



A Small Guide

FOR THE HISPANIC IMMIGRANT

Content

2	Culture Shock
4	Immigration
5	The Workplace
8	Money and Savings
10	Education
14	Health
18	Cultural Misunderstandings
20	The Government and Politics
21	Taxes and the IRS
23	Fraud



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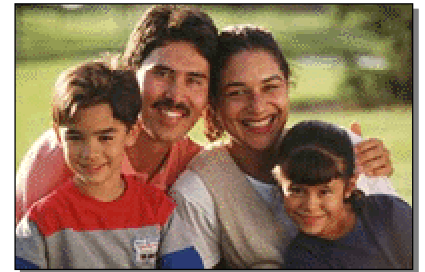
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Welcome!

This small guide has been written especially for you, the Latin American or Hispanic immigrant working in the United States. The purpose of this writing is to offer a summary of practical information that will be useful in traditional American life. There is no doubt that a lot of opportunities for success exist in this country. Nevertheless, many of those opportunities are often missed by not knowing how things function in America. Differences in our culture and difficulties caused by not knowing the English language complicates the access to information necessary to achieve success in America.

Although we do not intend for this document to cover all information, we try to answer many of the questions that sometimes cause difficulties while living in this country. This document aspires to serve as a guide or manual for the Hispanic immigrant. Our desire is that the reader not only reads the report, but that they also are inspired to seek more information, to help best adapt to American life, and to find the happiness in the elusive "American Dream."

In our discussion of Hispanics and "Americans" we will be focusing on common characteristics: language, values, socialization and cultural heritage. The use of generalization is



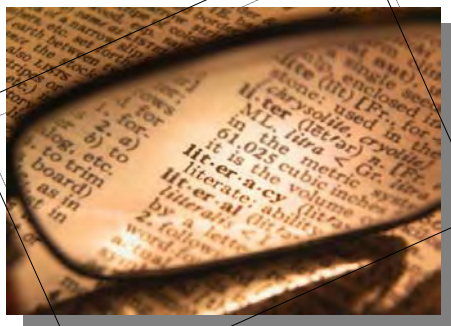
a valuable tool in helping us to better understand and predict the behaviors of a group of people. However, it is important when interacting with any group, to consider each person as an individual.

The English Language

Do you speak English? If the answer is "no," we suggest that you work hard to learn. Knowledge of English is of great importance to acquire success in America; but you must recognize that it is very difficult to learn. In many parts of the United States a person can live perfectly well without speaking a word of English. When you are not forced to speak English, it is easy "to leave it for tomorrow."

Do not leave it for tomorrow! While you could continue to live without learning the language, to not know English closes the doors to a lot of personal opportunities; especially because a great deal of information for assistance in this country is available only in English. If you do not know any English, it is probably best to take a course. Many public schools offer courses free or very

inexpensively. If you like to learn individually, many instructional books exist, as do audio, video, and computer courses. We recommend that you do not spend your money in buying a complete program without first verifying that it is truly effective. Public libraries have many of these instructional programs available at no charge.



If you already know a little English, it is very important to practice it. If you have friends that speak English, speak with them only in English. Go shopping at places where you have to speak English. Buy and read magazines and books in English, and sit down with your family and watch television in English. The more immersed you are in the language the quicker you will learn.

Culture Shock

One of the biggest problems that recently arrived Latin Americans suffer in the United States is what is called culture shock.

This shock happens when a lack of communication exists and there is little understanding of the differences between the two cultures. In the case of Hispanics that have recently immigrated, the shock results in a sensation that they do not fit in well or that they do not belong in the United States.

Professor of psychology, Dr. Carmen Guanipa, of the University of San Diego, explains that culture shock can be described as “the emotional and physical inconvenience that one suffers when they come to live in a different place than their place of origin.” She explains that “The behaviors that they used before are not accepted or are not considered normal in the new environment. For example, to not speak the language, when you are trying to use the bank or the telephone, etc.” The Professor reveals that the shock can be a painful experience that can cause both emotional and physical symptoms, but that it is also good to be aware of your feelings and that the Hispanic should recognize why they feel out of place. “It is a great opportunity to learn to integrate different perspectives,” says Guanipa. “Culture shock can allow us to develop a greater self awareness and to stimulate our growth personal.”

For more information on the phenomenon of culture shock, go to the Internet page:

<http://edweb.sdsu.edu/people/CGuanipa/choque.htm>

You can find more information about the American culture, from expressions and slang, to how to dress, on the web page

<http://www.vidaamericana.com/culture.shtml>



Sources of Information

One of the more frustrating things in life is to not know about a subject of importance, and at the same time to not know how to get more information on the matter. Above all, we need information in our language! Latin Americans are supported a great deal with information that relatives and friends offer. Unfortunately, when referring to things about life in the United States, this aspect of our social environment often only maintains our level of ignorance.

Communication through the mass media of newspapers, radio, television, and magazines are good general sources of information but often do not help us when we have a specific question. To obtain specific and immediate information, in Spanish, better sources are the telephone, libraries and bookstores, government offices, and the Internet.



If you do not have access to the Internet it eliminates the most extensive and detailed source of information that you have within your reach. In this

document we make many references to places, documents, and pages that are found on the Internet. If you do not understand the Internet, we recommend that you familiarize yourself with it by using the computers that are available in the public libraries. For more information on computers and the Internet, look at the library for the following books: “Learn Internet and the World Wide Web Visually,” by Reader’s Digest (ISBN: 9682803489).

The Latin American versus the “American”

The American life can be very different from life in Latin America. It is difficult to clearly express the differences because we would have to generalize. Not all Hispanics come from the same culture, although we have some values that transcend the different cultures of our countries of origin. On the other hand, here we discuss the Americans by referring to the stereotype of the “foreign” Anglo-Saxon. As we already know, we are all Americans and stereotypes can result in prejudice and discrimination. Being conscious that the generalization is based on stereotypes, we venture to present a brief comparison of the Hispanic versus the “American”



The Hispanic

- Has a tranquil and peaceful attitude.
- Possesses an emotional character.
- Feels that life revolves around the family.
- Is spiritual and/or religious.
- The man may be more involved in his family and feels the responsibility to do so.
- Believes in loyalty to his friends, to his work, and to his community.
- Is a good worker.
- Tends to be negatively superstitious towards their advancement.
- Lends much attention to the opinions of others.
- Feels pride in their Latin American inheritance.

The “American”

- Shows security in themselves. While their attitude is firm and at times tends to be stubborn, their character expresses dedication, responsibility, tenacity, and firmness.
- ##May have a “dry” personality, and may be perceived to be “cold”.
- May have a very serious attitude.
- Has a high sense of social ethics. Americans tend to do things “by the book” and lend a great deal of respect to the law and to what is judged as “correct.”
- Is extremely organized and punctual.
- Believes in civic duty. Is involved in the political system and works hard to defend their sense of justice.
- Has a high self-esteem, and worries a great deal about their own welfare.

