

June 2017

TIPS FOR FELLOWSHIP HOLDERS GOING TO THE USA

We have put together a series of recommendations to make it easier to plan and organise your stay in the USA. They are based on the experience of colleagues and do not have any general claim to validity. The "land of opportunity" still provides lots of room for individual experiences and many questions cannot be given a straightforward answer.

This document does not deal with any questions concerning AHV/IV (Old-Age and Survivors' and Invalidity Insurance) or medical insurance. You will find detailed information on these topics in [„Informationsset SNF Mobilitätsstipendien“](#). The symbol ⇨ refers to a link (see part 3) with further information.

This document offers a general overview. Individual cases must be assessed solely on the basis of the statutory provisions.

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1. Preparing your trip to the U.S.

1.1 Visa (⇒)

You must apply for the non-immigrant visa required to enter the United States via form DS-160, available online at www.ustraveldocs.com/ch. In most cases, all members of your party will then be required to appear in person for an interview at the US embassy in Bern:

Embassy of the United States of America
Sulgeneckstr. 19
3007 Bern
support-Switzerland@ustraveldocs.com
+41(0)31 580 00 33 or +41(0)43 508 40 00

Due to the long processing times, it is imperative to **apply for your visa well in advance** of your planned departure. Before any visa is issued, you are required to appear in person for a visa interview at the US Embassy. Make sure to schedule an appointment for that interview early on because of waiting times, particularly during the busy summer months. The interview at the Embassy may last anywhere from 30 minutes to 2 hours. Waiting times can be quite long, despite having an appointment. As a rule, fellowship holders (both postdocs and PhD students) are issued an Exchange Visitor visa (“J visa”). PhD students may in certain cases apply for, or be issued, a Student Visa (“F-1 visa”) instead. Take note that the two visa types are governed by separate prerequisites and rules, and your long-term plans may be affected by choosing one or the other. The SNSF is unable to provide more detailed advice in this regard.

Important: request from your host institution a completed SEVIS form as soon as possible. Form “DS 2019” is required for a J visa, while an F-1 visa requires form “I-20” instead. Please read the information on the website of the US Embassy in Bern (<http://bern.usembassy.gov/index.html>).

Swiss citizens who are not domiciled in the United States will need a machine-readable passport if they wish to apply for a US visa. The passport must be valid for at least six months beyond your intended period of stay in the US. You do not generally need a biometric passport (e-passport) when applying for a visa, but it is recommended. (The biometric passport is only mandatory when you use the "Electronic System for Travel Authorization" (ESTA) of the Visa Waiver Program.) If you need a confirmation of your fellowship for the issue of your visa, you can ask the responsible Research Commission or the Careers division of the Swiss National Science Foundation.

1.2 Cash/Bank account

Please take note of 2.2

If possible take a credit card with you from Switzerland, as American banks may refuse to issue a credit card without a good credit history (which you can request in English from your card provider). VISA and MASTERCARD are widely accepted. In order to cover your initial costs after arrival (see point 2.8.), you should take enough money with you, possibly in the form of a TravelCash (MASTERCARD) or TravelMoney (VISA) card in USD, as well as cash in assorted denominations up to USD 50.

Note: Stores in the US will often refuse 100 dollar bills! There is no limit to the cash that you are allowed to take into the country, but amounts in excess of USD 10,000 per person must be declared at customs.

1.3 Identity documents

During the early part of your stay in the USA, your passport and visa as well as a copy of form “DS 2019” or “I 20” are important documents and you should carry them with you at all times. We also recommend that you carry a confirmation letter from the host institution and a confirmation from the SNSF with you. You may be asked by airport officials to present these documents immediately after landing. Therefore, you must arrange for them to be prepared while you are still in Switzerland (see point 1.1).

Important: The SEVIS documents (“DS 2019” or “I-20”) must bear a current signature from your host institution (maximum one year old, no older than six months is recommended) for you to be allowed to (re-)enter the United States from abroad.

1.4 The first three steps after arriving in the USA

It is highly recommended that you obtain a Social Security Number (SSN) and a driver’s licence (or at least a “state ID”) as soon as possible and open a bank account (see 2.2 and 2.4). These documents will make life easier, for example when looking for an apartment.

1.5 Looking for accommodation (⇒)

Lists of rental accommodation can be requested from Switzerland via the housing office of the host university. Some of these will come with application forms for student apartments or rooms. Contact persons at the host university can send you classified advertisements for accommodation from a local newspaper or provide you with the addresses of relevant websites. Experience shows that house-hunting is easiest during the summer months. Some universities offer temporary accommodation for newly arrived researchers on campus but it is highly recommended to verify in advance if such offers exist. Please also refer to 2.5.

