day off per week; however, your schedule will probably fluctuate with the seasonal fluctuations of your host site.

## **PRACTICAL ADVICE**

### **Arrival**

Before you leave home, be sure you have considered the following:

1. You should have some clothes in your carry-on luggage which are appropriate for the climate you will arrive at in the United States. Carefully consider the season. You do not want to arrive in summer clothes when the temperatures are below freezing. Travel in comfortable clothes and carry a light coat.
2. Be sure to confirm your arrival date and time with WISE at least two weeks prior to departure and again two days prior to departure. WISE will coordinate with the supervisor at your host site. Airports and bus stations may be a long distance from your host site. Supervisors like to know when you are arriving so they can arrange for someone to meet you or provide you with appropriate arrival information to assist you. Also, make sure you carry a phone number with you to call and communicate with your site if your travel plans change due to unexpected delays.

### **Packing Advice**

Most airlines will allow you to take 2 pieces of luggage totaling up to 30 kilos, but you may regret bringing so much weight as you may have to carry this luggage at some point. You will probably need room to bring home additional items after your program.

- Pack according to the seasons of your stay and your destinations.
- Remember that you may have to wait for a week after your arrival before you are able to wash your clothes.
- Do not bring valuables. You may have difficulty finding a secure place for them. Leave expensive jewelry, watches, etc. at home.
- You may want to ship additional items after your arrival.

### **Travel to the United States**

Upon arrival in the U.S. you must have your DS-2019 form and your DS-7002 form with you for the J-1 visa to be valid. Present the DS-2019 form along with the DS-7002 and your passport to the immigration officer. The immigration officer will then return your DS-2019 form to you with a white I-94 entry form. Both of these need to stay with your passport at all times while you are in the U.S. The I-94 form will be taken when you leave. You should find a secure place for your passport and DS-2019 to avoid loss/theft.

The U.S. immigration office at your point of entry has the final say on entering the U.S., so it is advisable to have some proof of your agreement with the host site available when you pass through immigration. Do not be intimidated by the immigration officer. Be prepared to briefly explain your program only if asked. They are overworked and understaffed and appreciate being treated respectfully.

If you have a multiple entry visa and decide to travel through Canada or Mexico while you are here, you must have the DS-2019 form signed by WISE to be re-admitted to the U.S. under the J-1 status. **Please refer to procedures in this manual for obtaining proper authorization to re-enter the U.S. if you plan to travel abroad during your program.**

## **Money**

It is recommended that you not carry large amounts of cash when traveling to the United States; however, you should have at least \$500 in U.S. currency available for emergencies and unexpected costs upon arrival.

BRING MOST OF YOUR MONEY IN U.S. TRAVELERS CHECKS. These can be replaced if they are lost or stolen – cash cannot. Keep the receipts separate from the checks so you can more easily replace them if they are lost or stolen.

Bring enough money for expenses which will not be met by your stipend. Having additional money sent from home can take a long time. Consider the types of expenses you may have from the time you arrive until you receive your first stipend payment.

Participants are encouraged to open a local bank account near the host location. Many banks will use your passport as identification. Since there is no absolute requirement for J-1 program participants to acquire a Social Security Number, you should seek out a banking institution that will allow you to use your passport as sufficient identification.

## **Telephones & Mail**

### **Making Phone Calls:**

When making local calls you will usually dial a 7 digit number, though in some areas you may need to dial the 10 digit number (area code + phone number). If you need to dial a long distance number you need to dial a “1” and then the 3 digit area code and then the 7 digit number.

Numbers beginning with 1-800, 1-888, 1-866 or 1-877 are toll free numbers, meaning they do not cost you anything.

**Phone cards** can be one of the least expensive ways of calling to your home country. Phone cards can be purchased at many gas stations or discount stores. By using a phone card, you can use pay phones or with permission, borrow the phone of your host site to stay in touch with your family and friends.

### **Mail**

Mail from family and friends may be directed to your host site. If you are not living at the site you can update your contacts later once you get settled in your host community.

The format for addressing mail being sent to you at the host site is as follows:

<Your Name>  
c/o <Host Site Name>  
Street Address  
City, State - Postal Code  
USA

## **Life in the United States**

The United States is full of diverse people from a wide variety of backgrounds. You may find that the people in the U.S. are different due to regional, ethnic, religious, and economic backgrounds – to name a few. It is true that there is always an exception to a rule – and that is definitely true with the people of the United States. While you may be able to make some generalizations, you will always find plenty of people who do not fit the description.

