



Helping you feel at home abroad.

## Relocation Guide to Twin Communities Fargo, North Dakota and Moorhead, Minnesota

[www.iorworld.com](http://www.iorworld.com)

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## OVERVIEW

Fargo–Moorhead is a common name given to the metropolitan area comprising Fargo, North Dakota, Moorhead, Minnesota, and the surrounding communities. These two cities lie on the North Dakota–Minnesota border, on opposite banks of the Red River of the North. The Fargo–Moorhead area is defined by the Census Bureau as comprising all of Cass County, North Dakota and Clay County, Minnesota, which includes the cities of West Fargo, North Dakota, Dilworth, Minnesota, and numerous other towns and developments from which commuters travel daily for work, education, and regular activities. The metropolitan area has a population of 208,000 according to the 2010 census, an increase of nearly 20% from the 2000 census. A July 1, 2012 estimate placed the population at 216,312.

### FARGO



The City of Fargo is located in Cass County, North Dakota, along the Red River of the North which forms the border between Minnesota and North Dakota. An estimated 109,779 people live in Fargo (2012 Census). It is the largest community in the Fargo-Moorhead metropolitan area.

The area that is present-day Fargo was an early stopping point for steamboats floating down the Red River during the 1870s and 1880s. The city was originally named "Centralia," but was later renamed "Fargo" after Northern Pacific Railway director and Wells Fargo Express Company founder William Fargo (1818–1881). The area started to flourish after the arrival of the Northern Pacific Railroad and the city became known as the "Gateway to the West".

The city's major retail districts on the southwest side have seen rapid expansion as has the downtown area due in part to investments by the city and private developers in the Renaissance Zone. Planning agencies have also been active in promoting housing rehabilitation in older sections of the city such as the Roosevelt neighborhood to stem blight and strengthen the city's core.

Since the late 1990s, the Fargo-Moorhead Metropolitan Statistical Area has consistently had one of the lowest unemployment rates among MSAs in the United States. This, coupled with Fargo's low crime rate and the decent supply of affordable housing in the community, has prompted *Money* magazine to rank the city near the top of its annual list of America's most livable cities throughout the late 1990s and early 2000s.

## **MOORHEAD**

Founded on September 22, 1871, Moorhead was named for William G. Moorhead, a director of the Northern Pacific Railway. Moorhead was officially incorporated in 1881-and later that same decade added electric, water, sewer, fire and police services. That's also when Moorhead developed a reputation as "Sin City," with more than 100 bars at a time when neighboring Fargo, N.D., did not allow the sale of alcohol.

Today, Moorhead is still considered a transcontinental crossing. Interstates 94 and 29 intersect just west of the city limits. While distribution and transfer industries remain a vital part of our business environment, education and service industries have played an increasingly important role. Concordia College and Minnesota State University Moorhead have helped build its strong reputation for education and culture.



## **AREA RESOURCES**

### **Fargo City Hall**

200 3rd St. N  
Fargo, ND 58102  
(701) 241-1310  
Open Monday-Friday from 7:45 a.m. to 4:30 p.m.

City of Fargo- <http://www.cityoffargo.com/>

### **Moorhead City Hall**

500 Center Ave  
Moorhead, MN 56561  
Open Monday through Friday from 8 a.m. to 4:30 p.m.

City of Moorhead- <http://www.ci.moorhead.mn.us/>

Fargo-Moorhead Convention and Visitor's Bureau- <http://www.fargomoorhead.org/>

## HOSPITALS AND EMERGENCY CONTACTS

### **Essentia Health (Formerly Innovis)**

3000 32nd Ave S, Fargo, ND 58103

701-364-8000

800-437-4054

[www.wereherewithyou.org](http://www.wereherewithyou.org)

### **Sanford Health (Formerly Meritcare)**

736 Broadway North

Fargo, ND 58122

(701) 234-2000

[www.sanfordhealth.org](http://www.sanfordhealth.org)

**Clinics:** Both hospitals have “walk-in” or urgent clinics in various locations around the city. These clinics are open early in morning until late at night and weekends and holidays. They do not require an appointment. It is recommended to go to one of the clinics if you are suddenly ill (influenza) or your child is sick. However, if it is an emergency (life-threatening – heart attack, injury) you would go to the Emergency Room (ER) at either hospital above.

**Emergency Phone Number:** If you have an emergency and need care to come to you, dial **911** on any phone. If you are on a mobile phone, you will need to know the address of where you are calling from. If you are on a landline, the 911 operator can identify your location.

**IN CASE OF AN EMERGENCY**  
**DIAL 911**  
**For**  
**FIRE, POLICE & AMBULANCE**

Language problems: If the person calling 911 does not speak English, he/she can tell the operator what language he/she speaks and the operator will have an interpreter on the line to assist with the interpretation.

