

Boston Center for Refugee Health & Human Rights at Boston Medical Center

Asylum Seeker's Guide to Health, Legal Services & Life in Boston

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www.bcrhhr.org

About this Guide

If you are an immigrant who is seeking asylum and you live in or near Boston, then this guide is for you.

If you are not seeking asylum, and are simply new to Boston (or the United States) you may still find some of this information to be useful.

Please note: The information presented here is intended only as a guide, and is subject to change at any time. Every effort has been made to ensure that it is accurate and current. We reserve the right to correct errors.

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If you are a refugee, an asylum seeker, asylee, or planning to seek asylum and have a question or are having trouble in your life, please call us at 617.414-4794.

About the Boston Center for Refugee Health & Human Rights

Difficult life events can affect our health, our emotions, and our sense of identity and purpose. We offer help and support to members of Boston's refugee communities and torture survivors by providing medical, mental health and social services. We help people from many different countries, and we are here to help you get the services you need so you can adjust to life in the United States.

Services Offered:

- Mental Health Help to heal emotionally
- Medical Care Professional treatment for illness or injury, to stay healthy, and prevent illness
- Dental Referrals Care for teeth
- Evaluations for Asylum Cases Doctors will examine you to see if you have any
 evidence of the physical or emotional effects of torture, write affidavits in support of your
 case, and perhaps testify
- Legal Referrals Referral to a lawyer that may provide immigration advice
- Social Services & Case Management Social workers can help connect you with services
- Career Development Training and information on how to find work, get an education, or get recertified in your profession in the U.S.
- Interpreters People who can speak your language and help you communicate with people at BMC who do not speak your language
- English Classes Help learning English
- Support Groups A group of people with common experiences and concerns that meet to share stories, advice, and encouragement
- Referrals to local food pantries You may be referred to places where you can get free food
- Patient Navigators People who can help you make appointments, fill out forms, and find your way around BMC

New Words

Affidavits – a sworn statement made by an expert that can be used in court. Example: The court asked the doctor to look at me and give an affidavit that shows I have a back injury.

In times of trouble, it is important to find places where you feel safe, and people you can trust. Here at the Boston Center for Refugee Health & Human Rights (BCRHHR), we recognize the importance of a healthy body, mind, and soul. We are located in a hospital called Boston Medical Center (BMC), and we welcome you to contact us.

We are open Monday through Friday from 9 AM to 5 PM. We are closed on Saturday and Sunday. To make an appointment please call the main number at (617) 414-4794. We recommend you call and make an appointment before coming.

Your Health and Health Care Services

Taking care of you health and getting the health care services you need in Boston will probably be different from what you were used to in your country. In this section you will find information on how to pay for your health care, what to expect when you visit the doctor, and what you should do in an emergency.

Paying for your health care

How do I pay for my health care?

- In the U.S., you must pay for medicine and for each visit to the doctor. Health
 insurance may be able to help you cover these costs. Some people get private
 health insurance through their employers. Others get health insurance through the
 state of Massachusetts.
- Applying for health insurance will not affect your immigration status.
- There are a few different types of health insurance in Massachusetts.
 - Health Safety Net
 - MassHealth
 - Commonwealth Care

To learn more about health insurance in Massachusetts or to see if you are eligible for state health insurance, visit Health Connector

New Words

Medicine/medications – any type of substance that the doctor gives you to help make you well when you are sick. Example: I had a rash, so the doctor gave me two types of medicine – a cream to put on my skin every morning and a pill to swallow once a day for a week.

Health insurance – a program that helps you pay for your health care bills. Example: Massachusetts has several types of health insurance available for immigrants, no matter what their status is.

Visiting Your Doctor

What is a primary care doctor and why should I have one?

A primary care provider/physician is your doctor. He or she will begin to know you and understand you and provide for your general health needs. A primary care doctor will refer you to a *specialist* if you need a doctor that works in a particular area of medicine.

Why should I visit my doctor if I am not sick?

- Health has different meanings in different cultures. Here in the U.S. we want to encourage
 you to think about going to the doctor each year, even when you are feeling well to prevent
 sickness. At least once a year, you'll see your primary care doctor. These visits are called
 preventative care.
- Sometimes people may be sick but not have signs or symptoms. Your primary care doctor
 may do lab tests to make sure you are healthy. These tests will help the doctor to see if you
 have a health problem that you do not know about.

How can I prepare before I see the doctor?

- Make a list of any past and present medical problems. This is your medical history.
- Write a list of medications you take now. If you can, bring your medications with you.
- Write a list of questions you want to ask the doctor about your health.
- Confirm your appointment day and time.
- Ask for directions if you do not know where your appointment is.
- Carry a pen and paper to your appointment to write down any important information.
- Relax before your appointment. Doctors are here to help you.

What should I expect at my doctor's appointment?

- You should come 15 minutes before your scheduled appointment to register and fill out paperwork.
- You will often see a nurse or other medical staff person before you see the doctor. They work together as a *medical team* to help you.
- Everything you tell your medical team (doctors, nurses, social workers) will be kept private
 unless you give written permission for the information to be shared. This is the law in the
 U.S.
- You have the right to have a medical interpreter in your language if you need an interpreter, tell the doctor or medical team.
- The medical staff will ask about you and your family's medical history.
- The medical staff will ask you about any medicines you take if you can, bring your medicines with you.
- Your doctor may order tests. Often a doctor will not call you about test results unless there
 is a problem.
- Ask questions if you do not understand.

What questions should I ask my doctor? If the doctor gives you a prescription you might ask:

- How and when do I take the medicine?
- Do I take this medicine with food?
- For how long do I take this medicine?
- Are there reactions to the medicine or side effects?
- What do I do if I forget to take this medicine?

If the doctor gives you a test you might ask:

- What is this test for?
- How and when will I find out the results?

If the doctor says you have a medical condition or problem you might ask:

- What caused this problem?
- Can you please explain this problem to me?
- How will this affect my daily life?
- How will we treat this problem?

How do I contact my doctor if I have questions after the appointment?

- The best way to contact your doctor is to call the front desk of their office.
- You may not be able to speak directly to the doctor but usually you will speak to the nurse who helps the doctor and is part of your medical team.

What should I do if I am late or can't come to an appointment?

- If you are going to be late for your appointment, call the doctor's office. The doctor may not be able to see you that day, so you may need to reschedule your appointment.
- If you can not come to a scheduled appointment, you must call the doctor's office as soon as possible and reschedule your appointment.

How do I get my medicine?

- Your doctor may tell you to take medicine if you have a health problem. This is called a
 prescription.
- There may be specific pharmacies where you can get your prescription depending on your health insurance.
- Tell your doctor where you can go to get your medicine.
- Ask your doctor how much medicine to take, how often to take it, and if there are any special
 instructions (some medicine works best when taken on an empty stomach, while other
 medications are better taken with food). Be sure follow the doctor's instructions when taking
 your medicine.
- Tell your doctor as soon as possible if you have trouble taking the medicine.