Immigration



The Immigration and Naturalization Service is known in this country as the USCIS (the acronym in English). This Governmental department is now included in the new Department of Homeland Security. The department changed its name several years ago and is now called the Bureau of U. S. Citizenship and Immigration Services (CIS or USCIS by its acronyms in English).

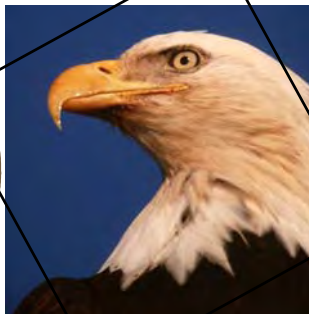
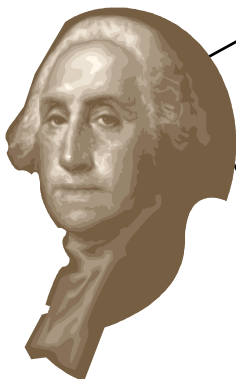
It is impossible to provide details in this small guide of all the information regarding immigration services. A large amount of information on this topic is available in Spanish. Here is the telephone number of the CIS, along with many other Internet links.



You can call toll free to the Bureau of U. S. Citizenship and Immigration Services (USCIS) for extensive automated information in Spanish. The number is:

1 (800) 375-5283

You can obtain access to information on Immigration services through the automated options menu 24 hours a day, 7 days a week. During the regular office hours clients that need more information or assistance can be transferred to a service representative.



It is true that information on immigration is very confusing and difficult to understand. Nevertheless, the Hispanic immigrant should understand the importance of being informed on this subject. If you do not understand the immigration laws we recommend that you get advice from governmental offices, an immigration lawyer, or other sources of information. Listed below are some of the sources of information.

Governmental resources

FirstGov.com Spanish

Immigration and How to be American Citizen

http://www.firstgov.gov/Espanol/Topics/Recien_LLegados/Inmigracion.shtml

A Guide For Naturalization

<http://uscis.gov/graphics/services/natz/Spanish.pdf>

The INS Implements New Categories of Not-Immigrant 'K' Visa

http://uscis.gov/graphics/publicaffairs/newsrels/KVisaRel_Sp.htm

The INS Implements "V" of Not-Immigrant Provision of the "LIFE" Act

http://uscis.gov/graphics/publicaffairs/newsrels/lifevvisa_sp.htm

INS Proposes Significant Changes to Rules Governing Visitors and Students

http://uscis.gov/graphics/publicaffairs/newsrels/FinalRuleNR_Span.htm

New Biometric Mexican Border Crossing Cards Take Effect on October 1, 2001

<http://uscis.gov/graphics/publicaffairs/newsrels/BCCRelSpan.htm>

Finding the Status of Your Case on line

https://egov.immigration.gov/graphics/cris/jsps_sp/caseStat_sp.jsp

Questions and Answers relating to the LIFE Law and Legalization

http://uscis.gov/graphics/publicaffairs/questsans/lifeproQA_span.htm

Informative Sheet: Electronic documents and other services on line with the BCIS

<http://uscis.gov/graphics/publicaffairs/factsheets/efiling-fs-052903-sp.htm>

Other Resources

Immigration guide

<http://www.vidaamericana.com/>

The Workplace

It is very important for the hardworking Latin American to have knowledge of the internal culture of American companies. Without this knowledge problems can arise with your boss, with colleagues, or even cause you legal problems. It is at work where culture shock is deepest. The reason is that a lot of Latin Americans work for companies whose management is not Latin American and who likewise have difficulty understanding some aspects of the cultural behavior of the Hispanic workers.

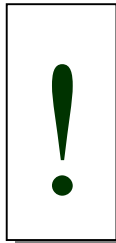
When it comes to work, some of the cultural differences vary enormously depending on the Hispanics country and city of origin. For example, the great majority of Hispanics in Miami, FL work for companies whose local management are also Latin American. In many offices of that city, a Latin American culture in the workplace is maintained, but Hispanics in other states may work for a supervisor or boss that is not Latin American.

What are the problems? It is difficult to generalize, but we have detailed some of the cultural differences that become problematic.

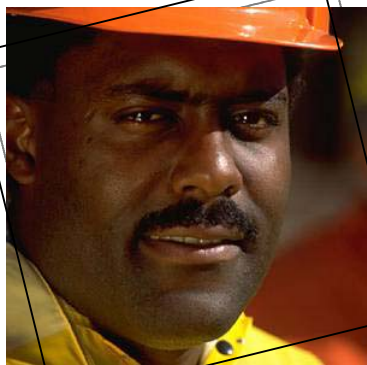
- The Latin American, especially those from Mexico and Central America, perceive work as an institution deserving respect. Children are taught from the time they are small to have respect for their superiors. Many Latin Americans at work show this respect by keeping quiet and not protesting anything, even when they find themselves in uncomfortable situations or when they disagree with the work that they are asked to perform. They internally imagine that their superiors prefer to be respected in this manner, and that they will reward the workers who show that respect. What is the problem? The American does not think in this manner! Many Americans have been taught from when they were small to think independently and that the only way to advance in the workplace is by expressing their opinion, especially if they firmly believe in their way of thinking.

The American employer who has Hispanic employees may judge them as good workers, but they may not sufficiently qualify them for a promotion or advancement if they do not show leadership qualities because they are too obliging.

- The American business culture is a great deal more formal than the one that the Hispanic worker may be familiar with. In the United States people are not accustomed to speak socially or, as Americans say “to mix business with pleasure”. The Latin American is more humorous by nature and at times this humorous attitude can be shocking or misinterpreted by Americans. Still more, in this country there are laws that prohibit any behavior that can be interpreted as sexual harassment, personal oppression, or discrimination of any kind. Flirting and intended loving expressions such as fat, thin, gringo, my love, blackie, etc. can be misinterpreted and should be avoided in the workplace.



We are not trying to suggest that as a Latin American you should stop being helpful. The helpful attitude is a positive quality of the Latin American community. What we do suggest is that it is important, and acceptable in the American culture, to express your way of thinking, especially if it can result in better efficiency or savings for the business.



- Social behavior in the workplace differs in the United States in the manner in which people are greeted and say good-bye. In the United States, a greeting is commonly a simple handshake; while in Latin America many people, are accustomed to a kiss, a hug, or a hand on the back. The Latin American has to be very aware of the appropriate way to greet others at work. Generally speaking, any physical contact beyond a handshake should be avoided.



- Part of the attitude of not mixing work with pleasure is to limit conversations that have nothing to do with work. American businesses provide a period of rest called a “break,” also called “coffee break” or “lunch break,” where employees have the opportunity to talk socially. There are always exceptions, and in certain businesses conversation is permitted. But generally, it is very important to limit social talking.

- American companies put a great deal more emphasis in privacy than the Latin American businesses. Employee assistance programs or “EAP” (the acronym in English), operate under a high level of confidentiality. Laws support the privacy of employees. For example, counselors who work under an EAP are prohibited from divulging information that they receive from employees. Likewise, businesses value the confidentiality on the part of the worker which helps insure that and the companies trust its employees. The Latin American should be conscious of the importance that privacy has and not divulge business secrets, as very insignificant as they may seem.