911 calls can be made from any phone, wired or wireless. An emergency is a situation where immediate assistance from the fire department, police or ambulance is needed. Examples include: a fire, a crime (especially in progress), a car crash (especially if someone is injured), or a medical emergency.

If you're not sure whether the situation is true emergency, call 911 and let the operator determine whether you need emergency help.

When you call 911, be prepared to answer the following questions, which may include:

- Name of the individual making the call
- Address of the emergency (street, room number if applicable)
- Phone number you are calling from
- Type of emergency
- Any details about the emergency (how many people are involved or injured, type of fire if known, names of criminals if known, etc.)

Remember, the call-taker's questions are important to get the right kind of help to you quickly.

Be prepared to follow any instructions the call-taker gives you. Many 911 centers can tell you exactly what to do to help in an emergency until help arrives, such as providing step-by-step instructions to aid someone who is choking or needs first aid or CPR.

Finally, do not hang up until the call-taker instructs you to.

If you dial 911 by mistake, or if a child in your home dials 911 when no emergency exists, do not hang up—that could make 911 officials think that an emergency exists, and possibly send responders to your location. Instead, simply explain to the call-taker what happened.

A lease is an agreement that outlines the obligations of the owner and the tenants of a house or apartment. It is a legally binding document, so it is important for you to know the exact terms of the lease agreement before you sign it. Please do not sign a lease without reviewing it with your IOR DS Consultant.

### **Types of rental properties**

- **Apartment**  
An apartment is rented from a company or individual that owns the property. Apartment buildings are usually multistory with people over, under and beside each other with common hallways or walk ways. Apartments are often rented from a company or individual in the form of an individual lease with no bearing on the other tenants of the building (besides noise complaints, property damage, etc.)
- **Studio Apartments**  
A studio apartment is basically a one room apartment with sleeping, dining and kitchen all in one room plus a full bathroom. A “convertible” or “alcove” studio may have a nook or area which can be sectioned off separately for sleeping.
- **Condominium**  
A condo is a communally owned estate and the owners share the ownership of the common areas such as grounds and hallways. Condominiums may be apartment style buildings or town house type buildings, but condo owners do not usually own the land. Condo owners are required to pay monthly common maintenance charges, although these might be reflected in your rental rate (it is important to clarify this with your landlord).
- **Townhouse**  
A Townhouse is a kind of structure where the individual properties are flush against each other with tiny front and back “yards” and shared walls between them. Almost always they are multistory single family. Usually townhouse owners own the property under their townhouse.
- **Housing Co-op**  
When you acquire a home in a housing co-op, you don't actually buy real estate -- you buy shares in a corporation, whose only asset is the property. This corporation owns the home you live in; you own no greater part of it than any other member. You gain the right to occupy it through what's called a proprietary lease or occupancy agreement. Payment of taxes for the building is shared by the entire co-op, so as a shareholder/tenant you don't receive an individual tax bill. Rather, your portion of the tax burden is included in the maintenance, or carrying fee you pay to the co-op each month. The common-ownership element of a co-op means its bylaws usually require potential shareholders to be approved by the board of directors. That means the co-op gets a say about who can move into the building and who can't

- **Single Family Houses**

Single-family houses are free-standing rental properties that are habited by one person or a family. As you do not share this rental space with any other tenants, single-family homes offer the most amount of privacy. Homes also often come with a parking spot and/or garage space, but may require that you handle certain maintenance items (i.e. your lawn, minor repairs, etc.)

### **Rental Agents**

In most situations, your IOR consultant will partner with a local realtor to have access to the most current and extensive property listings as well as the realtor's expertise in preparing and negotiating leases. This agent receives a commission for their assistance, in most US locations this commission is paid by the Landlord, not the tenant. Your IOR DS Consultant will discuss this with you.

### **Renter's Rights**

Tenants who lease or rent property are protected against discrimination by [The Fair Housing Act](#). If you think your rights have been violated, you may write a letter or telephone the Housing and Urban Development (HUD) office nearest you. You have one year after the alleged violation to file a complaint with HUD, but you should file as soon as possible.

While you can generally expect the same service from landlords, it's important to know your state's laws. Each state and most major cities have their own tenant rights, laws and protections. Here are a few:

- [Chicago](#)
- [California](#)
- [North Carolina](#)
- [New York City](#)
- [Philadelphia](#)
- [Florida](#)
- [Iowa](#)

You can also visit the [HUD website here for a full guide to renters' rights by states](#).

If your rental property ever suffers any defects that make your place inhabitable, your landlord has a duty to fix it. While some apartments let you make online requests for repairs, as well as provide a phone number for "emergencies," always make sure you document your request in writing. The landlord will then have a certain amount of time to make those repairs.