What do I do if I need to get more medicine?

Some medicines should be taken for a short time and some medicines should be taken until
your doctor tells you to stop. You should read the instructions on your medicine bottle and

- ask the doctor or nurse if you have a question. If the doctor wants to you take the medicine every day the doctor may give you a *refill*.
- If your doctor gave you a refill, you must go back to the same pharmacy where you first got your medicine and ask for your refill.
- If you have any questions about refills please ask your doctor or pharmacist. Your pharmacist is the person who gives you the medicine at the pharmacy.

New Words

Preventative care – things that you and your doctor can both do to keep you from getting sick or if you are already sick, to catch the disease early and keep you from feeling worse.

Symptoms - signs of illness. Examples: coughing, pain.

Primary care provider/physician – the name for the main doctor that you go to when you are feeling sick. He or she will give you a referral to see a specialist if you need a doctor that works in a particular type of medicine. Example: I went to my primary care provider because I felt sick. She told me that something was wrong with my stomach, so she sent me to a stomach specialist.

Referral - a request from one office that will ask another office help you. Example: I told my social worker that I needed food and she gave me a referral to a food pantry to get free food.

Specialist – a doctor who works in one particular area of medicine. Example: I have a rash on my arm, so I will go see a skin specialist.

Medical history – a record your doctor will keep that contains information about your health and illnesses you've had during your life.

Medical team – the group of healthcare professionals at Boston Medical Center who will work together to keep you healthy. Doctors (including your primary care physician), nurses, and social workers are all part of your medical team.

Prescription – doctors order for medicine from a pharmacy so you can purchase it. Example: I had an infection so my doctor gave me a **prescription** for antibiotics.

Refill – when you finish your medication, your doctor may tell you to get more of the same medication. Example: I finished all my medication but I still felt sick so the doctor told me I needed to *refill* my prescription.

Health and Safety Emergencies

Medical Emergencies

An emergency is a dangerous or life-threatening situation. If you have a medical emergency, it is important to go to the Emergency Department instead of waiting to visit your regular doctor. If you have a medical problem that is not an emergency, make an appointment with your *primary care physician*.

Most hospitals have an Emergency Department that is open all the time for people with medical emergencies. If you cannot get to the Emergency Department on your own, call 911 from any telephone and ask for an ambulance.

If you experience any of the following symptoms, you should go to the Emergency Department as quickly as possible:

- Sudden, severe pain with no known cause, particularly in the chest or stomach
- Unconsciousness
- Severe bleeding
- Broken bone
- Extreme fever or shaking in a child
- Major injury, such as a blow to the head
- Weakness or loss of feeling on one side of the body
- Loss of vision
- Worst imaginable headache or dizziness
- Severe allergic reaction
- Shortness of breath
- Coughing or vomiting blood
- Feeling like you want to harm yourself or others
- Feeling suicidal or like you want to end your life

The Emergency Department at the BMC is located at: 751 Albany Street Boston, MA 02118

If you are unable to come to Boston Medical Center, go to the Emergency Room closest to you.

Calling 911

If you have an emergency, call 911 on any telephone. A person, called a *dispatcher*, will answer the phone. You should explain what is happening, and they will send the emergency services (fire department, police department, and emergency medical services) that will be most helpful. This number is free and it is available to anyone - you do not have to be a citizen in order to use it.

This number should only be called in very serious situations.

Here are some examples of situations when you should call 911:

- A medical emergency, such as someone who is unconscious, gasping for air or not breathing, experiencing an allergic reaction, having chest pain, having uncontrollable bleeding, or any other symptoms that require immediate medical attention
- A car crash, especially if someone is injured
- If there is a fire
- If you see or are experiencing physical violence
- If you see or are the victim of a crime

Learn more about 911.

In a medical emergency, remember:

- Hospital Emergency Departments are open 24 hours a day, 7 days a week
- Go to the Emergency Department of the hospital closest to you
- Call 911 for an ambulance if you cannot get yourself to the Emergency Department
- Carry your passport or identification
- Carry your insurance information
- Carry a list of the medications you take.

People who respond to emergencies <u>must</u> help and protect people no matter who they are or what their immigration status is.

Stress Management & Knowing When to Seek Help

Stress can affect a person physically and mentally. It is important to understand and manage stress to live a healthy and successful life. Here are some tips for managing stress:

- Care for yourself by eating well, exercising, and resting when needed.
- Talk to someone who is supportive and helpful.
- Find a place where you feel comfortable, like a church, library, or support group.
- Do not spend too much time alone.
- Remember that trouble sleeping, nightmares, flashbacks, and feelings of being very alert are common for most people after being exposed to traumatic events.
- Give yourself time to recover.
- Remember that each person's experience is unique and personal.
- Know that anniversary dates or a specific holiday may bring feelings related to the trauma. It is helpful during these times to surround yourself with people, places, or things that comfort you.
- If you are feeling very stressed you should talk to your doctor.

Legal Resources for Asylum Seekers and Refugees

Do I need a lawyer if I am thinking of applying for asylum?

- We strongly recommend that if you have any immigration related questions you talk to an experienced immigration lawyer
- If you are thinking of seeking asylum is important to get a lawyer or legal advice as soon as possible because there is a rule that you must apply for asylum within 1 year of entering the U.S.
- Immigration law is very complicated and changes often. For the latest information and updates, visit U.S. Citizenship and Immigration Services online.
- Below is a list of free or low-cost organizations in Boston that may help you with immigration related legal questions, including how to apply for asylum.

Legal Resources

Boston College Immigration and Asylum Project

885 Centre Street Newton, MA 02159 (617) 552-0593	Represents only clients in jail or in Department of Homeland Security (DHS)
(017) 332-0373	 custody Must meet income guidelines, but they will refer elsewhere if they cannot help

Catholic Charities Refugee Immigration Services

275 W. Broadway	Represents clients in asylum hearings
South Boston, MA 02127	Charges small fee for legal services
(617) 464-8100	Phone-in legal clinic
www.ccab.org	Does not represent criminal clients
	Helps with family visas and abused
	immigrant spouse petitions

Catholic Charities Archdiocese of Boston

275 West Broadway	Family-based immigration (visas)
South Boston, MA 02127	Family reunification
(617) 464-8100	 Green cards for refugees and asylees
	Takes criminal cases on a case-by-case basis
	(domestic violence)
	 Does not take asylum cases

Community Legal Services Counseling Center

1 West Street	Represents clients in asylum cases
Cambridge, MA 02139	Represents victims of domestic violence who
(617) 661-1010	are seeking permanent residence
www.clsacc.org	Clients must meet income guidelines