- Punctuality is extremely important at work. Latin Americans have a reputation of not lending a great deal of attention to the precision of a schedule. But punctuality is essential in the operation of a business. Keep in mind that the businesses work under the premise that “time is money”. Be as punctual as an American in the workplace!

- Attitudes toward work also vary at times. Many Latin

Americans see work as somewhat necessary to live life but not as their purpose in life. On the other hand, some Americans, especially managers, are so wrapped in work that it becomes the main focus of their lives. Of course we recognize that the Latin American attitude may be the healthier one, but we should also emphasize that it is very important to show that our motivation for work goes beyond money, and that we worry about the goals and the

corporate mission of the business. Companies want to have employees who value their work and that perform in the workplace, without consequence of money.





The United States Department of Labor is a governmental agency dedicated to protecting workers in

the United States. Various Department of Labor programs exist to help the Hispanic worker. In a press release of June 2003, the Secretary of the Department of Labor, Elaine L. Chao, expressed that "The Administration is committed to protecting the well-being of the over 14.5 million Hispanic workers in our country." The purpose of the program is to educate the workers who do not speak English on the Department of Labor as well the Occupational Safety and Health Administration (OSHA),



The Occupational Safety and Health Administration (OSHA, the acronym in English) is a division of the Department of Labor created by Congress in 1971, created by the Occupational Safety and Health Act which was signed by President Richard M. Nixon on December 29, 1970. The mission of OSHA is the prevention of work-related injuries, illnesses, and deaths. Since its creation, workplace deaths have been reduced by 50 percent and injuries by 40 percent. For more information, visit the OSHA web pages in Spanish:

<http://www.osha.gov/as/opa/spanish/>.

The manual "All About OSHA" contains complete information, in Spanish, on the Department of Labor and The Occupational Safety and Health Administration. It can be obtained on the Internet at: (<http://www.osha.gov/Publications/osh3173.pdf>), or by calling toll free 1-800-321-OSHA.



Wage and Hour Division and the Office of Federal Contract Compliance Programs (OFCCP). "We want to help Hispanic workers realize the American dream and be an integral part of the American workforce," said Chao.

As an example of that effort, the Department of Labor has created a program in Dallas whose goal is to educate the Hispanic workers on the Department of Labor and other federal agencies.

For more information call toll free 1-866- 487-2365.



Money and Savings

Do you think that the best chance you have to be a millionaire is to win the lottery? Latin Americans are generally aware that in this country you can work and earn money more easily than in their country of origin. Nevertheless, Hispanics do not think about the possibility of becoming rich. The plan of many to become rich is to simply win the lottery. The reality is that there is a great deal of ignorance about saving and investments. Many American millionaires retire early because they learned to save at an early age. If a person decides to save \$2,000 annually for retirement when they are 25 years old they will have a million dollars in the bank when they are 65 years old. Additionally, many businesses offer retirement plans where the company contributes a percentage or even matches employee contributions. The sad thing is that the majority of hardworking Latin Americans are not aware of these benefits and do not take advantage of the opportunities of saving.

Retirement? Who thinks about that!

It is certain, the Latin American does not think about being retired. There are several reasons:

1. Many Hispanics are pleased to live in the moment, and do not think about the future. They think that what is important is only the present. Undoubtedly it is important to live in the present, but it is also necessary to plan for the future. You can't achieve success without looking to the future. In many Latin American countries, it is logical that people don't think a lot about the future because it is largely unknown due to the social and governmental instability of those countries. In fact, one of the

fundamental reasons that Latin Americans emigrated from their country of origin to the United States is to search for future security. We should not forget this purpose!

2. Some Latin Americans live with the idea that they are going to retire in their country of origin, and that is why they do not plan for retirement in America. There are two mistakes in thinking this way. In the first place, it does not matter where you will retire if you lack the money to live comfortably. Additionally, many Latin Americans in the United States change plans with the passing years after they have become accustomed to the American life and because they do not want to abandon their family that they have here in America.

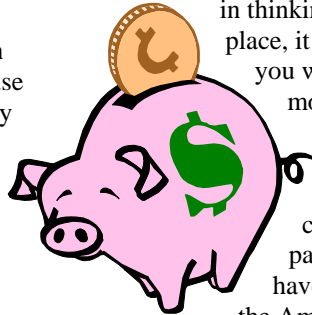
3. From a social point of view, many Latin Americans think that it is logical that their children will take care of them in their old age. While it is very normal in the Hispanic culture that elderly persons live with their children, in the American culture it is difficult to live together without having sufficient resources. As opposed to life in the Latin-American countries, families in the United States do not have a house where multiple generations live, there is not always someone in the house that can care for an elder family member because everyone works, the cost of medicines and health care require a great deal of money, and families do not count on the support of many relatives and friends as is the case in many Latin-American towns. To not have a retirement plan, many times, results in a great financial difficulty for your children.

4. Finally, perhaps the fundamental reason that many Latin Americans do not worry about saving for retirement

is that they don't have enough money. To live without being able to save even a cent is very normal for many industrious Latin Americans. It is here where we have to learn from the Americans. The reality is that it is always possible to save - it does not matter what your salary is. Twenty five percent of Americans that earn between \$10,000 and \$25,000 annually have more than \$100,000 in active values.

For more information, see the Department of Labor website: "The 10 Best Ways to begin right now to be prepared for retirement" at <http://www.dol.gov/ebsa/publications/top10spn.htm>,

And "General Information about Pensions for Women - What Women Need to Know and Do" at <http://www.dol.gov/ebsa/publications/womensp.htm>.



What is Social Security?



In 1935 President Franklin Delano Roosevelt signed the Social Security law to avoid poverty of older persons. Upon signing said law, President Roosevelt said, "The civilization of the past hundred years, with its startling industrial changes, has tended more and more to make life insecure. Young people have come to wonder what would be their lot when they came to old age." Today, thanks to the great Social Security program, Americans know they will have a fixed base of income when they retire. Under this law, every person that works in the United States contributes to the Social Security fund. According to each person's contribution, the government pays the contributors monthly benefits after they retire. To organize the system, each contributor is assigned a "Social Security Number." In this country that Social Security number is also used as an identification number for the purpose of paying taxes. For more information on the services of Social Security, visit the Internet page: <http://www.ssa.gov/espanol>, or call toll free 1-800-772-1213. The Social Security offices also provide interpreter services free if requested to address their topics.



What happens if I don't have a Social Security number?

If you are an American citizen, or if you are a foreigner legally admitted into the United



States and with permission to work from the Bureau of U. S. Citizenship and Immigration Services, call or visit the Social Security Office to request a Social Security number. If you are here with legal entry permission (but not to work), such as a student visa, and need identification to open a banking account or for a state or governmental requirement (such as educational programs), you can request an Individual Taxpayer Identification Number (ITIN, the acronym in English) by calling toll free to the IRS at 1-800-829-3676.