There are some areas though, which are shared by most Americans:

**Class** – Everyone is treated more or less alike, regardless of social status.

**Tact** - U.S. Americans tend to be indirect when communicating, especially when they are relating something which may make someone uncomfortable. “Are you sure that is a good idea?” might mean: “I think that is a bad idea!”

**Direct** – In some areas of the country, the locals can be very direct when asking questions or giving advice. Do not be offended.

**Materialism** – There is a strong respect for personal property, it is an expectation that you will ask to use something unless told otherwise.

**Touching** – Hugging friends may be common, while touch or hand holding is seen as a sign of a romantic/sexual relationship.

**Time** – Time is considered a thing to be saved, spent or budgeted. Your host site will value being “on time.” Being late can be seen as insulting and unprofessional.

**Assertive** – Those who take initiative are admired. Go up to people and introduce yourself. If you don’t make an attempt to try and get to know other people, it may be taken as a sign of disrespect.

**Roles** – There are no separate jobs for men and women. You should expect to do be assigned responsibilities you might not be at home. Remember you came here to experience a new culture.

**Servants** – Servants are not common in the U.S. Everyone is expected to help and complete chores so that everyone has more free time for activities. If you do not offer to help others, you will be seen as rude and lazy.

**Uninformed** - Most U.S. Americans know a lot about the issues which affect them on a daily basis, but very little about the rest of the world. There is so much to learn and understand about the U.S. that the other issues of the world often go unnoticed.



Friendly – A high value is placed on a warm, informal, open and positive attitude toward people. Friends also respect each other’s independence and give each other personal space to “be themselves.” People are friendly without getting highly involved in each other’s lives.

**Cultural Adjustment**

Most people experience a period of adjustment, called “culture shock,” when they arrive in a new culture. This adjustment involves many emotional ups and downs, and sometimes even physical problems. This can be especially true in the beginning of the adjustment and around special days and holidays.

Cultural stress occurs when you are cut off from familiar things, such as ways of communicating or the kinds of food offered. Most people attempt to do things the way they had done them at home, the “right way.” When faced with an environment which offers a different “right way,” our personal identity and self-esteem are put into crisis. Here are some common reactions:

Homesickness	Boredom	Excessive Sleeping
Irritability	Illness	Exaggerated Cleanliness
Withdrawal	Crying	Chauvinism
Hostility towards Hosts	Stereotyping of Hosts	Constant reading or listening to music

**Ways to Reduce and Deal with Cultural Stress**

If you find yourself feeling any of these symptoms, or acting in ways which are not normal for you, what can you do to improve your situation?

- Reduce unpredictability – Ask questions if you are unsure in a situation. There are no dumb questions.
- Eat a healthy diet – Especially try to avoid a lot of junk food, even if you are busy
- Drink plenty of liquids – 8 glasses of water a day is recommended, also try juices and sports drinks
- Exercise – 20 minutes of aerobic exercise 3 times a week can make a difference.
- Sleep – 7-8 hours of sleep a night is a good minimum, though too much sleep can be a sign of depression.
- Be realistic – You will probably have to change your expectations and learn to accept what happens on its own merits.
- Talk with you supervisor about any concerns.

## **Independence, Liberty & Freedom**

The U.S. is frequently seen as symbolizing independence and freedom. Many visitors to the U.S. are surprised to learn how restrictive and conservative many of the laws and values of the U.S. can be.

To most people in the U.S., freedom does not mean “do whatever you want.” Because we live in an organized society, having rights and freedom comes with limitations and responsibilities because what you see as your right may restrict someone else’s freedom or rights. In the U.S., much time has been spent on how to balance the rights of groups vs. the rights of individuals which has brought about many restrictive regulations.

Your goal should be to learn to live in this complex culture which may be very different from your own. You should not expect to understand or agree with everything about U.S. culture and society. You will find many citizens who disagree about these same issues.

## **Smoking**

There are many places in the U.S. where smoking is not allowed. If you are a smoker, be aware that it is against the law to smoke in places such as airplanes, elevators, and some restaurants. In some states smoking is not allowed in any public building. Always ask the people around you if it is ok to smoke and be aware of no smoking signs. Many people are allergic to smoke, so be aware of your surroundings.