Greater Boston Legal Services

197 Friend Street	Represents clients in asylum cases
Boston, MA 02114	Does not represent criminal clients
(617) 371-1234	Offers walk-in service 9 AM -11:30 AM
www.gbls.org	Monday-Thursday

International Institute of New England

1 Milk Street, 4th Floor	Represents clients in asylum cases
Boston, MA 02109	Charges a small fee for legal services
(617) 695-9990	Does not do detainee cases
<u>www.iine.us</u>	

Irish International Immigrant Center

100 Franklin Street, Lower Level 1	Family reunification assistance
Boston, MA 02110	Represents immigrants in citizenship
(617) 542-7654 <u>www.iiicenter.org</u>	proceedings
www.mcenter.org	 Vocational rehabilitation and housing
	services
	 Family Counseling

Lutheran Social Services of New England

Lutileian Social Scruces of New Lingland	
14 East Worcester Street, Suite 300	Legal representation for asylees
Worcester, MA 01604	Family reunification services
(877) 500-8263	Preparation for citizenship
www.lssne.org	Resettlement
Immigration Legal Assistance Program is located	Interpretation services available
at:	Vocational rehabilitation services/skills
51 Union Street, Suite 222	training
Worcester, MA 01608	Housing, health care, and education
(508) 754-1121 ex. 407	arrangements
	Case management

National Immigration Project

14 Beacon Street, Suite 602	Criminal & deportation defense
Boston, MA 02108	Victims of crimes & intimate partner
(617) 227-9727	violence
www.nationalimmigrationproject.org	Raids and immigration enforcement
	Noncitizens living with HIV/AIDS
	Defending political rights

Other Resources for Refugees and Immigrants

These organizations may be able to provide services such as refugee resettlement, training, employment services, English language classes, food and shelter referrals, computer, and more. We encourage you to visit their websites for specific information about each organization.

BOSTON

Asian-American Civic Association	Boston Center for Adult Education
Services provided regardless of ethnicity	122 Arlington Street
87 Tyler Street, 5 th Floor	Boston, MA 02116
Boston, MA 02111	(617) 267-4430
(617) 426-9492	www.bcae.org
http://aaca-boston.org/	
Boston Welcome Back Center for	Jewish Vocational Services (Central Office)
Internationally Educated Nurses	Services provided regardless of religion
Bunker Hill Community College,	29 Winter Street
Charlestown Campus, Room B206B	Boston, MA 02108
250 New Rutherford Avenue	(617) 399-3131
Boston, MA 02129	www.jvs-boston.org
(617) 228-4226	
www.bhcc.mass.edu/inside/18	
Massachusetts Immigrant and Refugee	ASA College Planning Center
Advocacy Coalition	Boston Public Library, Lower Level
105 Chauncy Street	700 Boylston Street
Boston, MA 02111	Boston, MA 02116
(617) 350-5480	(617) 536-0200
www.miracoalition.org	http://www.asa.org/plan/

BRAINTREE

Muslim Community Support & Services, Inc.

1 (970) 462-7763

http://www.mcssnewengland.org/

CAMBRIDGE

Boston Area Rape Crisis Center (Main	Ethiopian Community Mutual Assistance
Office)	Association
99 Bishop Allen Drive	552 Massachusetts Avenue
Cambridge, MA 02139	Cambridge, MA 02139
(617) 492-8306	(617) 492-4232
There is also a location at Family Justice	
Center, 989 Commonwealth Avenue	
Boston, MA 02215	
www.barcc.org	

DORCHESTER

Catholic Charities of Greater Boston/ Haitian Multi-Service Center

185 Columbia Road, Dorchester, MA 02121 (617) 506-6600

www.ccab.org/HMSC/index.html

Vietnamese-American Civic Association

42 Charles St, Suite E Dorchester, MA 02122 (617) 288-7344

www.vacaboston.org

IPSWICH

House of Peace

John and Carrie Schwardt, 1 High Street, Ipswich, MA 01938 (978) 356-9395

JAMAICA PLAIN

Refugee & Immigrant Assistance Center	
(RIAC)	

31 Heath Street, Jamaica Plain, MA 02130 (617) 238-2430

http://www.riacboston.org/

Somali Development Center, Inc.

205 Green Street,

Jamaica Plain, MA 02130

(617) 522-0700

http://www.sdcboston.org

LOWELL

Cambodian Mutual Assistance Association

120 Cross Street, Lowell, MA 01854

(978) 454-6200

www.cmaalowell.org

LYNN

The New American Center

20 Wheeler Street 4th Floor, Lynn, MA 01902 (781) 593-0100

• Bosnian Community Center for Resource Development, Inc.

www.bccrd.org

• Haitian-American Public Health Initiative

http://www.haphi.org/

- Jewish Family & Children's Services www.jfcsboston.org/
- Refugee and Immigrant Assistance Center
- Russian Community Association of Massachusetts
- Southern Sudanese Solidarity Organization

Congolese Women's Association of New England (CWANE)

271 Western Avenue, Suite 111-C, Lynn, MA 01904

http://cwane.cfsites.org

MALDEN

The Immigrant Learning Center	Refugee Immigration Ministry
442 Main Street	142 Pleasant Street, Suite 203
Malden, MA 02148	Malden, MA 02148
(781) 322-9777	(781) 322-1011
http://ilctr.org/	http://www.r-i-m.net/
Tri-City Community Action Program, Inc.	
110 Pleasant Street	
Malden, MA 02148	
(781) 322-4125	
www.tri-cap.org	

MATTAPAN

Haitian American Public Health Initiatives
1464 Blue Hill Ave.
Mattapan, MA 02126
(617) 298-8076
www.haphi.org

Temporary Housing and Shelters

If you do not have a place to live, you can go to a shelter until you can find a more permanent place to live. Shelters do not cost money, and will often serve a free meal. There are different shelters who will take different types of people. Tell your doctor or social worker if you do not have a place to live.

These shelters will take individual men and women

Name of Shelter	Location	Telephone Number	Important to remember:
Pine Street Inn	444 Harrison Avenue, Boston	Men: (617) 892-9100 Women:(617) 892-9100	
Shattuck	170 Morton St. Jamaica Plain	(617) 983-0351	No children
Long Island Shelter Clinic	1 Blackstone St. Boston	(617) 534-6100	No children
St. Francis House	39 Boylston St. Boston, MA	(617) 542-4211	Daytime shelter only

These shelters are only for women

Name of Shelter	Location	Telephone number	Important to Remember
Rosie's Place	889 Harrison Avenue, Boston	(617) 442-9322	Children are allowed
Sancta Maria	11 Waltham St, Boston MA	(617) 423-4366	
Bristol Lodge Women's Shelter	205 Bacon St, Waltham, MA	(781) 894-1225	Long-term shelter
Transition House	77 Massachusetts Ave. Cambridge, MA	1 (877) 644-3847	For women who are victims of domestic violence
Women's Lunch Place	67 Newbury St. Boston, MA	(617) 262-1722	Daytime shelter only

These shelters are only for men

Name of Shelter	Location	Telephone Number	Important to Remember
United Homes Shelter	540 Columbia Rd. Dorchester, MA	(617) 282-0456	
Bristol Lodge Men's Shelter	27 Lexington St, Waltham, MA	(781) 893-0108	Long-term shelter

Family Shelters

- The Department of Transitional Assistance (DTA) is an agency that may provide referrals to shelters if you have children, or *legal status* (you have legal status if you are an asylee or refugee).
- You can call the DTA and they can tell you which shelter you can go to. The DTA's telephone number is (617) 989-2200.