Even those persons that contribute to Social Security and think they will receive their monthly payments upon retiring should be aware of the limits of the system. According to Jo Anne Barnhart, Commissioner of Social Security, "Social Security was, and is, meant to be only part of a three-legged financial stool, along with pensions and personal savings. Unfortunately, only half of today's retirees have a private pension. And too few Americans save as much as they should." Financial experts emphasize that a person needs 70% to 80% of their prior income in a retirement plan to live comfortably during retirement. Nevertheless, for the average worker, Social Security only replaces 40% of their income prior to the retirement. The remainder should originate from pensions and personal savings.

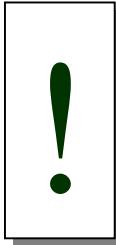
The first important step is to determine what the available retirement benefits are at your place of employment. A "pension" is a benefit where your employer contributes to your retirement fund according to the number of years that you work for that company. There are few businesses that offer good retirement pensions today. Retirement plans called 401k are more common. In these plans, an employer deducts a percentage of your salary as a contribution to your retirement, and that amount is removed from your salary before calculating the tax payment – allowing more savings. If you change employers, the 401k account is easily transferred to your new employment. There are also many private businesses that offer retirement plans that are protected from the payment of taxes. They are called Individual Retirement Accounts, or IRAs (the acronym in English). Banks and finance and insurance companies offer this type of account.



A great deal of information on this subject exists on the AARP Internet site. AARP (previously known as American Association of Retired Persons) was founded in 1958 with the goal to improve the quality of life of older persons. They have a great deal of information in Spanish at the page <http://www.aarp.org/espanol/>, or call 1-800-424-3410. The association is no longer only for retired persons, but for anyone 50 years of age or older.

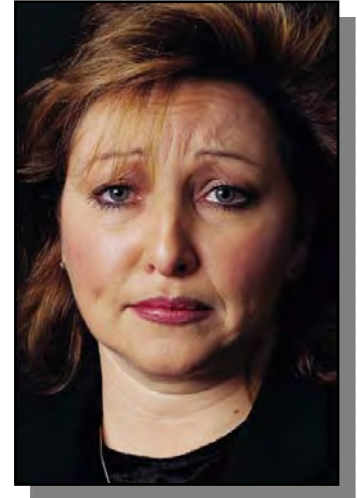
Why do I have to have credit?

As opposed to many other countries in the world, in the United States, the financial stability of a person is achieved when that person shows responsibility for their debts, not when they have money. There are at least three large organizations that maintain an extensive database of all citizens, based on Social Security numbers. The businesses that lend money inform these companies, (called credit bureaus) as to whether you are paying your debts as agreed, if payments are late, or if you do not pay back your loan. People “with credit” receive a positive score, and this score is used by loan businesses, banks, and even employers, to determine if you should be given credit. The score is very important because if you have a bad credit history you can be denied service or be charged extremely high interest rates.



You have the right to know what credit bureaus are saying about you. To verify your credit and to receive a copy of the report you can contact the three

main credit bureaus:
Equifax (<http://www.equifax.com> or call 1-800-685-1111),
TransUnion (<http://www.transunion.com> or call 1-800-888-4213), and
Experian (<http://www.experian.com> or call 1-888-397-3742).



Unfortunately these businesses do not offer services in Spanish. If you do not speak English, we recommend that you seek the aid of a relative or friend who is able to serve as an interpreter. Be careful with companies that charge for obtaining these reports. In almost all the States, the credit bureaus are obliged to give you a copy of your credit report free.



What happens if I do not have credit?

If you have a Social Security Number, but do not have credit because you have never sought a loan, the easiest way to establish credit is by requesting a “secured” credit card. Many banks offer these cards to help people obtain credit. Basically you have to deposit a specific amount of money in a banking account and the bank offers a credit card with a limit that is equal to the amount that you have in that account. Upon using and paying for the card according to the agreement, the bank eventually can permit you to remove the money from the account, and thus to convert the card to a normal credit card (unsecured).

Another, still easier, way to obtain a card in your name is by basing it on the credit of another person. If a nearby relative has credit, he or she can authorize a card to your name under their account or they can sign a guarantee of the loan. Of course, if you do not pay, or delay in paying the card or the loan, the person that guaranteed the loan is also responsible.

The Country of Discounts

The Hispanic who has recently arrived in the United States is surprised to see how Americans worry about the most minimal discounts. In the supermarket they use 25-cent coupons and make twenty trips to find an article at a lower price or at a special sale. While it is true that it can be counterproductive to spend too much time seeking discounts, it is important to take into account the price of things, and to recognize that one of the better ways to increase the money you have available is to lower your expenses.



In the American life one is constantly making decisions regarding consumption, from where to fix your car, to which is the best way to make a long distance call. Take a long distance call, for example: You could pay anywhere from three cents to three dollars per minute, depending on how you decide to make the call. It is not easy to understand the complicated American consumption system, but if you work hard to do a little investigation, you can end up saving a lot of money.



Advertisements in newspapers are a good source of consumer information. Many books exist on the subject as well that can be borrowed from your nearby public library.

The Internet is also a great source of information to compare prices, and to read evaluations from the press and from other consumers. For product evaluations, the magazine "Consumer Reports" offers qualifications on thousands of consumer products.

Specialized associations like the AARP (mentioned previously) and the AAA (American Automobile Association) offer innumerable discounts for their members on various products and services.



For more information on money and savings, the following books are available in Spanish:

"Rich Daddy, Poor Daddy: What the Rich Teach Their Children About Money-That the Poor and the Average Class Do Not" by Robert T. /Lechter Kiyosaki, Robert T. Kiyosaki, and Sharon L. Lechter (ISBN: 044667995X)

"The Road to Financial Greatness: The 10 Steps to Create Wealth, Security and a Prosperous Future for You and Your Family" by Louis Barajas (ISBN: 0060535245)

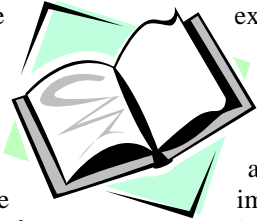
"How do I Get Rid of My Debts?" by Andrés Panasiuk (ISBN: 0881137529)

"Invest In Your Future" by Julie Stav, Smooth Rojany-Buccieri, and Omar Amador (ISBN: 042518501X)

"Get Your Share" by Julie Stav, Deborah Adamson (ISBN: 042517929X)

Education

The structure of schools in the United States vary depending on the State and the school district, but generally speaking children begin school in kindergarten at the age of five. After kindergarten they are passed to the first grade and so on to the twelfth grade, which is the last year of basic education. The first year of "high school" is the ninth grade. In the majority of states, children have to attend school, by law, to the age of 16, while there are some other states that have increased the compulsory age to 18 years. The sad thing is that many Latin American children stop going to school long before arriving at High School.