### **Privacy**

You have the right to privacy. While the landlord owns the property, they can't access it in anytime they want. All states have laws stating renters have a right to privacy while renting. Pretty much the only time the landlord can come into your rental without permission or notice is when they're responding to an emergency that threatens injury or property damage.



Any other time the landlord wants to enter your apartment, they need to have your permission and in most cases give you 24-hours' notice before entering.

### **What to expect from the landlord:**

In most states, you are legally entitled to:

- Safe structural elements including floors, walls, roofs, and secure doors and windows
- Privacy as described above
- All electrical, plumbing, heating, and air conditioning systems function.
- Working hot and cold water
- Exterminating infestations of rodents and other insects
- Access to trash receptacles
- Landlords cannot discriminate based on race, gender, sexual orientation, or disabilities.
- Water, electricity, and gas bills are up to you to pay. **Your IOR consultant will assist you with this process.**
- Apartment buildings sometimes come with laundry and dryer machines in the basement.

### **Utilities and Appliances**

Your IOR DS Consultant will assist you or provide information on connecting your utilities. It is possible some will be included in your rent, but typically most are not.

If you are moving from Europe to North America, you might be surprised at the relatively large size of the kitchen appliances in your accommodation, especially the refrigerator! It may also surprise some expats that properties are rented **with** appliances. In the US it is standard for properties to include a refrigerator, stove, and oven. Properties may also include a dishwasher, microwave, washer and dryer depending on the location, size, and price point.

**\*\*Note that you will need a social security number in order to register and pay for utilities\*\***

### **Recycling**

Ask your IOR DSC about the recycling arrangements and requirements. While domestic waste disposals are common in North America, recycling bins are not always present even if such services exist.

### **The process**

#### **Review your housing budget with your DSC**

Your DSC can help you understand what kind of property you can afford. You also need to take into account that you may be responsible for some of the utility costs of your rental.

#### **Know what you want**

What are you looking for in a property? Do you want a studio or a single bedroom? Maybe you want to rent a single family home? Do you need the property to come with appliances, including washer and dryer? Do want it to be close to school or your work? Do you want it to be within walking distance of retail, like groceries or coffee shops? Are you looking for a child friendly area?

Keep in mind that outside of the city center in major cities, there is not much public transportation and most locals drive everywhere.

### Identify potential apartments

IOR offers home finding services to aid you with this process. Your consultant may work with a local broker who will help to organize appointments and visit properties. They will also assist in the rental application and the leasing process.

### Common Abbreviations and Acronyms used in rental housing listings

Acronym	Meaning		
<b>24-hr mtn</b>	24-hour emergency maintenance	<b>LA</b>	Living area
<b>AC or A/C</b>	Air conditioning	<b>LR</b>	Living room
<b>Appls</b>	Appliances	<b>MBR</b>	Master bedroom
<b>Apt</b>	Apartment	<b>MBTH</b>	Master bathroom
<b>BA</b>	Bathroom	<b>Neg</b>	Negotiable
<b>BR</b>	Bedroom	<b>Ofc</b>	Office
<b>Bsmt</b>	Basement	<b>OSP</b>	Off-street parking
<b>CAC</b>	Central air conditioning	<b>Pkg</b>	Parking
<b>DA</b>	Dining area	<b>PM</b>	Property manager (management)
<b>Det</b>	Detached	<b>Pvt</b>	Private
<b>Dk</b>	Deck	<b>Pwdr rm</b>	Powder room (1/2 bath)
<b>DR</b>	Dining room	<b>RE</b>	Real estate
<b>Dw (D/w)</b>	Dishwasher	<b>Renov</b>	Renovated
<b>Eff</b>	Efficiency	<b>Rf</b>	Roof
<b>EiK</b>	Eat-in kitchen	<b>Rm</b>	Room
<b>Fin bsmt</b>	Finished basement	<b>SF</b>	Single-family

<b>FDR</b>	Formal dining room	<b>SFA</b>	Single-family attached
<b>FHA</b>	Fair Housing Act	<b>SFD</b>	Single-family detached
<b>FMR</b>	Fair market rent	<b>Sp, Pl (S/p)</b>	Swimming pool
<b>FP</b>	Floorplan	<b>Sq. ft</b>	Square feet
<b>Gar</b>	Garage	<b>Th (T/H)</b>	Townhouse
<b>H/A</b>	Handicapped accessible	<b>Vw (vu)</b>	View
<b>H/W</b>	Hardwood floors	<b>W/A</b>	Wheelchair accessible
<b>Hi ceil</b>	High ceilings	<b>W/W</b>	Wall-to-wall carpeting
<b>HVAC</b>	Heating, ventilation, and air conditioning		

### Visit

Make this process as efficient as possible by visiting as many potential properties as you can in one or two days. Try to go sometime during the week if possible. Your IOR DS consultant will work with you to set an appropriate schedule and to ensure that the properties you visit meet your needs as closely as possible.