Subsidized Housing

- To be able to get public housing (also called Section 8), you must have legal status (again, you have legal status if you are an asylee or refugee).
- Once you're on a housing waiting list, it can take up to several years to receive housing.
- If you have legal status in the U.S. and are in the Boston area, there are agencies that can help you.

Metropolitan Boston Housing Partnership	Action for Boston Community Development (ABCD)
125 Lincoln Street, 5 th Floor, Boston	105 Chauncy Street, Boston
1(800) 272-0990	(877) 418-3308
http://www.mbhp.org/	http://www.bostonabcd.org/housing.aspx

Food Pantries

A food pantry will give food to those in need, free of charge. If you are in need of food assistance, talk to your doctor or social worker. You can also contact the <u>Greater Boston Food Bank</u> and they can help you find a pantry that is close to you. Visit their website or call them at: (617) 427-5200.

Food Stamps

Food Stamps are created with money from the government that is given to people who cannot afford to buy food. You do not have to be a citizen to qualify. Here are some of the people who may be able to get food stamps:

- U.S. Citizens
- Refugees
- Asylees
- People with green cards over the age of 18 that have been in the U.S. for more than
 5 years
- People with green cards under the age of 18

To apply for food stamps, you must fill out an application and bring it to the DTA office. You can also mail the application or fax it to the DTA. A caseworker will be assigned to you to help you complete your application and answer any questions. If you are thinking of applying for food stamps, or want to know more about it, talk to your doctor or social worker.

Life in Boston



The city of Boston was founded by Puritan immigrants from England in the early 1600s. Boston plays an important part in the history of the United States because it is where much of the country's fight for independence from England happened. Since then, Boston has grown to become a city with many well-known universities, hospitals, and museums. More than one quarter of Boston's population was born outside of the United States, and one of the reasons for the success of the city is that there is a diverse range of people from all parts of the world, just like you!



Boston Weather

Here in Boston we have four different seasons: Winter, Spring, Summer and Fall. Weather in New England can be quite unpredictable and change rapidly. It is a good idea to be prepared and carry extra layers of clothing in case temperatures drop suddenly, particularly in the spring and fall months.

Winter

- The first day of winter is December 21st and the last day is March 19th. Temperatures may vary but it is typically very cold in the winter with an average temperature of 6°C/°22 F. Be aware that when it is windy it can feel much colder than it actually is.
- You need to dress warmly in the winter. Wear a hat, gloves or mittens, boots, scarf, and a winter coat.
- It may snow often and the ice on the streets and sidewalks can be slippery, so it is important to be careful when walking outside.

Spring

• Spring starts on March 20th and ends in June. During this time of year the temperature begins to get warmer, flowers start to bloom and things begin to grow again after winter. Expect a lot of rain in spring. "April showers bring May flowers" is a common expression in New England.

Summer

- Summer officially begins June 21st and ends in September. The summer is typically hot and humid with an average temperature of 28°C/ 82°F.
- It is important to drink a lot of water to stay hydrated in the summer (at least sixeight glasses a day).
- Having a fan or an air conditioner will help keep you cool on hot days. It is a
 good idea to avoid strenuous activity in the afternoon heat of the sun.

Fall

- Fall starts in September and ends in December. Temperatures begin to drop in late September and early October. It is a good idea to prepare by getting winter clothes at this time of year.
- New England is known for its vibrant foliage and visitors come from around the world to see the spectacular views.

Things to Do in Boston

- Boston is a city with a lot of culture and it is home to nine beautiful parks. Together, they are called the Emerald Necklace and include the Boston Common, the Public Garden, Jamaica Pond, the Arnold Arboretum, and Franklin Park. <u>Learn more about</u> the Emerald Necklace
- There are lots of different museums to visit and much to discover in Boston. <u>View a list of free (and almost free) things to do in Boston</u>
- There are many programs and cultural events happening in Boston every day. Learn more about musical, theatrical, and dance performances in Boston
- Sports are very important in Boston culture and you will hear and see many things about these sports teams
 - Boston Celtics Basketball
 - New England Patriots American football
 - Boston Red Sox Baseball
 - Bruins Hockey
 - New England Revolution Soccer or Football

Click here for more information on living in the city of Boston

Libraries

Boston has many public libraries where you can borrow books, videos, and music for free, and use the internet. You must use your library card to borrow from the library. Library cards are free, but you will be charged a fee if you return books or videos late or damaged. You can apply for a library card when you visit the library.

To apply for a library card, you must have identification that shows your name and the address where you are living (a letter that came in the mail, a health card, or a student ID).

<u>The Boston Public Library</u> is the main library in the city of Boston and it has locations all over the city. You can use your Boston library card at any one of the library's locations. To find a library close to where you live, you can contact the main Boston Public Library by telephone at this number: (617) 536-5400.

American Culture

The United States is an ethnically and racially diverse country as a result of many waves of immigration throughout its history. Early influences came from England, Ireland, Germany, France and Italy. While American culture is complex and diverse, there are some aspects that may affect your social interactions which you should be aware of.

Holidays Celebrated in the United States

- In the U.S. there are many different holidays that may not be celebrated elsewhere in the world
- There are national holidays, that are celebrated throughout the U.S., and some states have their own holidays as well
- If you have religious and cultural holidays that you celebrate in your home country, you can feel free to celebrate those holidays in the U.S. as well
- Here is a list of some of the holidays that are commonly celebrated in the U.S.:

January	February	March
New Year's Day	Presidents Day	St. Patrick's Day
Martin Luther King, Jr. Day	Valentine's Day	·
April	May	June
Patriots' Day (MA only)	Mother's Day	Father's Day
Tax Day	Memorial Day	
Earth Day		
Easter		
July	September	October
Independence Day	Labor Day	Columbus Day
(also called the 4 th of July)		Halloween
November	December	
Veterans Day	Hanukkah	
Thanksgiving	Christmas	
	Kwanzaa	

- Businesses are often closed on holidays.
- We at BCRHHR are closed on: New Year's Day, Martin Luther King, Jr. Day, Presidents Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas Day.