It is very easy to say that education is important, but the reality is that the Hispanics do not give the support that educational programs deserve. In this country public schools are generally financed through property taxes, and are governed by a board of education whose members are generally chosen through a public vote. It is logical to find better schools in better neighborhoods, since the taxes on houses in those areas are higher resulting in the schools receiving a better budget. In the poorest neighborhoods, the state government generally helps to supplement the school budget, but the resources always tend to be more

limited. Many times the amount of money that the school district receives depends on the political pressure that the local residents exercise, and of election results that determine the approval of a referendum or increase of the school budget. Nevertheless, Latin Americans are not sufficiently aware of the importance of voting in the local elections or participating in important meetings of the board of education.

At a minimum, parents should recognize the importance of being involved in the education of their children and to support the associations that fight for the education of their children. One of the largest organizations that support school age children is the Parent Teacher Association or PTA (the acronym in English). The PTA not only helps children but also serves as a bond between the home and the school. One of the initiatives of the National PTA is the program "Good parents are not born, they are made" whose goal is to increase participation of parents in schools where language and culture represent barriers to their participation. Statistics show that the children of parents who are involved in the education of their children tend to excel significantly in comparison to the children who do not receive the same support from their parents.



The National PTA has many resources in Spanish on its Internet page:

<http://www.pta.org/parentinvolvement/spanish/>

High School...

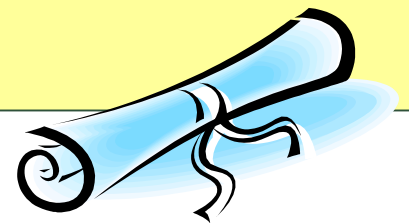
To be able to enter a University, a student has to have a High School diploma or pass the equivalency



exam for High School called the GED. Many adult Latin American immigrants who desire to continue their studies in a university take the equivalency exam, which does offer a version in Spanish. For more information on the Spanish version of the GED, see the following Internet page: <http://www.acenet.edu/calec/ged/spanish.cfm>.



Keep in mind that many small universities in the United States are called "colleges" – that does not signify high school, but is another way to say university.



The University

While a High School diploma is necessary to obtain a good job, a University diploma is even more important. As opposed to public education, that is free from kindergarten through High School graduation, university studies require good financing. Hispanics who desire to give the best education to their children have to find a way to pay for them to attend a university.

University education is not inexpensive!

Including the cost of food and housing, the average annual costs are around \$12,000 for a public university and \$26,000 for a private college. That is only for one year! Nevertheless, there are many ways to finance the cost for a university education. The four main ways to fund university studies are: savings, loans, scholarships, and governmental financial aid.




If you have limited resources, financial aid programs offered by the federal and state governments can benefit you. To determine if you meet the requirements necessary to receive aid from different federal programs such as Federal Student Aid, the Federal Governments Department of Education requires that you complete a FAFSA request. Many states and institutions also utilize the FAFSA request to offer aid through their programs. Some states and institutions can require that you present additional forms. For more information visit the Internet page: www.fafsa.ed.gov or call 1-800-4-FED-AID (1-800-433-3243) or 1-319-337-5665.

Programs exist that allow you to save without having to pay taxes on the money that you save for the education of your children. Of the most popular are the 529 plans. These plans allow anyone to place funds, protected from taxes, toward the education of any relative, without losing control of that money. This means that Carlitos will not be able to withdraw the money to buy a motorcycle instead of going to the university! For more information (in English) visit the Internet at: www.savingforcollege.com or www.collegesavings.org. For information in Spanish read the book "Guide for Saving for College," by Joseph F Hurley (ISBN 0- 9742977-4-7), also available for sale at www.savingforcollege.com or by calling 1-800-400-9113.

The government and many private institutions also offer loans with low interest rates for parents and students. As opposed to scholarships, these loans have to be repaid in full with interest. For information on loans (in English) visit www.finaid.org/loans/.

There are a number of scholarships available with many dedicated exclusively to Latin American or to minority students. One of the best-known institutions that offer scholarships to the Latin American community is the Hispanic Scholarship Fund. The funds are available to every High School student with a minimum Grade Point Average of 3.0 (of a 4 point scale). For more information visit www.hsf.net or call 1-877-HSF-INFO (473-4636). For a complete list of scholarship programs available for Latin American students, including a description of each scholarship and contact information, visit the page: <http://www.collegeview.com/college/niche/hcu/scholarships.html>.



A great deal of fraud exists in the area of scholarships. If you have to pay money to obtain money, it is probably fraudulent. Legitimate scholarships do not require that you send any money.

Every year, thousands of students and parents are defrauded by scholarship swindles. The victims of these swindles lose more than \$100 million a year. The perpetrators often imitate legitimate agencies of the government and scholarship institutions by using names that sound genuine such as "National," "Federal," "Fund," or "Administration." Do not let yourself be deceived. If you have doubts, ask the offices of your school district or ask for documentation in writing, telephone numbers, addresses, and the name of a contact person.

Health

In America we have the best health care facilities, but medical costs in this country are extremely high. Doctors, hospitals, clinical services, and medicine cost a great deal more in the United State than in Latin

American countries.

And, as opposed to many Latin

American countries, the government does

not pay for medical services here. This means that it is extremely important to have insurance. Generally, private companies offer medical insurance, and an endless variety of insurance policies exist. Many businesses



include medical insurance as one of the benefits that it offers to its employees. If you are working full time and do not have

medical insurance, you should ask your company's human resource department about insurance options.

The government offers medical insurance called Medicaid for persons with very low income. The Medicaid program was made a law in 1965 and is financed collectively by federal and state governments.

Another program with a very similar name is Medicare. Medicare is medical health insurance for older persons and is administered by the Social Security Administration. The Balanced Budget Act of 1997 created a new health insurance program for children called State Children's Health Insurance Program (SCHIP). This program is designed for

children younger than 19 who do not have private insurance and who do not meet requirements to receive Medicaid. The program is administered independently at the state level and each state establishes its own eligibility guidelines. For more information on Medicaid, Medicare, and SCHIP, visit the Center for of Medicare and Medicaid Services webpage

(<http://cms.hhs.gov/>) or call toll free 1- 877-267-2323.



Many Americans lose the medical insurance they received from their employer when they are fired from

their job, because they retire before they are 65 years old, or because they leave work for some other reason.

What happens if you remain without insurance? There is no doubt that to not have insurance could cause you stress, since expenses caused by an unexpected illness can be disastrous. Nevertheless, individual insurance policies do exist. These policies are generally more expensive than group policies. If you do not have insurance because you have lost your job, probably your best option is to participate in the program called COBRA.



Created in 1986 COBRA (its acronym in English for Consolidated Omnibus Budget and Reconciliation Act), permits you to continue, for up to 18 months, with the health insurance that you had from your employer. To continue the insurance through COBRA, you will be held responsible for paying the premiums, but you will receive the best coverage much less expensively than if you purchased individual insurance coverage.