## **Cleanliness**

People in the United States are very attentive to cleanliness. Americans tend to bathe at least once daily and expect others to do so as well. It is a good idea that during your stay in the U. S., you try to bathe everyday in order to avoid any unpleasant body odor.

## **Littering**

Views on the environment vary widely across the country. We recommend that you set an example of taking care of the environment. You should not throw garbage on the ground, put it in a trashcan. Just think – would you throw garbage on your floor at home? In many areas recycling is required in residential areas. Ask the people at your host site about the recycling program in your area and help others by throwing away your garbage.

## **You and the Law**

If you break the law, you will be subject to the consequences as any citizen would be. You will have the right to an attorney and a trial. If you are found guilty of some crimes, you may go to jail or be deported and lose your right to return to the United States.

As a participant in the WISE Agricultural Program, you are bound by local, state and federal statutes. Any violations will be handled in accordance with the responding authorities and will be cause for immediate dismissal from the WISE program. WISE reserves the right to terminate a participant should their conduct or actions be deemed harmful to themselves, the host site, or the public at large.

Become familiar with and abide by your host organization's standards and requirements, including housing regulations if it applies.

### **Drugs & Alcohol**

You are required to refrain from using drugs of any kind other than drugs prescribed for health purposes. The use of illicit drugs and illegal use of alcohol is cause for immediate dismissal from the program. **The legal age for drinking alcohol in the U.S. is 21.** You are expected to abide by this regulation as you would any other law.

### **Driver's License/ID Card**

You can apply for an ID card at a Department of Motor Vehicles or licensing agency. It is safer than carrying around your passport.

Should you choose to drive a car in the U.S., a state license is required. You should bring your national or international license from home and should acquire an international driver's permit from your home country before departing as it may speed up the process. In most cases, you will also be required to show a social security card in order to apply for a license. Go to the Department of Motor Vehicles and pick up a booklet. It will inform you of all the procedures necessary in order to get your license. If you are asked to drive a vehicle for business purposes, you will need a U.S. state license. Check with your host site as to the local laws that apply in your state.

Driving a car is a significant responsibility, and it can cost you a lot of money. If you want to purchase your own car, check state requirements. If you are buying a car to get to your host site, remember that even if it is unreliable you still need to show up for your shifts. Unexpected car repairs are common and can be expensive.

Check the regulations in your state, but nearly all states require some level of car insurance. In most cases you cannot buy a car until you have proven that you have purchased insurance. Some insurance can be bought over the phone. You may also consider buying membership in an organization such as AAA (American Automobile Association) which provides towing with your membership (towing can be expensive).

## **Buying and Insuring a Car**

To ensure that an exchange visitor is aware of the requirements to own a car, WISE requires the participant to obtain written approval from WISE before buying any automobile.

Although WISE does not recommend or encourage participants to buy a car while in the U.S., in some parts of the country buying a car may be necessary. When purchasing a car it is a good idea to bring someone from the host site with you. Even if you know a lot about cars, you may not be aware of what a good price in the U.S. would be. Used car prices vary. Try to do research at a library or buy a book on purchasing used cars.

If you speak with enough people living in the US, you will find many have had bad experiences buying a used car. The used car business has many problems and many people have lost a lot of money buying cars that are not good. This would be a good area to ask for help from your host site.

When buying a used car make sure that you have the title (ownership papers) of the car signed over to you. You will need this title to register and insure your car. When registering your car you will also have to pay the sales tax on the car. Make sure the person selling the car gives you a receipt to show the Department of Motor Vehicles. Check with several insurance agencies on their rates before deciding which one to sign with. The price of insurance depends on the type and year of car, where you are living, your age, and your sex (men in their 20s generally pay the most). If you have a statement from your insurance company at home which shows that you have not had any accidents or traffic tickets, it may help lower the cost. **IF YOUR ARE DRIVING YOUR OWN VEHICLE OR THE VEHICLE OF A FRIEND AND DO NOT HAVE INSURANCE, WISE WILL CANCEL YOUR PROGRAM. FIND OUT ABOUT THE COST OF BUYING INSURANCE FROM AN INSURANCE COMPANY AND BE PREPARED TO PURCHASE IT IMMEDIATELY IF YOU DECIDE TO BUY A CAR.**

**Drinking alcohol and driving is a deadly combination.** The laws in the U.S. are very strict. Do not jeopardize your life, others' lives, or your visa status by drinking and driving. A DUI (driving under the influence) conviction may result in your termination from the program due to the risk you pose to the public at large. **Previous participants have been injured as well as spent considerable amounts of time in jail and significant amounts of money by not following this important rule.**

## **BUILDING RELATIONSHIPS AND COMMUNICATING**

One of the best ways to have a good program is to develop positive relationships with the staff of your host site and the people in your community and eventually the friendships that you form. This is one of the most important, perhaps difficult and most rewarding parts of this program.