The Importance of Time

- American society, especially in Boston and the rest of the Northeastern part of the United States (also called "New England") is very fast paced. In other parts of the world, people move at a more relaxed pace, so you might find the importance of time to be an adjustment for you.
- Arriving at your appointments on time is very important. If you know that you will not be
 able to keep an appointment or may be late, it is polite to call before and tell the person
 you are going to meet that you will need to reschedule.

Equality

- The laws of the U.S. are based on the idea that "all men are created equal." This
 means that it is not okay to treat others differently based on their gender, race,
 ethnicity, religion, sexual orientation, or disability.
- By law in the U.S., women are equal to and share the same rights as men.
- Unfortunately, there are some people in this country who may not believe that everyone is equal, but in general, people's differences are accepted and a part of what makes American culture so interesting.

Family Life

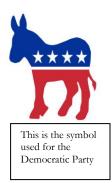
- The typical family arrangement is called the 'nuclear family' and is made up of mother, father, and children. Grandparents may not live in the same house as their children, and it is not unusual for family members to live very far away from each other. This is very different from family life in many other countries.
- In many American families, both mothers and fathers work outside the home to support their families. When parents are working, children may be cared for by other people, such as a nanny, daycare center, or <u>afterschool program</u>
- It is not uncommon to see both fathers and mothers caring for their children in the home.
- Parents are responsible for giving their children food and clothing and sending them
 to school until at least age 16. If parents do not do this, it is called *neglect* and can
 be reported to social service agencies.

Law and Government in the United States

Even if you are not yet a citizen of the United States, you have rights here. For more information on your rights as an immigrant and asylum seeker in the United States visit the <u>American Civil Liberties Union</u> or the <u>Massachusetts Immigrant and Refugee</u> Advocacy Coalition.

The Political System

The political system in the United States is a stable *democracy*, which means that during *elections*, the *citizens* of the United States vote to keep the same leaders or elect new leaders into power. There are different levels of government that people can get involved with, from the local level (for example, Boston) to the state level (Massachusetts) to the national level (the entire United States). There are many different small political parties in American politics, but the two main parties that most politicians belong to are the Democrats and the Republicans.

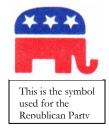


Democratic Party

You will hear the word "liberal" or "left wing" used to describe Democrats. The symbol of the Democratic Party is the donkey, shown on the left.

Republican Party

You will hear the word "conservative" or "right wing" used to describe Republicans. The symbol of the party is an elephant, shown on the right.



New Words

Democracy – a government system where the people make decisions by a popular vote. Example: I live in a democracy and I believe in universal health care, so I vote for leaders who believe in the same thing.

Election – the process through which people vote for leaders. Example: Every four years, we hold *elections* so that we can choose a new state governor.

Citizen – a person who is legally recognized by a state and therefore has certain rights that must be protected by that state. Example: I just became a citizen of the U.S., which means that now I can vote in U.S. elections.

The country's leaders are elected through the votes of citizens of the country. The U.S. Constitution was written by the founders of the United States. It describes the powers of the government and the rights of all citizens of the United States. The Bill of Rights is the part of the Constitution that describes the rights of these citizens.

A few examples are:

- The government cannot tell a person to stop believing in a religion, or what religion to believe in.
- The government cannot punish someone for saying or writing what they believe, even if it against the government.
- No person can search through private property unless they have permission from a U.S. judge who says that the citizen is suspected of committing a crime.
- If a citizen is arrested, he or she should have a trial as soon as possible. In the trial, a jury of regular people will decide whether he or she is innocent or guilty based on the facts that they are told.

Laws

It is important to have a basic understanding of the laws of the U.S. so you can make sure you do not disobey them. Not knowing the law is not an excuse to break the law. If you break the law, you may be fined, which means paying money to the government, or you may have to spend time in jail.

It is not possible to cover all the laws but these are some important laws you should know about. Be aware that some laws may differ by state. Learn more about the laws of Massachusetts.

Violence

- It is illegal to punch or hit another person for any reason.
- It is illegal to threaten another person or say you are going to hurt them.
- One form of violence, called *domestic violence*, can take many forms including physical aggression or threats such as hitting, kicking, biting, shoving, restraining, and throwing objects), sexual abuse; emotional abuse, intimidation; stalking; neglect and economic deprivation. If you are currently experiencing domestic violence and you are an immigrant, Click here for information on finding safety and support if you think you might be a victim of domestic violence. Or call the National Domestic Violence Hotline at 1-800-799-SAFE, with 170 languages available (TTY 1-800-787-3224).

Driving

- It is illegal to drive without a state driver's license.
- In order to get a driver's license, you must take a test at the <u>Massachusetts Registry</u> of Motor Vehicles.
- Make sure that the car you are driving is insured, even if the care does not belong to you.

Alcohol

- You must be 21 years or older to buy alcohol.
- If you are caught buying alcohol for people who are under 21, you can be arrested.
- It is illegal to drive after you drink alcohol.
- You can be arrested for being noticeably drunk and/or disruptive in public.

Drugs

- You are never allowed to possess, buy, or sell illegal drugs. Here are some of the
 most common illegal drugs: marijuana, khat, quat, cocaine, heroin, ecstasy, LSD,
 and certain prescription medications (particularly sleeping pills or pain medication)
 that are not prescribed to you by a doctor.
- If you have any medications prescribed to you by your doctor, it is a good idea to always carry them in the original prescription bottle with your name on it.

Public Behavior

- Urinating in public is illegal public bathrooms are available in many places.
- Being naked in public is illegal. You must wear a shirt, pants, and shoes when you enter a store or business.
- Throwing trash on the street is illegal you should put trash in the trash cans.
- Smoking is illegal in any public building in Massachusetts, including restaurants and bars.

Stealing

- As in most countries, it is illegal in the U.S. to take something from a store without paying for it.
- It is illegal to take something from a person unless they give you permission to keep it.

Consent and Sexual Relations

- It is not acceptable to take any sexual actions or make any sexual comments towards a man or woman unless he or she has made it clear that she is okay with it.
 This is called **sexual harassment** and it is a crime.
- Rape and sexual crimes are taken very seriously in the United States, so make sure your sexual partners are always age 18 or older and that they give you consent to do what you are doing. Consent is when a person gives another person their

- permission to do something. If you are involved sexually with someone, it is always good to ask, "Is this okay?" and if the person says "Yes", they have given their consent. If they do not answer, or say, "No," they have not given their consent and you should stop what you are doing right away.
- In the United States, children can never give consent to adults and sexual advances towards children are considered abuse. The age at which consent can be given varies by jurisdiction but is usually 16 or 18 years of age. Any sexual actions between adults and children under the age of 16, with or without consent of the child, are considered rape and will result in jail time. As a general rule, it is a good idea to avoid any sexual involvement with persons under the age of 18.

New Words

Neglect – to hurt or injure through carelessness or thoughtlessness. Example: He was accused of *neglect* when he allowed his child to go outside without warm clothing during the winter.