For more information, obtain the following pamphlets in a PDF format from the Department of Labor:

- “Top 10 Ways to Make Your Health Benefits Work for You” - <http://www.dol.gov/ebsa/pdf/Top10Spn.pdf>
- “Protecting Pension and Health Care Benefits after Job Loss” - <http://www.dol.gov/ebsa/pdf/WorkSpn.pdf>
- “Life Changes Require Health Choices” - <http://www.dol.gov/ebsa/pdf/LifeSpn.pdf>
- “Pension and Health Care Coverage...Q&As for Dislocated Workers” - <http://www.dol.gov/ebsa/pdf/QA.pdf>

This last publication is an extremely extensive and detailed pamphlet that describes the benefits of COBRA, the Health Insurance Portability and Accountability Act (HIPAA) and the Employee Retirement Income Security Act (ERISA).



Sources of Information



In the United States a lot of information on health care exists, and a great deal of it is available on the Internet

Among the most important sources of information found on health care is MedlinePlus, the site of the U. S. National Library of Medicine,

<http://www.nlm.nih.gov/medlineplus/spanish/medlineplus.html>, and the National Institute of Health, <http://salud.nih.gov/>.

The Food and Drug Administration (FDA) also supplies very easy to read pamphlets in English and Spanish on matters of health.

These pamphlets are available on the Internet pages:

<http://www.fda.gov/opacom/lowlit/spanlow.html> and <http://www.fda.gov/opacom/catalog/spanlist.html>. The health departments for each State in the United States also have their Internet sites. Two of the most important for Latin Americans are California (<http://www.dhs.ca.gov/>), and New York (<http://www.health.state.ny.us/>).

An important summary of articles and publications on health in Spanish is maintained by the Agency for Healthcare Research and Quality - <http://www.ahepr.gov/consumer/espanoix.htm>.

Healthfinder® Spanish contains selected sources of information in Spanish that can serve as a guide when you make decisions regarding your health- <http://www.healthfinder.gov/espanol/>.

People tell me that I am Hispanic...

In Mexico there are Mexicans, in Puerto Rico there are Puerto Ricans, and in Cuba, Cubans. But in this country all Latin Americans are called Latinos or Hispanics. A great deal of writing has been done on the problem of which name is the most appropriate in the United States, and you may have your own preference. However, while you are in this country, the name is not really as important as recognizing that we are members of a group of more than 37 million people. We are a community that has managed to integrate into the American society while at the same time maintain our roots and culture. As opposed to other groups of immigrants who previously arrived in the United States, the Hispanic community has not become Americanized in the same way. Many Latin Americans feel very proud that they have achieved this type of integration.

Do you consider yourself a member of the Hispanic or Latin American community?

And is it important?



To feel Hispanic is, for many, an easy and immediate way to belong to American society without repudiating our own

culture and inheritance. Americans have already accepted Hispanics as members of the American community. In fact, Hispanics are many times recognized simply as an American segment - and not necessarily as foreign. This

recognition gives us a feeling of solidarity with the Hispanic community, and at the same time, with the American culture. Hispanics are a minority "American".

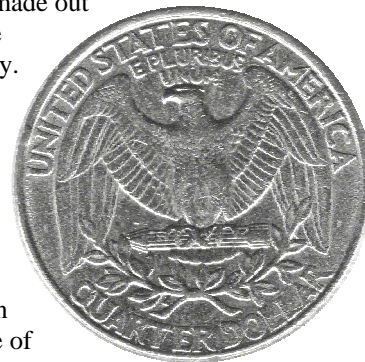
We are Americans!

Perhaps the largest obstacle in the search for success in this country is the tendency of Latin Americans to maintain themselves separate from American culture. For those Latin Americans that have become citizens of this country it takes hard work to "feel" American. The interesting thing is that, with the small exception of the Native Americans, all people in the United States are descendants of foreigners. This country was formed with the idea to establish a union based on the diversity of its members. To this day, American coins carry the motto, "E Pluribus Unum," that is to say, "one made out of many." We Hispanics are part of the American plurality.

There are several reasons why a number of Latin Americans prefer to maintain segregation from Americans. The term "American" carries with it the image of an Anglo-Saxon person of origin. That is one of the reasons why it may be very difficult to be identified as part of the American population. On the other hand, there are also many Latin Americans that are in this country transitorily, and think that they will soon return to their native country. They are considered citizens of their country of origin and not American. Many others simply refuse to be accepted as Americans. For many Hispanics, to say that they are American signifies the abandonment of their Latino inheritance and roots. Nevertheless, this way of thinking has many drawbacks.

Primarily, to be American does not mean that they are blonde and have blue eyes! As we said previously,

Hispanics are a segment of the American population. Hispanics live in this country just like any other person. What is important is to recognize that it is not easy to achieve success in the United States while staying segregated from the rest of the country. To do this causes the loss of many opportunities that otherwise would be attainable for all Hispanics.





We do not suggest that Hispanics should adopt the customs of the Anglo-Saxon culture. To the contrary, what we hope to show is that our Hispanic culture is also American. To feel American does not signify the abandonment of Latin American roots and inheritance. But, neither do we propose that Latin Americans should avoid American acculturation. It is logical that future generations of Hispanics in this country are going to adopt many customs of the American culture. The English language is many times mixed with Spanish, forming an interesting (or horrible) one - "Spanglish." There is no doubt that culture changes. But this happens everywhere in the world, especially in countries that have high levels of emigration and immigration. The interesting thing is that the Anglo-Saxon American is influenced by the Latin American culture, and nowadays we see them identifying with Mexican food, Caribbean music, and the "spark" of Hispanic Americans.

And what happens if you came here with the hope of returning soon to your country of origin? There is no doubt that many Latin Americans do not want to lose their identity as citizens of their country of origin. To think that at first seems to make a great deal of sense. Nevertheless, there are many Hispanics that would argue that their identity is never lost. And on the other hand, who says that one must abandon the identity of their native country? The fact is that even the Americans of Anglo-Saxon origin maintain identity with their native country. If they are asked, "what are you?" It's very normal that they answer naming the place of their origin: "I am Irish," "I am Russian," but almost never, "I am American." That is, in a sense,

unique to this country. One can be a member of the American community and at the same time accept their foreign historical identity.

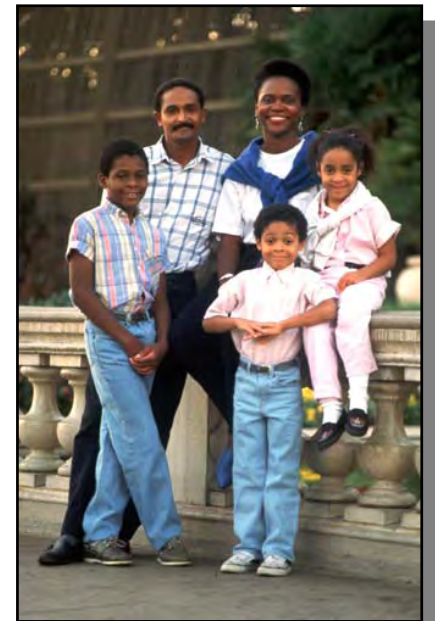
American, me?