One of the reasons you were selected for this program is that you are interested in learning about U.S. culture. Developing professional and personal relationships will be one of the best ways you can accomplish this. When you are traveling to another country, you will be surrounded by people that are familiar with the way things work and how things are done. These people generally know how to communicate things with each other and generally know what is expected of them. They know what to pay attention to and what can be ignored.

In your home country, you are one of these people. You know who to ask a question. You can understand how to build friendships with the people around you. As an exchange visitor, you are now the one that will not know how everything in daily life works. You have accepted a big challenge to learn and adapt. By agreeing to be part of this program, you also must understand that you will need to adapt to your environment more than your environment (including the people around you) will change to the way you do things back home. You should not expect to agree with or understand everything you observe or are asked to do when you first arrive.

*Is it your job to change the way things are done?*

No, over time you will observe more, learn more, and begin to understand more.

*Because you don't agree with something does it mean that it is wrong?*

Maybe, but more likely not. Regardless, you should take the time and make the effort to understand the issues.

*Does understanding something mean that you agree with something?*

In time your ideas about some of the things you do not like may change. Perhaps some things you do not like will not change, but maybe you will learn to understand them. When you do this you are really beginning to learn about the U.S. culture and people.

**Some of the most common mistakes people make when they are living in a different culture include:**

- Telling people you understand something when you really do not. For instance saying you know how to safely operate a piece of equipment when you don't and end up losing a finger because you operated it in an unsafe manner.
- Not following directions or rules because you disagree with them
- Making excuses if you do something that you were told not to do, or not following directions

### **Some strategies to adopt for building friendships:**

**Observe** – Watch how things work together. It is hard to learn and understand if you are trying to tell someone why you disagree with it.

**Be positive** – Using phrases like, “That’s stupid... You shouldn’t do this... I completely disagree...impossible...” will not make people want to spend time with you or help you understand. These phrases normally do not invite a conversation where you might learn something; instead it might invite an argument or cause someone to decide it is not an enjoyable experience to be around you.

**Listen more than you tell** – You should not be afraid to tell people about your home or country, but are you doing it in a way to explain how someone else is wrong?

**Be respectful** -- This is your host site during your participation in the WISE program. The host site has welcomed you to learn and develop while part of the program. PLEASE BE RESPECTFUL. The most important single character trait that will leave a good impression in America is that you show respect to your host site, managers and colleagues. Their rules, policies, or procedures are going to be different from those of the areas you have worked in. Do not bring up "back home..." or "my family always..."

**Cooperation/Relationship** -- In the beginning, your host site may seem overly protective. Remember that they are assuming a tremendous responsibility and you are a stranger to the community. Let them guide you. It is your responsibility to help your host site have a good experience just as your host shares some responsibility to help make sure you have a good experience. They became a host site for that purpose. They want to know more about you, your family and your country. If they have never had an exchange visitor on their property before, they may not realize that during the first few days you may be tired, homesick and a little nervous. They may also not understand that English can be a difficult language for you. Do not be afraid to ask them, politely, to speak more slowly. Do not be ashamed to tell them when you are tired. Almost anything you say to your host site will be acceptable if you are both honest and polite. Do not expect your host site to change their normal routine for you. The best way for you to get a real American experience is for you to adjust to the routine of your host site.

### **Host Community**

You are encouraged to become a part of your community. Take an interest in what is going on around you. Learn about its people, groups, government and livelihood. Let the community learn about you and your country. Do not expect your host community to equal your hometown. It will not. There may not be a lot of things for you to do, but given time and effort a whole new world will be exposed to you. Do not expect bright lights. You are there to learn by doing things others do. When you have adjusted to this lifestyle, you have become a goodwill ambassador.

### **English usage**

You may find your English is getting worse and feel a resistance to learn more or to use English at all. Attitudes and customs may become very irritating. One of the common mistakes exchange visitors make is to write sad letters home and complain about all their dislikes. This only upsets your parents. Call your local representative and talk to someone who understands what is happening to you. **RELAX** . . . within time you will have adjusted and accepted the differences and look back on your adjustment period with a smile. You need to talk it out!