1.6 Children

We recommend that you check whether your children have all the necessary vaccinations before leaving, and that you take the relevant certificates along with you. If you have health certificates for your children in English, you might not have to take them to see a doctor before they start school. However, the school may not accept your health certificates and ask you to have the children examined by an independent physician in the USA. It is advisable to clarify whether the certificates are accepted by the school management in advance. Depending on the region, there are long waiting lists for nurseries (up to six months). We recommend that you apply while you are still in Switzerland.

1.7 General

Prior to departure, the fellowship holders can request a document certifying their status as a fellowship holder from the SNSF Research Commission or the Careers division of the SNSF. This confirmation can simplify certain steps and facilitate initial contacts. For special research material (e.g. animals or special plants) you will need to obtain special import licences (->). Please also take note of the very strict American regulations with regard to importing food products (->)].

2. Measures at the beginning of and during the mobility fellowship

2.1 Visa

During your stay in the USA, you can extend your visa or have it converted to a different type. The exact processes will depend on your circumstances (e.g. type of visa and length of stay); the SNSF cannot therefore make any general recommendations. To find out more, please contact the local immigration service via your university's international office. Please note that in many cases, extending a visa will require you (and, if applicable, any members of your family) to appear in person at an American embassy or consulate outside US territory (remember to book an appointment well in advance!). According to the US Embassy in Bern, you can extend a J1 visa (i.e. you are not required to apply for a different visa type) as long as you are paid in Switzerland and do not have an income in the US. Please contact the Careers division of the SNSF if you receive different information in the United States.

Important: It can take a very long time to convert a J visa to another type of visa (anything up to 12 months). *Please note that it is not possible to travel outside the USA during a certain phase of the so-called "waiver process".* It is only necessary to convert the visa type if you want to remain in the USA beyond the term of the fellowship. Fellowship holders who entered on an F-1 visa should familiarise themselves in good time with the implications that a PhD degree may have on their immigration status. Important keywords in this regard are "Optional Practical Training" (OPT), "OPT-STEM extension" and the so-called "H-1B Cap-Gap Regulations".

2.2 Cash/Bank account

Before your departure, enquire at your bank or the post office whether it is possible to keep your account in Switzerland open during your stay in the USA. You should open a bank account during your first few days in the US. Most banks offer two combined accounts, especially in combination with a credit card: a so-called "checking account", which can be used to withdraw cash and make cheque payments, and a so-called "preferred money market account", from which you can transfer money to the "checking account" via online banking or by phone. In combination, the accounts are mostly free of management charges. At some banks and in some states, you can open an account simply by presenting your passport. However, usually so-called "triple IDs" are necessary, e.g. a combination of passport/credit card/host institution confirmation. It is advisable to choose a larger bank (both in Switzerland and in the United States). This will simplify the transfer of money from Switzerland to the United States.

Please note: Enquire about any fees related to international wire transfers. Be aware that these may vary substantially depending on the direction of transfer (i.e. Switzerland → United States or United States → Switzerland)!

After opening an account, you will receive an ATM card (debit card). It is recommended that you apply for personal cheques as quickly as possible. These cheques are very popular as a form of payment for bills, they may even be the only form of payment that your landlord will accept. They are also commonly used for store purchases. You can also exchange them for cash in many shops. Common credit cards (VISA/MASTERCARD) are accepted almost everywhere, often without requiring a minimum purchase. Online banking and deferred payment solutions are also quite common, the method of purchasing consumer goods against invoice is however virtually unknown.

2.3 Taxes

Mobility fellowships granted by the Swiss National Science Foundation are generally exempt from federal tax in the United States (under the condition that you have the status of "non-resident alien"). Fellowships that were paid out before travelling to the US are generally also exempt from state tax but certain states apply their own rules. In addition, there is a double taxation agreement in place between Switzerland and the USA. This agreement is published on the web pages of the Swiss federal authorities (www.admin.ch > > Bundesrecht > Systematische Rechtssammlung) and the IRS (> Help & Resources > Tax Treaties). Please contact the State Secretariat for International Financial Matters SIF (()) for information about this agreement and its applicability to fellowships. American host institutions sometimes ask fellowship holders to transfer the fellowship grant to the host university. This could lead to the deduction of fees and you might have to pay taxes. On the other hand, in certain circumstances being on the payroll of the host institute may give you access to cheaper health care. The decision is yours alone to make. However, in most cases the fellowship is transferred directly to the Swiss account of the fellowship holder.

Please note: any income earned in the USA before commencing the fellowship or third-party funds received from the USA during the fellowship must be taxed. This can lead to complications in connection with the tax-free nature of the SNSF-fellowship.