### What to do once you're there

As you look at the rental unit, be sure to ask a lot of questions. While you should keep small concerns to yourself about the unit while looking at it, feel free to ask the landlord or apartment manager any questions you might have that will help in your decision. Here are some possible questions you may consider asking:

- What's the monthly rent?
- Are any utilities included with the rent?
- How much is the security deposit?
- When is rent due? Do you have auto-pay?
- What's the make-up of the other tenants? Are they mainly younger students? Married couples with families? Older folks?
- What's the parking situation like? Do you pay for a parking spot?
- Do you take care of small maintenance issues or am I responsible for some of the repairs in the property?
- Am I able to re-paint the walls or make other modifications?

Again, be friendly and polite when you ask these questions.

## **The Application**

The next step in the leasing process for an apartment is to submit a rental application for the location you want. The manager or landlord will be able to give you the application as well as anything else that they may need to have filled out. Your IOR DS Consultant will assist with this process. For a single family home there will likely be a rental application.

You will need your passport, Social Security number, Visa, and proof of employment. Some landlords may charge you an application fee which could be between \$20 to \$400 dollars, depending on the landlord. This could be a combination of an application fee and move-in fee.

Once you've done this, it can take up to a few days to hear back from the property manager. Once your application has been approved the lease approval process will begin with IOR and likely your employer.

## **Signing the lease**

DO NOT SIGN THE LEASE until your IOR consultant has reviewed it in full and given their approval.

The lease is a binding contract, so it is very important to pay attention as a leasing agent goes over it with you. It is perfectly normal for you to take your time and read all the fine print for yourself. If you are working with an IOR consultant, make sure to talk with them and receive approval before signing. You will also be given a copy of the lease to take with you and keep for your records, but it is very important to know everything included in your lease from the start.

Some things to look for in a lease:

- Term of the lease and any important dates such as when the rent is due
- Extra fees for parking spaces or storage, garbage collection, and pets
- Information regarding utility providers and whether you or the landlord is responsible for those bills.
- Notification requirements in case of renewal
- Requirements/responsibilities of the tenants to do routine repairs such as lawn maintenance, cleaning or notification of repairs
- Clauses that allow the landlord to change the terms of the lease after it is signed
- Restrictions that would prevent you from living normally or comfortably in the home

Sometimes landlords will ask for a security deposit before you sign the lease. This is normal, but you shouldn't pay in cash. Make sure all payments are made out as a check or money order just in case.

## **What to expect from the lease**

Most leases in the United States include the following or a variation thereof:

- Your employer requires that all leases include a Break Clause in the case that you are transferred for work or personal needs.
- Contracts will often be for periods of a year or more.
- Minimum stay. Typically three fourths of your lease contract time. If you choose to move out before this date, you will lose your security deposit. If you move out afterwards, you are still required to give a specified number of days notice.
- Security Deposit. Landlords will expect you to leave them with a deposit (usually about one to

two month's rent) that they will hold for the duration of your lease. You will receive your security deposit back at the end of the lease provided you don't break any specific clauses in your lease, such as moving out without proper notice, not paying rent, causing damages to the property, etc.

- Landlords should not be given unchecked access to your apartment. If you there isn't anything in your lease about landlord's rights to enter the leased premises, suggest the following clause:

*Entry by the Landlord. Landlord or his agent will not enter Tenant's home except to deal with an emergency; to make necessary or agreed repairs; to supply necessary or agreed services; or to show the unit to potential purchasers, tenants, or repair persons. Unless there is an emergency, Landlord will give Tenant at least 24 hours' written notice of the date, time, and purpose of the intended entry and will schedule entries during normal business hours, Monday–Friday.*

Most landlords will be hard-pressed to say no to such a reasonable clause. If the landlord refuses, it's a sure sign that he won't be reasonable in other respects, too. Continue on in your housing search.

### **Moving In**

On your selected move-in date, after the lease has been signed, and deposits have been paid...you should be given your keys and more than likely a move-in form to fill out. Your IOR Consultant will assist you with an initial walk through of your apartment. Look for dings in the walls, cracked windows, or other irregularities and report them on this form. This will indicate that these things were there before you moved in and you will not be held responsible for them at the end of the lease term.

### **Get Renter's Insurance**

Renter's insurance covers any loss to your personal property due to robbery or accidents. It also covers any damage you might cause to other tenant's property. For example, let's say your washing machine springs a leak and water seeps through the floor and ruins your neighbor's antique dresser. Renter's insurance would cover that.

Renter's insurance will cost approximately about \$15-125 a month, less if you tack it onto another policy (like auto) you have with an insurance company. A few popular options are [Allstate](#) and [StateFarm](#).

## **US Education System**

When relocating internationally, your children's education is of great concern. IOR eases this concern by exposing you to the various school options available for your child and helping you to work within the framework of options to find the best solution for your family.