When you have realized and determined that you are not alone, reapply yourself to the environment with a fresh outlook. Start to make friends and be a friend. You will begin to identify with your host country, community and family and you will find your place. Gandhi once said "May the winds of different cultures blow through my windows, but may it never sweep me off my feet." You are not expected to become an American, but to live like one. You can learn and enjoy the experience only by getting past the culture shock. To do so, you must not let your own personal values and attitudes prevent you from fully enjoying the new life around your host family.

In order to overcome culture shock, some further suggestions are offered: **Never give up!** Keep busy and always look for answers to your questions. Look for activities and special interests just as you would at home. **Try to avoid calling home more than 2 times during the first 4 or 5 weeks.** This will help you adjust to your new environment. Be conscious of your criticism of your new surroundings, new family and new circumstances. Identify the causes of your frustrations. Determine to set short-range goals and enjoy achieving them. **Most of all, keep a good sense of humor.**

### **Self Awareness**

The WISE objective "to foster goodwill and international understanding" can be measured by two outcomes. Obviously, the first measurement is the success of the international experience. Equally important is the professional and personal growth, or self-awareness of the individual participant.

The experience one encounters in another culture always instills an appreciation for things taken for granted back home. As stated earlier, you are not expected to become an American, but only to live as a part of your host community. During your program, you should become more aware of the things which make you unique.

It is the combination of understanding and appreciating your own culture as well as that of your host country, which make a true cross-cultural experience successful. Then the objective becomes twofold. Perhaps the most profound thing you will learn during your program will be the discovery of your heritage, your own self-awareness, your own personal growth. The combination makes it a smaller and better world in which to live.

## **Relationship Building Words**

Words mean so much. Words of importance starting with:

- **Sharing:** Share yourself by giving each person your attention and to do even some small thing out of consideration for them now and then. Thirsty? Ask the people around you if they are as well and offer to bring them back a water, etc.
- **Please:** "May I please..." "Will you please...?"
- **Thank You:** If you are given something, if someone does something for you, after you have eaten, say "Thank You" to the cook.
- **I'm Sorry:** You may unknowingly hurt someone's feelings, accidentally step on a toe or bump into someone. Just say, I'm sorry. Of course repeating the action again and again will make an apology less meaningful.

If you borrow anything from someone remember that you are responsible for returning it to them safely. If you borrow someone's bicycle and it is stolen you will be expected to pay for it. If you break something that belongs to your host family you will be expected to pay to have it repaired or replaced. Your insurance won't usually cover things like this.

## **RESOLVING CONCERNS & ISSUES**

Come to your host site prepared to be challenged in many ways, personally and professionally. At some time during your stay you may experience something that is an issue of concern for you. An important point to remember is that any situation can present an opportunity to learn.

Here are some tips on dealing with an issue while at your host site:

1. Identify the issues
  - Be clear about what the problem is (not just the results of the problem).
  - Remember that different people may have different views on the issues.
2. Understand everyone's interests. This is the step that many people forget.
  - Interests are the needs that you want satisfied by any given solution. We often ignore our true interests as we become attached to one particular solution.
  - This is a time to truly listen to others. Put away your differences for a while and listen to each other with the intention to understand.
  - The best solution is the one that satisfies everyone's interests.
3. List the possible solutions (options)
  - This is called brainstorming.
  - Be creative and be open to various possibilities.
4. Evaluate the options.
  - What are the pluses and minuses, advantages and disadvantages?
  - Be honest!



5. Selection of an option or options.
  - Overall, what is the best option, in the balance?
  - Is there a way to put together several options for a more satisfactory solution?
6. Document the agreement(s)
  - Don't rely on memory
  - Writing it down will help you think through all the details and implications.
7. Agree on contingencies, monitoring, and evaluation.
  - Conditions may change. Make plans in case the circumstances change.
  - How will you monitor compliance and follow-through?
  - Plan to meet again to evaluate progress in the future (1 month, 3 months, etc.)

Adapted from Tim Hicks, [www.conflict-resolution.net/articles/thicks.cfm](http://www.conflict-resolution.net/articles/thicks.cfm)

The most important thing to remember when dealing with a problem is to speak with your immediate supervisor. If after working with them it is still not solved in a way that you feel is satisfactory, then you can go up the chain of command. This is very important. If you do not follow this approach you can be seen as unprofessional.