At some time you may have asked yourself, "What am I doing here? In a foreign country! Why did I come to this country?" For many people the answer is simple: "We came to work and to give the best to our children." As opposed to other groups that immigrated to the United States in past times, who came escaping political or religious persecution, a large part of Latin American immigrants arrive nowadays because of economic reasons. This country offers the promise of a better future, especially in economic terms, in comparison to their country of origin. While the financial opportunities are abundant, other aspects of life in America turn out to be extremely difficult. It is then that the Latin American asks the question, "What am I doing here? Typically, Latin Americans came, and continue coming, to this country in search of the American dream. That dream is only achieved when we feel that we belong to the American society.



More information on this theme can be found in the following books:

- *"The American Dream: How Latin Americans can succeed in the United States,"* by Lionel Dull (ISBN: 0452279429).
- *"Latin American Success: Secrets of 100 professional Latin Americans of being more able in the United States,"* by Augusto Failde y William Doyle (ISBN: 0684833433)
- *"The Other Face of America,"* by Jorge Ramos (ISBN: 9700512207)
- *"American: The Latin American Life in the United States,"* by Edward James Olmos, Lea Ybarra, y Manuel Monterrey (ISBN: 0316649090)



Cultural Misunderstandings

This country is composed of persons of different races, religions, cultures, economic levels, levels of education, and ethnic descents, results in the tendency to classify the persons in groups according to the preconceived “judgments” of other persons. The categorization of consumers by businesses to focus sales of its products and services is a form of prejudice that many times helps the consumer. In the eagerness to maintain an organized structure, even the American government insists in the classification of the population according to predetermined categories. These “groupings” help the government to focus their benefits and programs of aid according to the needs of the different segments. The problem arises when a person is prejudged incorrectly or when, due to a prejudice, a person is treated badly.

What causes these wrong beliefs?

The fundamental cause is the lack of communication. Effective communication always achieves understanding among persons, and even countries. Nevertheless, it is very difficult to achieve effective communication when the persons that try to communicate are from different cultural origins. Good communication is based on the interpretation of messages, and the persons interpret these messages based on their own cultural background.



For example, when a Latin American says, “Here, you have a house!,” the purpose is to show good manners. For another Hispanic of the same cultural descent, the communication remains clear, but for an American Anglo-Saxon, the interpretation may be very different: “This man is offering me his house? We have just met each other and you don’t do that to anybody! Could it be that...” A bad interpretation can be developed on both-sides: “What’s going on with the American? I have been quite attentive and he gives me a dirty look! It could be that...” Both persons can end up with a wrong opinion.

Communication also fails when people use erroneous preconceptions.

For example, if a prepared food business, in its eagerness to better serve the Hispanic community in Miami, decides to flavor one of its better selling products with more spice “because they know that Latin Americans like spicy things!,” the decision would obtain adverse results. As we know, the majority of the Latin Americans in Miami are of Cuban origin, and Cuban food is not spicy.

Ignorance and incorrect knowledge breaks communication because it creates bad interpretations.

What is important is to be aware that every message can be interpreted different ways, and to recognize that

there is not necessarily a correct way to interpret a message.



Let’s say that Pedro decides to open a banking account and visits the branch office of a bank that is very near his work. Pedro speaks little English and nobody working in this bank speaks Spanish. The person in charge of new accounts is a reddish looking, very serious lady with blue eyes. Immediately, the lady says to Pedro that it would be better to go and open an account in another bank. Pedro leaves without saying anything. What would be his interpretation? Pedro has the option to spend the remainder of the year remembering how he was mistreated by that American- “Who would believe that lady? Is it that my money was worth less?” Perhaps, but why use that interpretation when another can be adopted? Pedro would be happier thinking, “What a nice lady! She worries so much about me that she decides to lose a client so that I can find a bank where they can attend to me in Spanish.” You always have the option to adopt a good interpretation of a situation and in that way alleviate discrimination.

“Hispanic” isn't a Race

What do Americans mean when they ask us our Race?

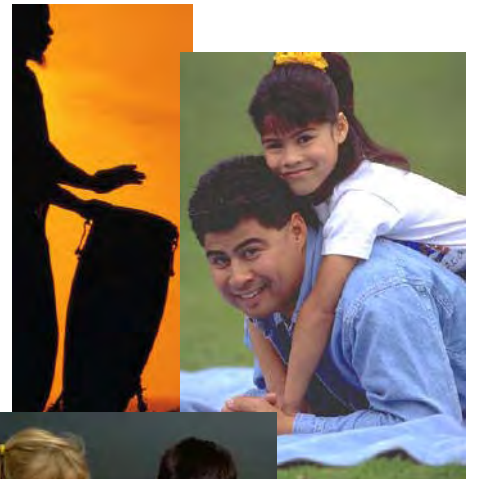
One of the forms of classification that the American government utilizes, just like many institutions and businesses, is the demographic category called “race.” Race refers to the lineage of the person. The dictionary defines the word as: “A local geographic or global human population distinguished as a more or less distinct group by genetically transmitted physical characteristics. A group of people united or classified together on the basis of common history, nationality, or geographic distribution: *the German race.*” The American population census recognizes the following classifications of race: White, Black, Asian, Native American, and Hawaiian. Each one of these classifications represents persons that resemble each other in their physical characteristics. Hispanics as a group do not all belong to the same race.



The majority of Latin Americans find it difficult to answer the question because of several reasons. In the first place, a large part of Hispanics are of mixed race - generally a combination of the white, black, and native races; although there are also many Hispanics of Asian race originating in Cuba and Peru. On the other hand, while it remains clear that “Hispanic” is not a racial classification, the term has

been badly utilized like a category of race in a lot of printed materials, questionnaires, and governmental surveys. It is logical that the Latin American is confused when the question includes “Hispanic” as one of the alternatives. Finally, in the United States the race of a person can be identified very differently than how it would be defined in

many parts of Latin America. In American history, the smallest amount of black characteristics signifies that the person is black, while in Latin America, and in other parts of the world, it depends on the quantity of color in the skin. A Caribbean family is able to say that it has one son of black race and another son of white race by using the difference in the tone of their skin.



The confusion of the word “race” is complicated due to the use of the term “raza” that is used to define Mexican Americans. José Antonio Villarreal utilized the term “La Raza” in his novel “Pocho” published in 1959. In the book, “La Raza” signifies “ours” referring to the Mexican Americans of California of the 1930’s. In 1969 “El Consejo Nacional de La Raza (The National Counsel of The Race),” a private non-profit organization, was founded and continues to be one of the most important political groups representing the Hispanic interests in the United States (www.nclr.org). Nowadays, the NCLR represents all Latin Americans and the term “La Raza” is many times used like a synonym of “The Hispanic.” Nevertheless, the English word “race”, continues signifying lineage, and should never be confused with the term “La Raza.”

The Government and Politics



The Republican Party is recognized by the image of an elephant, and is also called the

GOP. The "Grand Old Party" or GOP (the acronym in English), was founded during the 1850's by activists and individuals against slavery and thought that the government should offer western lands to those colonizers that occupied them. The party was established as an important party in 1860 with the presidential election of Abraham Lincoln.