### **I. Overview and Philosophy of the United States Educational System**

In most U.S. locations you will have the choice of sending your children to either a public or private school. A public school must accept your child for enrollment if you live within its designated district. A private school may have a general curriculum similar to that of public schools, but may or may not accept your child depending on availability of space, your child's prior academic history, language ability in English, or the result of entrance exams. Private schools charge a fee, which can be quite high. If you are considering private school, be sure you have a clear understanding of your employer's policy regarding reimbursement. In the U.S. approximately 85% of the children attend public schools for ages 5 to 13, and approximately 93% of the children attend public school at the high school level. Many, though not all, private schools are parochial, or religiously affiliated schools.

A third option called 'charter school' is sometimes available. Charter Schools are similar to public schools in that they are free, non-religious, publicly funded, and are held to state and federal academic standards. Each charter school is governed by its own local school community, which often includes parents and teachers - rather than a district. This freedom allows teachers to be more innovative, and communities to shape their local school. Charter schools can set their own hours and adjust their curriculum to fit their student needs, and give teachers the opportunity to experiment with next-generation teaching models including technology and the virtual classroom. Charter schools typically admit students by random lottery and do not restrict enrollment based on location, academic achievement, or other factors private schools may consider.

Most Americans, regardless of their level of education and income, send their children to public schools. Because each town or community typically has its own school system funded by local municipal taxes and state revenues, residents in an area with a higher tax base can usually be assured of quality public education. IOR is very conscientious about placing assignees and their families in areas with good public school systems.

Private schools do not receive state revenue, although they may be entitled to assistance with transporting students and providing for special needs such as speech therapy and assistance of the learning disabled. Private schools are funded through tuition paid by the student's parents.

Typically, there are additional fees for books, uniforms, and school supplies, and the parents are usually solicited for additional charitable donations. There may also be book or activity fees at public schools.

The public education system in the U.S. is administered by local and state government, rather than by the federal government. Each state has a board of education which sets policy for all school districts and standards which all students must achieve. In addition, each local district has a board of education which sets local policy and curriculum within the parameters set forth by the state.

School districts can provide specialized programs and services for children with special needs. The general philosophy of education in the United States is to educate the entire diverse, ethnically mixed population with equal educational opportunity for all, while serving the educational needs of the individual student.

If you choose public education for your child, the particular school your child attends is determined by the school district boundaries containing your residential address. The school may or may not be within walking distance to your home. Generally, if the distance to the school is greater than one mile, the school district provides bus transportation to and from school. For those children who do not live far enough away from the school for bus service but are too far to walk comfortably, parents may have the option of paying for bus transportation, or they may choose to drive their children to and from school. Very often parents form 'car pools', sharing the responsibility of driving groups of children.

Generally private schools do not have residential boundaries for their students' families. In most cases, parents rely on car pools to ease the burden of transporting their students to and from school. In selecting your home, consider the driving distance and time to and from the private school.

Ultimately, the school your children attend is determined by your residential address, so it is a good idea to include visits to potential schools and properties in your pre-trip visit. Your pre-trip visit will consist of selected sample houses in a variety of communities, along with information, or perhaps visits, to the appropriate schools. However, there may be a limited selection of homes available within each community. It is possible you may find a school you like, but there may not be any available housing options within that school's enrollment radius. We will show you housing in school districts with proven academic standards, but be aware there are cases when certain schools are unavailable due to housing concerns.

If you are considering a private school, you may wish to visit it as well as a public school to compare. It would be advisable, however, to first determine if the private school has space available for your child. Additionally, you will want to know the amount of tuition and fees for

the school, as that may be a factor in your decision.

## **II. Academic Standards**

### **A. Curriculum:**

The overriding objective of elementary and secondary education, public or private, is to prepare students for higher learning and future employment. Each school district or private school will have a unique curriculum which meets the above overriding goals.

#### Elementary School:

The elementary years (kindergarten through fifth grade) focus on fundamental academic skills, language arts, social studies, science, and mathematics in addition to introduction to technology, art, music, physical education, and sometimes foreign languages. Students' personal development is energized through emphasizing strong work habits which provide a positive feeling toward learning.

#### Middle School:

Middle School helps children in early adolescence (sixth through eighth grade) transition from elementary to high school and from childhood into young adulthood. The structure of the school day includes contact with several teachers who specialize in their subject matter; students usually move from one classroom to another. Curricular content focuses on expansion of skills in math, science, reading, writing and social studies. Further exploration of foreign languages, practical and fine arts, music, health, physical education and computer literacy are also provided. Middle school students are able to enhance their formal education by participation in school sponsored adult supervised competitive athletics and a variety of clubs and special interest groups.