When dealing with an issue you must remember that it may not always be handled in the way you had envisioned, and that is why you must look at the situation from everyone's point of view and not insist on your own. Remember that you are also looking at the issue from another culture which means that you may view things differently, or may result in someone misunderstanding you.

Complaining to fellow participants or colleagues will not solve your issues of concern. Instead, this generally makes more people negative and makes you less likely to do something to solve the situation. It can also cause a situation to seem worse than it is because the emotion behind the problem grows.

If you are dealing with a very serious issue do not hesitate to contact WISE. Remember that when you contact us you will likely be asked to present your concerns in writing along with the actions you and/or others have taken in attempting to resolve the situation.

Adjustment to new surroundings takes time. Culture shock can occur and this can cause negative feelings or depression during a stay in another country, especially when the culture is very different from your own. Be conscious of your attitude and how you are feeling. Try to look at the positive aspects of the culture and remember that all cultures may have positive and negative aspects. Make the most of your time and try to learn as much as possible.

Most participants have a very successful program. Very few have serious concerns. We do not want you to be one of the few who leave before the end of their program, or who

suffer through their program without asking for assistance from the site or from WISE, so spend some time thinking about what it will mean to live in the United States.

If some problem with your host arises please contact the WISE National Office before taking matters in to your own hands. Above all, do not leave your host site before you have talked to the WISE national office or your program will be canceled immediately. All pay and fees will be forfeited and the local DHS office will be notified.

### **PERSONAL SAFETY**

Here are some recommendations to follow for your own safety.

1. Do not carry large amounts of money with you. If you must take anything with you, carry an ATM card, Traveler's Checks, or a credit card. Take only as much money with you as you need for the day. Keep the rest safely in the bank. It is uncommon for most American's to keep more than \$50 in their pocket unless they are on their way to buy a specific item.
2. Open a bank account rather than carry money around with you. For your safety, open an account only in your name – not jointly with a friend, colleague, or supervisor.
3. Do not go out alone at night – always take a friend or ask people to walk you to your house or car.
4. Be aware of your surroundings – even if you are familiar with an area. Pay attention to what is going on around you.
5. Always lock your room and/or apartment door. It only takes seconds for things to be taken or for someone to enter your room. Lock the door, even when visiting neighbors.
6. When someone knocks at your door – always ask who they are. Ask for identification if you do not recognize their name or their face. You should not open the door if you still do not know them.
7. Do not keep valuables in your room – use a safety deposit box in a bank if necessary. Suitcase locks are easy to break, or bags can be cut open with a knife. Do not keep your valuable and important belongings locked in your suitcase – especially money. Open a bank account.
8. Avoid situations involving drugs or associating with people who use or deal drugs. It is illegal and you could be arrested if you are present when it is found. The use or possession of illegal drugs will cause WISE to end your program.
9. Always keep emergency telephone numbers for the Police, Fire Department, Hospital, etc., next to your phone and in your wallet or purse. WISE has provided you with a student ID card that includes our emergency contact information. Keep this with you! In most communities you can call 911 in case of an emergency, which is a free call. Please memorize or keep a list of numbers for your host site and WISE.

### **Emergencies**

You and your host site are responsible for reporting any emergencies to WISE. It is important to provide the following information.

1. Nature of emergency
2. Address and telephone number where the participant can be reached
3. Attending physician and phone number if applicable

**After normal business hours use the WISE emergency pager at 731-589-0265 or 1-888-242-7870.**

**Please remember that this pager is for time-sensitive emergencies only.**

### **COMMUNICATING WITH WISE**

WISE staff is available to you for advice and assistance throughout your program.

- Pre-Departure Participant Manual
- Periodic phone contact or on-site visits
- 24 hour emergency pager
- Written program evaluation forms
- Access to WISE staff during office hours (by phone or email) during your program

WISE encourages you and your host organization to communicate with us throughout the program. Our goal is to ensure you get the most out of your experience in the U.S. and to guide you to develop the skills and knowledge the program is designed to provide.

There are some situations when you really should consult with WISE, including:

- If you are unsure if you can complete your entire program
- If you have questions about program rules and requirements
- Concern about host site relationships not being resolved through normal channels
- Questions or issues regarding your medical insurance policy and coverage

WISE staff is pleased to communicate with you and is available to respond to your questions or concerns.