Abuse – to hurt or injure through purposeful bad treatment. Example: She was arrested for abuse when she kicked her elderly mother.

Domestic violence - negative behaviors, both physical and emotional, that are used by one person to control another person in a relationship. Example: I experience domestic violence because I live with a man who slaps me, and he tells me I'm too stupid to get a job.

Sexual harassment – unwanted sexual or physical contact or remarks that make you feel uncomfortable, in the workplace, in a store, or on the street. Example: Diana's boss sexually harassed her by telling her how sexy her skirt looked, even though she had asked him not to say things like that.

City Life and Staying Safe

While Boston is generally a safe city, violence and robbery can happen. You should always pay attention to what is going on around you, and try to develop your "street smarts." Here are some tips on staying safe:

- Avoid walking alone at night.
- If you must walk somewhere at night, make sure you are walking in an area that is well-lit with many people around.
- Keep any valuables you are carrying in a safe place, like in a bag that closes, or in the front pocket of your pants or jacket.
- Learn more about crime prevention

You must be careful around cars, trucks, and bicycles.

- People that drive in Boston do not always drive safely and do not always pay attention to other people on the street.
- Be sure to cross the street only at *intersections* (the corners where two or more roads meet) and *crosswalks* (painted paths on the street where people should cross – see diagram below).
- Some intersections have a walk signal, which will tell you when it is safe to walk, but you should still be careful. If there are a lot of people crossing the street, it is usually a good idea to cross at the same time.





This sign means that it is okay to walk. Be sure to look both ways before crossing. Do not assume that all the cars will stop.

Transportation and Finding Your Way

Maps

- In a large city like Boston, it may take you some time to learn how to find your way around.
- The best way to get to where you need to go it to use a map.
- In order to use a map, you need to know where you are, and where you want to go. Once you find both those points on the map, you can use the map as a guide as you make your way to your destination.
- If you need help, just ask someone. People who live in Boston know that newcomers sometimes have difficulty finding their way around the city, and are usually happy to help.

Public Transportation

MBTA

The MBTA is Boston's public transportation system.

- The MBTA operates four (4) train lines and a bus system, commuter trains, and commuter boats.
- The subway system is called the T and it is the most inexpensive way to get around the city.
- "Fare" is the word that means the amount of money it costs to use any of the MBTA's services.
- Fare prices change sometimes, so it is most convenient to buy a Charlie Card a
 reusable ticket that can be used on the T or bus and you can add money to it.
- You can get a Charlie Card at many T stations. Charlie Cards are also sold at some corner stores and grocery stores. View a list of locations that sell Charlie Cards.
- The web address for the MBTA website is http://www.mbta.com. The phone number for the MBTA is (617) 222-3200. You can call with any questions or ask a MBTA employee at any of the stations.
- The MBTA website has a tool you can use called <u>Trip Planner</u>. To plan a trip, all you have to do is enter where your trip will start, where you want to go, and what time you would like to leave, and the website will help you find the best way to get there using public transportation.

Inbound and Outbound

- You may see signs on public transportation that say "Inbound" and "Outbound."
 Generally, "Inbound" takes you into Downtown Boston and "Outbound" takes you away from Downtown Boston, but this can be confusing.
- Every train or bus will have a sign that tell you the last stop on its route; this is usually the best way to find which direction to go in.
- You should use the train or bus map to decide which direction you want to go.
- If you have any questions, ask the driver of the train or the bus.

Subway or T

There are <u>four main lines</u> in the T subway system, green, red, orange and blue. You can transfer in between these lines for no additional cost as long as you stay in the stations and do not exit through the station gates. The subway trains normally start running at 5:30 AM and finish running at 12:30 AM during the week, but these times may change, <u>so be sure to check before you plan your trip</u>.

The Green Line: Lechmere to Boston College (B), Cleveland Circle (C), Riverside (D), Heath Street (E)

The Red Line: Alewife to Mattapan and Braintree
The Orange Line: Forest Hills to Oak Grove
The Blue Line: Bowdoin to Wonderland



Bus

- There are almost 200 bus routes in Boston. View a list of bus routes.
- Buses can help connect you to the T.
- Some buses go within the city while you can take others to the subway or train station if you live in the suburbs of Boston.

Commuter Rail

- This train travels to locations farther outside of Boston. <u>View Commuter Rail Maps</u> and <u>Schedules</u>. The commuter rail routes are represented by the purple lines on the map.
- You cannot use you CharlieCard on the commuter rail. You will need a ticket for the commuter rail, or a commuter rail pass. You can buy a ticket or a pass where CharlieCards are sold.
- Fares are more expensive than the T, and the cost of your trip depends on how far
 you are going outside of Boston. Every stop along the train routes are assigned to
 specific zones, and the cost of your fare will depend on the ticket price for the zone
 in which your stop is located. When you are buying your ticket, make sure you know
 the name of your stop. If you know the name of your stop, the ticket seller can tell
 you the zone.
- Many commuter rail stations have parking lots, where you can pay to park your car.

Boat

- If you need to cross over water to get where you are going, it may be quicker to take a boat. <u>View boat maps and schedules.</u>
- The MBTA runs ferries to Boston from South Boston, Chelsea, Charlestown, Hingham, Hull, and Quincy.

Taxi Cabs

- If you need to go somewhere while the T is not running, you may have to take a taxi cab. Taxi cabs can also be called cabs or taxis. They can be expensive, but are very helpful at times.
- Before getting into a taxi, you can ask what the about how much the trip would cost.
- Most people use them if travelling by public transportation is difficult, or if they do not have time to wait for public transportation.
- It is not difficult to get a taxi in the city, but if you live outside of the city, you will have to call the company and ask them to pick you up.
- If you call a taxi, you must know the address where you are in order for the taxi driver to be able to find you.
- View phone numbers for some local taxi companies.

Private Transportation

Traveling by Car and Car Rental

- Driving in Boston can be difficult as the streets can be quite confusing. It can be
 expensive to own a car, especially in the city because of car insurance, high gas
 prices, and parking costs.
- To drive, you need a driver's license and car insurance; otherwise, it is against the law.
- In Massachusetts, you must wear your seatbelt when driving or you will have to pay a fine.
- If you need a car for a short time you can rent a car. To do this you must have a driver's license and you may need a credit card.
- View a list of car rental companies.

Park and Ride

- If you live outside the city and want to go into Boston, a Park and Ride is a place for you to park you car and then use public transportation for the rest of your trip.
- Learn more about Park and Ride.

Bicycling

- Biking is a popular way to get around Boston. Remember to always wear a helmet.
- Learn more about bike safety and Laws.
- If you would like to bike and ride the T as well, bikes are allowed on the Red,
 Orange, and Blue Lines of the T during off-peak hours. Off-peak hours are
 weekdays from 10 AM -2 PM and after 7:30 PM, and all day during the weekends.
- Bikes are never allowed on all Green Lines, and at Mattapan Station, Park Street Station, or Government Center Station.
- You can find bike racks on cross-town buses.