#### High School:

The premise of elementary and middle schools is to prepare students for the academic, social, and physical challenges of high school. All high schools maintain defined academic requirements for graduation, however great flexibility of classes is usually available within this framework. Most schools provide more challenging academic courses entitled honors or advanced placement which award college credit to successful students. High school extracurricular and athletic activities are more competitive than those found at lower levels and often provide talented students with opportunities continue this activity in college or university.

### **B. Grading Systems/Assessment of Child Progress**

Schools typically report students' progress to parents with written report cards, which may be either mailed or carried home by the student. Many schools also set one or two days aside each semester for parent/teacher conferences. These conferences are an opportunity for parents to



meet with their children's teachers and hear the teacher's evaluations of their student's performance in school. At the elementary school level, where children usually have one primary teacher, a teacher conference may last from fifteen minutes to an hour in length. At the middle school and high school levels, you may meet with your child's teachers for a period of five or ten minutes. If you need additional time with the teacher, you may schedule a follow-up visit allowing time for a more complete discussion. It is a good idea to participate fully in teacher conferences. Your children's teachers may be able to provide valuable insight regarding your children's academic and social adjustments. Should there be concerns, they may be able to assist you with helpful suggestions of additional resources to contact.

### **C. Standardized Testing**

Challenged to prepare students for higher learning and future employment, all school districts and private schools utilize standardized testing to measure student progress over time and compare themselves to national standards. Such tests are prepared by national groups of parents and educators as well as business and academic leaders. Tests vary from state to state, but typically students in prescribed grade levels (for example, grades 3, 6, 8 and 10) are tested in the areas of reading, mathematics, writing science and social science. Colleges and universities use the ACT and SAT tests to measure incoming student abilities; the results of these tests are nearly as important as high school grades when students apply for entrance into US colleges and universities.

## **III. Definition of School Groupings**

### **A. Pre-School or Nursery School**

In the U.S., 3, 4 and some 5 year olds have the opportunity to attend a pre-school under a private system. These schools can be located in a local school, a church, or an independent free standing building. Pre-school is not publicly funded and is fee-based. Typically children are grouped by age. Most of the schools are play-based, although different philosophies of formal education can be found. Typically, 3 year olds attend 2 half days a week and 4 year olds may attend 3 half days a week. Some preschools also serve as day care centers for families in which both parents work. Typically reading is not taught in pre-school, although a few programs can be found which include reading fundamentals. Concentration of learning is on small and gross motor skills, and basic academic readiness skills. Some pre-schools offer a full-day Kindergarten option for those parents who work. The public school kindergarten programs are typically only half day programs with no before or after school care. If a Kindergarten program is offered it follows the state curriculum guidelines, and teaches pre-reading and math skills.

## **B. Elementary School**

Elementary school provides education for children ages 5 to 11, Kindergarten and Grades 1,2,3,4 &5. While kindergarten at age 5 is not required, most families send their children to kindergarten. Elementary school is the beginning of publicly funded school. In the U.S. children are grouped by age and advanced in school by age. There are usually opportunities within the grade for different levels of learning, with opportunities for advanced learners and remedial learners. The public elementary school is usually neighborhood based and the source of playmates for your child. In the U.S., pre-reading skills are introduced in kindergarten (age 5) along with early math skills. Formal reading begins in the 1<sup>st</sup> grade (age 6). Studies have shown that while children learn to read at different ages, the difference between early and late readers is not a predictor of reading skills by about the age of 8 or 9 years old. In addition to reading and math, elementary school also has a broad base of writing, science, social studies, art, music, computer, personal development and physical education. Only in a few schools will a 2<sup>nd</sup> language be introduced at the elementary level. English as a Second Language (ESL) is offered starting at the elementary level in the public school. Parents are allowed to visit the schools, and there are many opportunities for parents to volunteer their skills, particularly at the elementary school. Parents may approach teachers and administrators with suggestions and concerns with their child. Usually the personnel are willing to consider changes if they feel it would be in the best interests of the child. With a child coming to a new country and sometimes starting a new language, feel free to talk to the school if you think something could be done to ease your child's adjustment. The school day is from approximately 8:30a.m. to 3:00p.m. with recess (playtime break) and a lunch break at the school.

## **C. Middle School**

Middle school provides education for children ages 11 to 14, grades 6, 7 & 8. The children attend school in a different location and in the public school system several elementary schools will combine into the same middle school. A middle school is usually 2-4 times the size of the elementary school. Middle school is considered the transition between elementary school and high school and from childhood to young adulthood. Because of this philosophy, U.S. students at this age level are all introduced to the same academic curriculum. The school day is structured differently with the children changing class rooms and teacher with each subject. There are 6-8 different class periods daily. Within the grades children may be separated by academic ability in classes, particularly math and English. Often an introduction to foreign languages is offered. For those who choose, the student may have the option to complete one year of high school foreign language during middle school. If your home country requires more advanced language development at this age, you may want to consider outside supplemental language instruction. Middle school is a time when extracurricular activities such as theatre, music, sports and clubs become important activities in adolescent life.