### **Leaving the Program Before Scheduled**

You must do your best to complete entire 12-month program. If you are thinking about leaving, you should contact WISE immediately. We want to discuss your thoughts about the program and learn more about why you are considering leaving prior to completing the program.

If the decision has been made that you will not continue with your program, you must contact WISE and return the DS-2019 to your host site manager or mail it to WISE. You must then return home at once. Your exchange visitor program will be changed in the SEVIS database to indicate your program is no longer valid. Your date of departure and port of departure will also be noted in the computer system by DHS as you exit the

country. Remaining in the U.S. out of status could result in you being unable to obtain a visa for the U.S. in the future.

Participants leaving the program prematurely are not eligible for any refund and release WISE of any financial obligation.

### **Dismissal**

WISE reserves the right of dismissal at any time if a condition should arise which in the judgment of WISE is likely to be detrimental to the health or safety of yourself or others. Further, WISE reserves the right of dismissal if you should violate the standards of conduct of the host organization, or for other disciplinary or legal problems in the community at large. If you have been dismissed from the program you will return home immediately at your own expense.

The host organization has the right to dismiss you from the program at any time if you are not abiding by the company's rules or reasonable directions and expectations. Participants who are having difficulties at their host site should contact WISE in the early stages for advice about how to solve any possible problems. The host organization is also urged to provide WISE with feedback about any concerns or problems regarding the program.

### **Refund Policy:**

**As part of your program, WISE provides your medical insurance to you while you are sponsored on the program. If your program is ended for any reason, you will be required to depart the country immediately. Your medical insurance policy will end with your sponsorship. There is no refund of the program fee available upon your entry to the United States to begin your program.**

- Should you withdraw your application after payment WISE will retain a \$100 cancellation fee. This fee is increased to \$300 once a DS-2019 form has been issued.
- Should an applicant be denied entry to the U.S. by the U.S. consul or DHS, a refund of program fees less a \$300 cancellation fee will be made.
- Participants who withdraw after arrival to the U.S. will not receive any refund of program fees.
- DS-2019 forms that must be reissued to correct inaccurate, illegible, or changed information may incur a fee to cover any courier costs to send a corrected copy when necessary. Reissues are not provided without return of the original DS-2019 form to WISE.

## **WISE CONTACT INFORMATION**

For non-emergencies and general questions the WISE National Office is staffed from 8 a.m. until 5 p.m. Central Time. There is voice mail available, so if no one is there to take your call, please leave a detailed message including your name and phone number so that we can call you back. Please speak slowly and clearly if leaving a message.

WISE support to the host site and participant includes 24 hour emergency support services. WISE maintains an emergency pager system. If you have an emergency outside of normal business hours, please call this number for immediate support. It is important that you evaluate the nature of the emergency and use this number for time-sensitive emergencies only!!

Regular correspondence address

**WISE Foundation  
PO Box 1332  
Dyersburg, TN  
38025**

Special courier/physical office address

**WISE Foundation  
205 North Church Ave.  
Dyersburg, TN  
38024**

**Telephone: toll free 1-800-264-0948 -- inside the United States**

**731-287-9948 (Telephone)**

**731-287-9949 (Fax)**

**[agtraining@wisefoundation.com](mailto:agtraining@wisefoundation.com)**

**[www.wisefoundation.com](http://www.wisefoundation.com)**

**Emergency Pager for Participants – 1-731-589-0265, 1-731-589-2704 or 1-888-242-7870 – Please use these numbers in the event of time-sensitive emergencies only.**

## WISE Agricultural Program Validation Form

Please Fax to 731-287-9949

Please complete the following information. Please print clearly and neatly to ensure your visa is properly validated.

- Your Family Name: \_\_\_\_\_
- Your First Name: \_\_\_\_\_
- Phone Number in the US: \_\_\_\_\_
- e-mail Address in the US: \_\_\_\_\_

### Address in the US:

Name of your host site: \_\_\_\_\_

Street Address where you live: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Postal Code: \_\_\_\_\_

Date of your arrival: \_\_\_\_\_ Month \_\_\_\_\_ Day \_\_\_\_\_ Year

**Comments: Please let us know how you are doing or if there are any questions you need assistance with.**



Mail to: ACE American Insurance Company
1 Beaver Valley Road
P.O. Box 15417
Wilmington, DE 19850

Name of Group:
Policy Number:

ACCIDENT AND SICKNESS CLAIM FORM

Instructions:

- 1. You must have SECTION A fully completed by a designated official of the Policyholder.
2. SECTION B is to be completed, signed and dated by the claimant or parent/guardian of claimant, if claimant is a minor.
3. Attach itemized bills for all medical expenses being claimed including the claimant's name, condition being treated (diagnosis), description of services, date of service(s) and the charge made for each service. PLEASE MAIL COMPLETED FORM AND BILLS TO ABOVE ADDRESS.