Please note: As holder of a F-1 or J visa, you will be generally considered a "non-resident alien" during the first two years of your stay in the US. Students are "non-resident aliens" for up to five years. If your status changes to "resident alien" after a certain period of time, new conditions regarding the duty to pay tax will apply. Whether you are considered a resident or non-resident alien depends on the "substantial presence test" as defined in IRS publication 519 "U.S. Tax Guide for Aliens" (()). If your tax status is "resident alien", we strongly recommend that you study the implications of maintaining a bank account in Switzerland, notably with regard to reporting requirements of the FBAR and FATCA programmes (()).

Please note that the SNSF cannot provide any tax advice to grantees considered resident aliens. We recommend that you seek tax advice (both federal and state tax) at your host institution to avoid any misunderstandings.

In this context it might also be helpful to study the [Guide for SNSF fellows in the USA/Boston](#) which was compiled by a few SNSF fellowship holders.

2.4 Identity documents

You should always carry the documents mentioned in point 1.3. with you, especially when you first arrive in the USA. Essential identity documents also include the Social Security Number and the driver's licence, which serves de facto as a national ID. You should obtain both of these as quickly as possible. The acquisition of the driver's licence is dealt with in more detail in point 2.6. In order to obtain a Social Security Number, you have to submit an application at the Social Security Administration (()) office. You need to show your passport (plus family book and birth certificates for any children who do not have their own passport), the copy of your SEVIS form "DS 2019" or "I-20" and a confirmation letter from the host institution. Please ensure that you are given a receipt for your application. This can be helpful when opening a bank account, taking out health insurance, etc. Your Social Security Number will be sent to you by post within 2-4 weeks. Please keep this number as secret as possible; it is known to be a target of identity thieves.

If you do not have an international driver's license and are not interested in learning to drive, you can apply for a state ID card, which can be equally useful to prove your identity, e.g. to buy alcohol or check into a hotel.

2.5 Housing/Furnishings/Telecommunications

The US housing market reflects the high degree of mobility of Americans: there is a wealth of publications that offer city maps with crime statistics (crime maps), list neighbourhoods by average income and number of children, and offer other valuable information for new arrivals.

Important for families with children: the place you live determines which school your children will attend. It may be worthwhile renting a slightly more expensive apartment/house, as these are often associated with better public schools.

Note: the costs for electricity, water and other utilities are usually not included in the rent. Depending on the location the tenants have to sign up for utilities themselves.

From spring to fall, Americans regularly hold yard, garage or moving sales in front of their homes. With some luck, it is possible to furnish an entire house without spending too much. They are advertised in local newspapers or through posters in the neighbourhood. Notice boards (including online ones) of the university often prove useful. It goes without saying that affordable furniture stores such as IKEA, Target, K-Mart, etc. are very popular as well. Generally speaking, consumer protection is somewhat less well developed in the US than in Switzerland. For example, product warranties (if desired) must often be purchased separately. Also keep in mind that the VAT ("state tax") is practically never included in the quoted store price!

Anyone who has lived abroad for longer than one year is permitted to import household items that they have owned for more than six months into Switzerland duty free. This also applies to cars. To do this, you must request the form "Declaration/Application for clearance of household effects" (18.44). For further information, please contact the Swiss Customs Administration (()). Note that the Swiss National Science Foundation will not cover any moving costs.

Internet, telephone and television connections are commonly offered as combined products. It is very important to compare offers carefully! The main telecommunication providers are AT&T/Cingular, Verizon, Sprint and T-Mobile. Network coverage, services offered and costs can vary significantly depending on your location. Since local calls (i.e. within an area code) are very cheap, aggressively marketed flat-rate charges are in fact often not worthwhile. For international calls, most phone companies offer an "international calling plan". Depending on your circumstances, it might be cheaper to buy virtual phone cards, which can be easily purchased for example on the internet (()). They often offer significantly reduced rates to a certain country and may also be used from a mobile phone. Finally, internet-based VoIP solutions such as Skype are also popular.

Important note regarding mobile phone contracts: Unlike in Switzerland, cell phone minutes in an American contract apply to both outgoing and incoming calls! Incoming calls from overseas may also result in additional charges. Make sure you understand the clauses dealing with these matters before signing a contract.

Note: Switching your telecommunications provider while being locked in an existing contract can lead to very expensive "early termination fees", easily costing hundreds of dollars!

2.6 Car

The English translation of the Swiss driver's licence or the international driver's licence is valid for different lengths of time depending on which state you live in. In order to apply for an American

driver's license, you will be required to pass a (quite straightforward) practical exam, simply presenting an existing "foreign" driver's license is usually not sufficient. Because an American driver's license is also one of the most important forms of ID in the United States, its expiration date will depend on the duration of your stay specified in your SEVIS document. A driver's license will generally only be issued for a maximum of four years to a non-American citizen. It can however be easily extended, provided you are in possession of appropriate immigration documents. Note that this will require you to appear in person at (usually) the local city hall.