#### **D. High School**

High school provides education for children ages 14 to 18, grades 9, 10, 11 & 12. It is the final level of education before the university, community college, or trade school. The terms Freshman (9<sup>th</sup>), Sophomore (10<sup>th</sup>), Junior (11<sup>th</sup>) and Senior (12<sup>th</sup>) are also used to identify grade level. At the high school level the student has more specific choices of course work. Each district has a set of minimum graduation requirements, which will include courses in English, math, science, social studies, physical education and a combination of foreign language, fine arts and practical arts. Within this framework the student has various choices from more remedial levels, average levels, and more advanced levels. If a student is prepared for the material, by the 11<sup>th</sup> or 12<sup>th</sup> grade a student may have the opportunity to take a college level course for advanced credit in the U.S. university system. In high school competitive sports are offered along with theatre, orchestra, instrumental and vocal music and clubs. Your child will have an opportunity to meet more U.S. children by participating in a school extracurricular activity. Each school district has 1-2 high schools with 800-2500 students. A student's high school performance may determine the type of university or higher education program they pursue upon graduation. During high school national tests are given to determine the student's potential to advance to various higher education levels.

If your child anticipates returning to your home country to continue higher education within your university system, you might want to consider the International Baccalaureate (IB) program. This program is recognized internationally for entrance to universities. In contrast to the typical high school college preparatory curriculum, the IB semester consists of fewer subjects, studied in greater depth and with a bilingual proficiency. Developed in Switzerland, the curriculum was intended as a secondary education program which could be utilized and accepted worldwide. Not all US schools will offer an IB curriculum.

#### **E. Post-Secondary Education**

While most families on international assignment do not bring their older children (19 years+) for education in the U.S. we include a brief description of the US university system. Some form of post-secondary education is available to those U.S. students who seek it. Each state offers a public university system which the tuition is partly subsidized by the state for state residents. Residency of at least 1 year is necessary. Some are medium to large institutions (with undergraduate and graduate level programs). Some can be quite competitive for admission while others may not be competitive at all. Student's admission to the university is in part determined by their high school academic performance and course selection and as well as the results of a national standardized test (SAT or ACT). Post-Secondary is the educational level that students in the U.S. study subjects in great depth and select their majors and career choices. Graduate level programs on the master level, professional level, and PhD level are pursued after completing the 4 years of undergraduate studies.

## **IV. Life in Schools**

### **A. Atmosphere**

It is valuable to visit your child's school to understand the academic and non-academic atmosphere that prevails. Administrators or counselors are happy to serve as tour guides and should always be contacted in advance. Do not be alarmed if your visit takes place during the lunch hour if the children seem a bit rambunctious. Students in American public schools generally enjoy a great deal of personal freedom in the cafeteria, on the playground, and in the halls before and after class. They are supervised by teachers or members of the school staff, but they generally are more relaxed in the lunch room and in the halls. If you are visiting on a rainy day, you may observe "indoor recess" in the gymnasium which could be noisy. Rest assured that when they are in the classroom, students do settle down and work quietly and diligently. Some classrooms are more informally arranged than others. For instance, some teachers prefer to have the children's desks in a circle rather than in rows. Teachers will sometimes assign group projects, where several students work together and are thus not seated at their desks during a part of the classroom period. Teachers are expected, however, to have good control of their classrooms. Private school policy regarding these issues of personal freedom varies. Some private schools function as the public schools do, while others may have a more closely supervised approach. Again, it is always a good idea to visit the school so that you are comfortable with that particular school's management style.

### **B. Parental Involvement**

In addition to participating in parent/teacher conferences, most American schools encourage parents to become involved in the volunteer activities of the school. Most schools have a "PTA" (Parent Teacher Association) or "PTO" (Parent Teacher Organization). These organizations usually work with the school administration, dealing with issues such as student safety, communication to parents, academic concerns, etc., as well as fundraising and planning special programs to enhance the school experience for the student population.

Getting involved with the PTA or PTO is a great way to become well informed about your child's school. It also provides you with an opportunity to meet and really get to know other parents. There will probably be a choice of committees on which you could work; you do not have to commit to a leadership role. Some volunteer opportunities may involve actually working in the school, volunteering in the school library on day a week or one day a month for example. Be sure to alert the school administration that you would like to get involved, and ask for the name and phone number of the head of the parent volunteer organization at the school. Parent volunteers are usually welcomed and encouraged at all levels at all schools, both public and private.