The furnishing of this form, or its acceptance by the Company, must not be construed as an admission of any liability on the Company, nor a waiver of any of the conditions of the insurance contract.

SECTION A - MUST BE COMPLETED AND SIGNED BY A DESIGNATED REPRESENTATIVE OF THE POLICYHOLDER

NAME and/or LOCATION OF GROUP/CLUB/SPORT/SCHOOL. ETC.

CLAIMANT'S FULL NAME (Please Print Clearly or Type) SOCIAL SECURITY NO. (if Available) DATE OF BIRTH NAME OF SUPERVISOR
DATE COVERAGE BEGAN DATE COVERAGE WILL END/HAS ENDED
NATURE OF INJURY OR ILLNESS. (Describe Fully, Including Which Part Of Body Was Injured.) DESCRIBE HOW, WHEN AND WHERE ACCIDENT OCCURRED (Date And Time.)
NAME OF ACTIVITY DID ACCIDENT OCCUR:
A. WHILE CLAIMANT WAS SUPERVISED YES NO
B. DURING SPONSORED ACTIVITY YES NO
C. DURING PROGRAMMED HOURS YES NO
D. WHILE TRAVELING TO OR FROM REGULARLY SCHEDULED ACTIVITY IN A SUPERVISED GROUP YES NO
INDICATE THE SPORT (If Applicable)
DATE LAST WORKED DATE RETURNED TO WORK WEEKLY EARNINGS
POLICYHOLDER REPRESENTATIVE (Please Print Or Type) TITLE DAYTIME TELEPHONE NUMBER ( )
SIGNATURE OF POLICYHOLDER REPRESENTATIVE DATE

SECTION B - MUST BE COMPLETED

LIST NAME, ADDRESS, AND PHONE # OF OTHER INSURANCE COMPANIES UNDER WHICH CLAIMANT IS INSURED POLICY #/ACCOUNT #
IF CLAIMANT IS A MINOR, NAME OF CLAIMANT'S GUARDIAN/RELATIONSHIP TO CLAIMANT
ADDRESS OF CLAMANT (if Claimant Is A Minor, Name And Address Of Claimant's Guardian) GUARDIAN'S SOCIAL SECURITY NUMBER
NAME/ADDRESS/TELEPHONE # OF EMPLOYER (If Claimant Is A Minor, Guardian's Employer) EMPLOYER'S DAYTIME TELEPHONE # ( )

BY SIGNING BELOW I HEREBY CERTIFY THAT THE ABOVE INFORMATION IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF

AUTHORIZATION and ASSIGNMENT OF BENEFITS

I, the undersigned authorize any hospital or other medical-care institution, physician or other medical professional, pharmacy, insurance support organization, governmental agency, group policyholder, insurance company, association, employer or benefit plan administrator to furnish to the insurance company named above or its representatives, any and all information with respect to any injury or sickness suffered by, the medical history of, or any consultation, prescription or treatment provided to, the person whose death, injury, sickness or loss is the basis of claim and copies of all of that person's hospital or medical records, including information relating to mental illness and use of drugs and alcohol, to determine eligibility for benefit payments under the Policy Number identified above. I authorize the policyholder, employer or benefit plan administrator to provide the insurance company named above with financial and employment-related information. I understand that this authorization is valid for the term of coverage of the Policy identified above and that a copy of this authorization shall be considered as valid as the original.

- I agree that a photographic copy of this Authorization shall be a valid as the original.
I understand that I or my authorized representative may request a copy of this authorization.
I understand that I or my authorized representative may revoke this authorization at any time by providing the insurance company with written notification as to my intent to revoke.

Signature of Insured or Authorized Representative Dated

Address:

Fraud Warning: "It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and / or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant."

(PLEASE REFER TO THE OTHER SIDE FOR STATE-SPECIFIC FRAUD WARNINGS.)