If you would like more information about biking in the city, here are some places you can contact to get more information:

Name of contact	Website	Telephone number
Caravan Commuters	www.commute.com	1 (888) 426-6688
Massachusetts Bicycle	www.Massbike.org	(617) 542-2543
Coalition		
Mass Highway	www.state.ma.us/mhd	(617) 973-7329

Communication: Email, Mail and Telephone

Email is a great way to communicate with people who live near or far away, and it is much less expensive than sending letters or making telephone calls. Email can be accessed from any computer with the Internet.

You can use the internet for free at the public libraries in and around Boston. If you do not have an email account, you can create one for free. It's easy!

- 1. Choose an email website like hotsea.com, or gmail.com. Any one of these sites will work.
- 2. Choose a *username* as well as a *password* to get into your account. Keep your username and password in a safe place so you do not forget them.
- 3. If you have any questions, the library staff can help you, so don't be afraid to ask.

New Words

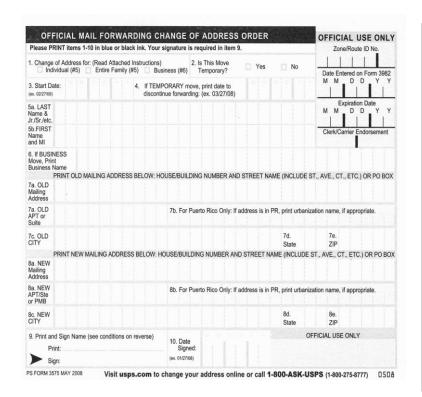
Username and password - these are two pieces of information you will be asked to provide with any online account you may have. The username is a way of identifying yourself with that account. A password is a combination of letters and numbers that only you know and that you will have to use to access the account. You should make sure that you will be able to remember both your username and your password. Example: My name is Shauna Birch and I like to cook, so I chose sbirch as my username and love2cook as my password.

Mail

- The post office is open between the hours of 8 AM and 5 PM in most locations, but smaller branch offices may have limited hours.
- If you do not live in one place permanently, you can get a Post Office Box, or P.O. Box. This is a box that is located at the post office that your mail will be sent to instead of being delivered to the place where you live. You will have to pay for a post office box, so ask for prices at your local post office.
- You can buy stamps at the post office or pay for postage. The cost of mailing will depend on the weight of the letter or package and where you are sending it.
- If you are planning to send a small envelope somewhere in the U.S., one stamp is enough, but if you are sending a larger envelope or sending something out of the country, the cost of postage is higher.

Changing Your Mailing Address

- If you move to another home, you should complete and submit a "change of address" form. This will help ensure that you continue to receive your mail.
- Here is what a change of address form looks like. You can find it at your local post office.



Here are some people you who will need to know your new address and phone number:

- U.S. Citizenship and Immigration Services (USCIS)
- Your health providers
- Your lawyer
- Your insurance provider
- Your employer
- Friends and family
- Any creditors you may have
- The post office will make sure that your mail gets to your new address (even if the mail is sent to your old address) for 6 months. After 6 months, mail sent to your old address will be returned to the sender.
- If you prefer, you can <u>complete your "change of address" form online</u>, but you will need a credit card to do so. There is a small fee to change your address online and it is only payable by credit card.
- If you are seeking asylum, you MUST report a change of address to USCIS. Talk to your lawyer or Visit USCIS online for more details.

Making Phone Calls

Finding Phone Numbers

- The telephone book lists telephone numbers and addresses of companies and people in the area. In the beginning of each book you'll find useful information, like maps of the city, and important phone numbers to be used in case of an emergency.
- Your telephone company will send you telephone book after you have set up service. You can also order a telephone book online or by calling 1-(800)-YB-YELLOW.
- Your local post office may have a telephone book they can give you.
- You can also find telephone numbers online.

Calling

- Local calls When you call a person who lives nearby use the three-digit area code followed by the seven-digit phone number. Example: To call BCRHHR, press (617) 414-4794
- Long-distance calls If you want to call someone who lives far away in another state, or even in another country, this type of call is called a long-distance call and may cost more money, especially from a land line.
 - When you call long distance within the United States, press 1 followed by the three-digit area code and then the seven-digit phone number. Example: To call BCRHHR from California, press 1-617-414-4794
 - When calling internationally from the United States, you should press 011, followed by the three-digit country code for the country you are calling, then the phone number.
- Toll-free calls You will not be charged for these types of calls. The fee is paid by the company being called.
 - When you call a business with a telephone number that begins with 1 (800), 1 (888), 1 (877), 1 (866), or 1 (855), you will not be charged for the call.

Cell Phones or Mobile Phones

- Cell phones and mobile phones are different names for the same thing.
- If you need a cell phone, you'll need to choose a payment method. Most cell phone companies allow you to choose to have a plan or to pay-as-you-go. Phones that are bought with a plan are under a contract. The cell phone company will send a bill to your address every month. If you purchase a "pay-as-you-go" phone, you just have to pay for the cost of the phone, and then you can buy minutes that allow you to talk on your phone for a certain amount of time.

Phone Cards

- If you are calling internationally, it is a good idea to buy a phone card because longdistance rates can be expensive.
- Before you buy the card, make sure that it can be used to call your country because different phone cards are used to call different countries.
- With most cards, minutes will be used up whether or not anyone answers the phone at the other end. Once you realize that no one is going to answer, it is best to hang up.
- Most phone cards expire so be sure to use it before the date shown on your card.

Shopping

Sales Tax

When you buy certain items in the United States, you may have to pay a little more money than the price listed on the item you want to buy. This extra cost is called a *tax*. Different items are taxed at different rates in different parts of the country. For example, there is no tax on food purchased in a grocery store in Massachusetts, but this might change if you go to another state in the United States. Also, be aware that sales tax laws can change from year to year. Click here for current information on sales tax in Massachusetts.

Guidelines for Shopping

When shopping, please remember these things:

- In most stores you cannot ask to buy something at a lower price than the store asks. This is called bartering. It is okay at a farmers' market, but not okay in a big store. You may negotiate for some large purchases such as a car or home.
- You can usually use cash, check, credit card or money order to pay. Some stores do not accept all of these but cash is accepted almost everywhere.
- Some stores may allow you to return an item if you do not want to keep what you bought. They usually require you to return the item within 30 days with your sales receipt. When shopping, check the store's return policy before purchasing an item.