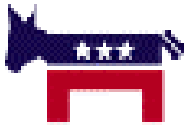
For information on the Republican Party in Spanish visit the page <http://www.abriendo-caminos.com/>

The government is based on a federal republic that was established by the Constitution of the United States, and adopted by the Constitutional Convention of 1787. There is a division of powers among the federal government and the state governments. The federal government consists of three branches: the executive, the legislative, and the judicial. The President is the executive power. The executive branch conducts the administrative business of the nation with the aid of a cabinet composed of the Minister of Justice and the Secretaries of the Departments of State, Treasury, Defense, Interior, Agriculture, Commerce, Labor, Health and Human Services, Education, Housing and Urban Development, Transportation, Energy, and Veterans Affairs.

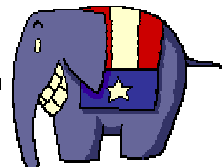
The Congress of the United States represents the legislative branch (parliamentary) and consists of the Senate and the House of Representatives. The judicial branch is formed by the federal courts and is directed by the Supreme Court of the United States. The members of Congress are elected by public vote, as are the members of the Electoral College, who formally choose the President and the Vice President.

Two principal political parties exist in the United States: The Democratic Party and the Republican Party.

The Democratic Party is recognized by the image of a donkey and was founded by Thomas Jefferson in 1792. In the beginning the Democratic Party was called



"Republican" or "Democratic-Republicans." In 1830 the



name was shortened to "Democratic."

The Democratic National Committee (DNC) is the national organization of the Democratic Party of the United States.

For information in Spanish about the Democratic Party, visit the page <http://www.democrats.org/espanol/>





Taxes and the IRS (Internal Revenue Service)

All workers in the United States have to contribute a percentage of their income to the Federal government. That contribution is called, in English, the “Federal Income Tax.” Many states also require that workers pay labor taxes to the state where they work (“state income tax”). Finally, some cities, like the city of New York, charge its own taxes or “city taxes.” For the Latin American not used to the American system, the subject of paying taxes is extremely confusing.

The number of rules and exceptions to the rules is amazing. At the end of the year, every worker is obliged to file his or her income tax statement. The deadline for filing the statement is April 15.

Completing the income tax form may be so complicated that in this country a large tax accounting service industry exists that is dedicated exclusively to offering assistance in this area. Many times a person who knows the rules well can save you a great deal more than what you are going to pay for the service, or can avoid legal problems for you due to errors made in your statement. The tax accounting service represents an intelligent expense, but it is important to hire a qualified person. Ask for references or ask relatives or friends who have been in this country awhile. They, perhaps, can give you a good recommendation.



Generally, your employer will deduct the taxes that you have to pay from your salary. The amount of the tax payment varies depending on the level of income and of the personal situation of each person. For example, if you are married and have dependent children, the base by which your taxes are calculated is reduced. If you own your house it also helps with the interest on the mortgage of your house.

In the income tax statement, you establish how much you earned, how much you already paid through what was deducted from your salary, what adjustments are due to your personal situation (using the complex rules), and if you owe more money or if you paid too much. If you have overpaid, the government owes you a refund. If you did not pay the sufficient amount, you have to send payment with the income tax statement.

The government wants you to pay your taxes! That’s why it is not surprising that in this area the government does offer enough aid in Spanish. For more information with regard to federal income taxes, call the IRS at 1-800- 829-1040. Contact the tax department in your state for information on how to pay your state taxes. The numbers are found in the blue pages of your telephone book or by calling information at 411 or 555-1212.



Homeland Security



Following the terrorist attacks of September 11, the American government created a national strategy to protect the security of all the residents of this country. The Department of Homeland Security works to keep the public informed of any possible act of terrorism and is also dedicated to teaching us about being prepared for terrorism. The government has an extensive Internet page in Spanish called www.listo.gov. An informative pamphlet entitled "Preparing Makes Sense. Get Ready Now", can be obtained through the Internet in a PDF format at:

http://www.ready.gov/espanol/Listo_Brochure_Screen.pdf) or by calling free to 1-800-237-3239.



For more information:

- **The White House-** <http://www.whitehouse.gov/espanol/index.es.html>
- **The Senate-** <http://www.senate.gov/> (in English)
- **The House of Representatives-** <http://www.house.gov/> (in English)
- **State Department-** <http://usinfo.state.gov/espanol/>
- **Library of the Congress: Hispanic Reading Room** <http://www.loc.gov/rr/hispanic/sala/>
- **Summary of Resources in Spanish-** http://www.loc.gov/rr/international/hispanic/usa_sp/usa_sp.html
- **U.S. Copyright Office -** <http://www.copyright.gov/espanol/>
- **U.S. Department of Housing and Urban Development -** <http://espanol.hud.gov/>

For the most extensive detailed information and links to all the departments of the Government, visit the Web page: <http://www.firstgov.gov/Espanol/index.shtml>



Fraud

It is sad to admit that people exist who take advantage of new immigrants. The reality is that thousands of Latin Americans are defrauded daily by con artists that exploit the ignorance of the immigrant consumer. These thieves believe that Hispanics are going to make an emotional and quick decision, and that they are not going to study the proposal and make rational decisions. It is very important to investigate every decision in which you are not 100% sure that you are not being deceived.

As we have said previously, a great deal of information exists on different Internet locations, but unfortunately there also exists a great deal of fraud. You should not trust any Internet page that appears to be published by an office of the government if the http direction does not finish with the letters “.gov.” The Internet pages of the American government all carry the letters “.gov” and not “.com.” That doesn’t mean that there are no private companies offering good advice or assistance, but honest companies would never attempt to pass for a governmental service.

The consumer protection page on the Firstgov.gov page has an extensive range of information on fraud. Among these are:

- International Electronic Commerce
- Tips for Safe Online Shopping
- Donating to Charities – Charity fraud
- Vehicle Leasing, a Consumer Guide
- Movers’ Guide
- Consumer Information about Telephone, Radio, TV, Cable and the Internet
- Consumer Information about Housing
- Federal Publications for Consumers
- Preventing Mail Fraud
- Product Recalls from Recalls.gov
- Consumer Protection: Credit, Telemarketing, Investments, Commerce, and more
- Banking Complaints
- Register a Consumer Complaint
- Identity Theft
- Consumer Product Safety
- Online Services and Transactions



You can obtain this information on the Internet page:
www.firstgov.gov/Espanol/Topics/Consumidores.shtml.



The Federal Citizen Information Center.

The Federal Citizen Information Center also maintains a page with a great deal of information with regard to fraud. The address is:
<http://www.pueblo.gsa.gov/crh/spanrespref.htm>

This Governmental Center also offers hundreds of free publications that can be useful. To request copies of the “Consumer Action Handbook” federal publications in Spanish, send your name and address to: LISTA, Pueblo, Colorado 81009 or call 1-888-8 PUEBLO (1-888-878- 3256). This list, as well as other sources of information in Spanish for the consumer, can be found on line at:
www.pueblo.gsa.gov/spanish.