Cars can be purchased from car dealers or sometimes much more affordably via newspaper advertisements placed by private sellers (although without any purchase guarantees). Publications similar to the Swiss Eurotax tariff can be purchased for popular types of car. Used car dealerships are extremely common. Offers should always be carefully checked with the help of a serious vehicle history report ({}).

Car insurance premiums can be very high and can vary from state to state. If you present a declaration in English from the Schweizerische Autoversicherung (ADMAS register) documenting the number of years of accident-free driving, you might benefit from a cheaper rate. The number of your drivers licence should be cited in this document.

Please note: This confirmation is only valid for the policy holder; family members can ask the road traffic authority (Strassenverkehrsamt) to issue confirmations for them too. Similar confirmation should be obtained from the insurance company in the US before returning to Switzerland.

2.7 Children - schools

There are no admission issues in public schools. As already mentioned, the school is often assigned by residential district and the quality of the schools can vary widely from place to place. The educational standards are frequently higher in well-to-do districts. Depending on where you will live, you should be prepared to tap into savings to enroll your children in a private school.

2.8 General

Fellowship holders must be aware that they will be faced with large outlays in the first few days after arriving in the United States: in addition to insurance premiums and furnishing costs, they will often have to pay a deposit on their rent (up to three months' rent). Depending on where you live, you may be forced to purchase a car if the local public transportation is not satisfactory.

The many universities and higher education institutes offers their students various materials and social advantages, which should be investigated in advance or at the latest upon arrival. The first point of contact is the host institute. Most universities have an International Center or International Office, whose employees are very happy to help and are familiar with the difficulties that foreign students face when they first arrive.

The Swiss Embassy in Washington (science attaché) is also pleased to provide information. We recommend that you register with the Swiss representation to facilitate the mutual exchange of information.

3. Useful links

3.1 Official links

www.eda.admin.ch/washington	The website of the Swiss Embassy in Washington.
http://bern.usembassy.gov www.ustraveldocs.com/ch	Embassy of the United States in Bern and its website to apply for a visa (only online!)
http://uscis.gov http://travel.state.gov	U.S. Citizenship and Immigration Services
www.cbp.gov Bringing food into the U.S.	U.S. Customs and Border Protection Information about taking food into the United States for your personal use
www.sif.admin.ch	State Secretariat for International Financial Matters SIF:
www.irs.gov Foreign Student/Foreign Scholar Filing Requirements FATCA Current Alerts and Other News IRS FBAR Reference Guide Pub. 519 (US Tax Guide for Aliens)	<i>Internal Revenue Service</i> Information about tax obligations in the USA and reporting requirements of foreign bank accounts. If you have to declare taxes as a “resident alien” (Tax forms 1040 or 1040EZ), we strongly recommend that you inform yourself about the FBAR and FATCA reporting requirements through your bank in Switzerland.
www.ssa.gov	<i>Social Security Administration</i>
www.ezv.admin.ch	Swiss Customs Administration (for your return to Switzerland)

3.2 Networking links

SNSF World Network	The English-speaking network enables the ever-growing number of SNSF-funded researchers to establish and extend their networks. Only past and present grantees of the SNSF (responsible applicants and co-applicants) are accepted.
Guide for SNSF fellows in the USA	More hints and informations, graciously put together by the SNSF World Network, Boston Chapter.
www.swissnex.org	Two of the Swiss establishments for scientific exchange are located in the USA, in Boston and San Francisco. An opportunity to make contact with other researchers.
www.swiss-list.com (not up-to-date, last update 2007)	Former fellowship holders have added interesting and helpful tips to this website.
www.univ.cc	Worldwide database of universities and technical colleges

3.3 General information

The SNSF is not responsible for the contents on these websites.

www.aso.ch	Homepage of the Organisation of the Swiss abroad.
www.soliswiss.ch	Homepage of the Solidarity Fund for Swiss Nationals Abroad.
www.infobel.com/teldir	Information and services for more than 184 countries (addresses, telephone numbers)
www.usatipps.de	General tips, information and links on life in the USA. Very informative and detailed, but more suitable for tourists.
www.theapartmentconnection.com www.apartmentsearch.com www.rentnet.com www.craigslist.org	Websites that can simplify the search for somewhere to live (see 1.5).
www.kbb.com www.carfax.com https://www.tcs.ch/de/camping-reisen/reiseinfos/reiseziele/vereinigte-staaten-von-amerika.php	Automotive vehicle valuation companies (similar to the Swiss Eurotax tariff) Many interesting driving tips for the USA are available under "Mobil vor Ort".
www.phonecardsonsale.com www.phonecardsforsale.com	Virtual phone card providers

Please share any information, corrections and other tips with us!

Just send an e-mail to the secretariat of the SNSF mobility fellowships: fellowships@snf.ch

It's the only way to keep our leaflet up to date.