Discount Department Stores:

These stores offer low prices on a variety of things you might need to buy:

Macy's	Clothing, shoes, house wares, linens
Kmart	Clothing, shoes, groceries, electronics, toys, sports items
Marshall's	Clothing, shoes, house wares, linens
Target	Clothing, house wares, food, toys, electronics, linens, more
TJ Maxx	Clothing, shoes, house wares, linens
IKEA	House wares, furniture, linens
Wal-Mart	Clothing, shoes, electronics, games, CDs, books, house wares, food

<u>Second-hand Stores</u>: People donate their used clothes and house wares to second hand stores when they do not wish to keep them anymore. The clothes sold at these stores are used, but in good condition and you can buy them for very low prices. The most common second-hand stores are Goodwill and Salvation Army.

Click here to find a Goodwill near you.

Click here to find a Salvation Army Store near you:

Supermarkets

These are stores where you can buy the everyday items that you need, like food, bath and personal care products, and cleaning supplies. Each week, supermarkets will sell certain items for cheaper than usual. This is called a sale or bargain, and most supermarkets publish a flyer that lists their weekly sales. You can get a flyer at the front of the store, and many stores advertise their sales online.

Below are some popular supermarket chains in Boston. You can find a store near you using the "store locator" feature on each website:

Stop & Shop	Shaw's
Stop & Shop	Dilutt 5

http://www.stopandshop.com/ http://www.shaws.com

Trader Joe's Market Basket

www.traderjoes.com http://mydemoulas.com

Johnnie's Foodmaster Save-A-Lot

http://www.foodmasterinc.com http://save-a-lot.com/

At many supermarkets, there are ethnic sections that offer food items commonly found in other countries. There are also specialty food stores in and around Boston that have products from particular regions of the world:

Specialty Food Stores

Tropical FoodsAfrican Market2101 Washington St481 Moody StRoxbury, MA 02119Waltham, MAAfrican, Caribbean, HispanicAfrican, Caribbean

Cruz MarketHi-Lo Foods146 Felton Street415 Center St.Waltham, MAJamaica PlainPuerto Rican & African specialtiesCaribbean, Hispanic

El Coloso Market Chung Wah Hong C
102 Columbia St, Cambridge 55 Beacon St., Chinatown

Caribbean, Hispanic Chinese

Super 88

1095 Commonwealth Ave, Brighton;101 Allstate Rd, DorchesterAsian Food Store

India Bazaar

517 Main Street Malden, MA South Asian, Middle Eastern, African, Caribbean

Kashmir Food and Spices

234 Harvard St., Coolidge Corner South Asian, Middle Eastern, African, Caribbean

Farmers' Markets:

Farmers' markets are where farmers bring their fresh fruits, vegetables, and other foods to sell to the public. You may ask the farmer to sell their products to you at a lower price and if they agree, you can buy these fresh products at a very low price. Farmers' markets are normally open only in the summer, and many are open on weekends. From mid-July through the beginning of October, there is a farmers' market at Boston Medical Center. At the Haymarket T stop (on the Orange and Green lines), there is an open market every Friday and Saturday. There are many other markets located in and around Boston. If you wish to find out more about these markets, contact the Massachusetts Department of Food and Agriculture. Their telephone number is: (617) 626-1700. Or, boston.com has a <a href="farmers" market database with details on each market.

Food Safety

Food and water is usually safe in the United States, whether it is purchased in a restaurant, on the street, or from the grocery store. Water that comes from the faucet and the shower is generally safe to drink and does not need to be boiled or treated.

You should still be careful when purchasing and handling things like fruits, vegetables, meat, and dairy products. Be sure to wash fruits and vegetables before you eat them, as many farms use **pesticides** that are not good for you to ingest. Fish and meat should be cooked well before you eat them, and should be refrigerated if you are not going to eat them immediately.

One of the greatest health problems in the United States is **obesity**, which can be linked to eating **processed foods**, which that have a lot of fat and sugar. Fresh fruits and vegetables, lean meats, and dairy products are much better for you than processed foods, but they can be more expensive.

Eating Out

In restaurants, it is normal to leave a *tip* for your server. A good amount for a tip is usually 15%-18% of what the total cost of your bill was. Many servers get paid below *minimum wage* and they depend on tips to make up the rest of their wages.

New Words

Pesticide – a poisonous chemical that is used to keep bugs away from crops and other plants, but that can be bad if eaten by human or animals. Example: It is against the law to use some pesticides because they are so bad for people and animals.

Obesity – a medical condition when a person's body has so much fat on it that it causes major health problems. Example: many people are obese because they eat lots of fast food and do not exercise.

Processed food – food that has chemicals and other substances added to it to make it last longer or taste a certain way. Example: Potatoes grow naturally, but when you add flavoring and salt to them, they become potato chips, a processed food.

Tip – extra amount of money that you pay to service workers who have done a good job. Example: the waitress was very friendly and helpful when I had questions about how the food was prepared, so I left her a tip that was 20% of my bill.

Minimum wage – the smallest amount of money a person can be paid for a job, according to state and national laws. Example: the minimum wage in Massachusetts is \$8.00 per hour.

Money and Finance

Banking

You need a mailing address and other documents in order to open a bank account in the U.S. When you go to the bank to open an account, remember to bring:

- Your Social Security number or alien registration number
- Valid photo ID, such as a driver's license, U.S. Passport, or state identification card
- Proof of address, such as a bill or copy of your lease
- Current email address

Income Tax

Income tax is money the government deducts from what you earn at your job to support its programs. This money pays for the roads you drive on, schools, public transportation, health programs (like Medicaid), public safety, housing, assistance, and many other things. There are two types of income tax, federal and state. Federal taxes support country-wide programs. State taxes support programs in the state where you live, and so these taxes are different in each state.

There is a government organization called the Internal Revenue Service (IRS) that is in charge of collecting taxes. The amount of money that you must give to the government is based on how you much money you earn each year, so you must report your earnings to the government. It is a crime if you do not tell the government how much money you earned. If your income is low or you have a lot of deductions you may be eligible for a tax refund. That means that the government will give you back some of the money you paid in taxes throughout the year. If you have spent a lot of money related to your job throughout the year, there could be other ways to claim deductions, and lower the amount of money you owe. You may also get a deduction if you are married, own property, have dependent children, or spent part of your income on university tuition or interest charges.

It is your responsibility as a taxpayer to find out what you owe the government for the year and report it to the IRS by the annual April 15th deadline. This means filling out a lot of forms which you can do online or on paper. You can file federal taxes online at www.irs.gov and state taxes at www.mass.gov/dor. You can also print out forms from these websites. Paper copies of federal income tax forms are available at public libraries or post offices.

- For state tax information visit <u>www.mass.gov/dor</u> or call either (617) 887-MDOR or 1 (800) 392-6089.
- For federal tax information visit www.irs.gov or call 1 (800) 829-1040.

Conclusion

We hope that this guide has helped to answer some of your questions about life in Boston and how to get the assistance you need. As you spend more time here, we hope that you will become more comfortable and be able to call the Boston area home.

Please let us know if there is anything here that you find confusing or if there is information you feel it would be helpful to include. We value your opinion.