### **C. Extracurricular Activities**

A well-rounded education requires that students learn their academic subjects as well as develop socialization skills and learn nonacademic skills. Belonging to a group can be a rewarding connection with peers and a good way to develop self-confidence. These are the reasons that schools, public and private, provide numerous extracurricular activities from which their students can choose to participate. At each level of education the opportunities and choices increase. For example at the elementary school level, all students are introduced to art, music, drama and a variety of athletic experiences. At the middle school level students have required courses in some of the above areas but are provided opportunity to participate in after school activities of their choice. For example, competitive football, soccer, swimming, track, lacrosse, basketball etc. In addition many clubs allow students to pursue other interests, for example, computers, drama, fine arts, forensics, jazz band, photography, yearbook and student council. Almost universally, each activity or club is sponsored by adults, using specialized instruction, who demonstrate a working knowledge of the activity and a desire to teach children. An even greater variety of extracurricular experiences are available at the high school level, many of which help students identify strengths, talents and interests which may direct them to future colleges, vocations or avocations.

### **D. Facilities**

All schools maintain facilities other than classrooms which enhance or support their educational mission.

#### Libraries and Media Centers

Libraries are universally available and are accessible to students throughout the day and often after hours. Libraries often contain a “media center” which maintains and makes available other types of educational materials including computers and software, audio and video tapes, slides, sound sequences, projectors and recorders of various types for use individually or in groups. The wide availability of computers and access to the internet has provided almost unlimited opportunities for students and teachers to obtain information that can enhance and facilitate learning.

#### Fitness Facilities/Gymnasium

Fitness facilities, or ‘gyms’ as they are typically referred to, are supplied by almost all schools in the United States. Gyms often consist of a large indoor court with various sports equipment. They are open during lunch hours and for specific hours before and after school for athletes or students who wish to exercise. Many gyms will be accompanied by a weight room and a locker room with a shower. Students are sometimes expected to use these communal showers following Physical Education classes or general use of the gym’s facilities.

## SCHOOLS

### Public Schools

#### Fargo Public School District

415 4th Street North  
Fargo, ND 58102-4514  
(701) 446-1275  
[www.fargo.k12.nd.us](http://www.fargo.k12.nd.us)

#### West Fargo Public School District

Leidal Education Center  
207 Main Ave W  
West Fargo, ND 58078  
701.356.2000  
[www.west-fargo.k12.nd.us](http://www.west-fargo.k12.nd.us)

#### Moorhead Public School District

2410 14<sup>th</sup> Street South  
Moorhead, MN 56560  
(218) 284-3300  
[www.moorhead.k12.mn.us](http://www.moorhead.k12.mn.us)

### Private Schools

#### Oak Grove Lutheran

124 North Terrace  
Fargo, ND, 58102-0581  
(701) 237-0210  
[www.oakgrovelutheran.com](http://www.oakgrovelutheran.com)

#### St. Joseph's School

1005 2nd Ave. S  
Moorhead, MN 56560  
(218) 233-0553  
<http://stjoesmhdschool.com/>

#### Park Christian School

300 17th Street North  
Moorhead, MN 56560  
(218) 236-0500  
<http://www.parkchristianschool.org>

#### Red River Valley Academy

1015 30th Ave S  
Moorhead, MN 56560  
(218) 287-0415  
<http://redrivervalleyacademy.com/>

Fargo and West Fargo are separate entities as are the surrounding communities. If a home is chosen in a rural area there would be additional information required. These schools might include:

North Cass [www.northerncass.k12.nd.us](http://www.northerncass.k12.nd.us)

Central Cass [www.central-cass.k12.nd.us](http://www.central-cass.k12.nd.us)

Dilworth-Glyndon-Felton [www.dgf.k12.mn.us](http://www.dgf.k12.mn.us)

### Colleges and Universities

North Dakota State University [www.ndsu.edu](http://www.ndsu.edu)

Concordia College [www.cord.edu](http://www.cord.edu)

Minnesota State University – Moorhead [www.mnstate.edu](http://www.mnstate.edu)

Minnesota State Community and Technical College [www.minnesota.edu](http://www.minnesota.edu)

Rasmussen College [www.rasmussen.edu](http://www.rasmussen.edu)

University of Mary University – Fargo [www.umary.edu](http://www.umary.edu)

North State College of Science – Fargo [www.ndscs.edu/fargo](http://www.ndscs.edu/fargo)

## BANKING

Banks and other financial institutions, such as, credit unions, and savings and loan Associations offer a variety of services. These services include:

- checking and saving accounts
- credit cards
- online bill pay
- loans
- insurance
- financial planning

Banks in the United States are insured by the Federal Government for deposits up to \$250,000 per depositor per bank. The bank or credit union will display the letters FDIC (Federal Deposit Insurance Corporation) as proof.

### Checking and Savings Accounts

To open a checking or savings account you will need the following information:

- Two forms of picture identification including but not limited to your passport, driver's license, or work ID.
- Social security number. If you have not yet received your social security number, the bank can open an account with a W8 Temporary Tax ID form (available at the bank). You will need to call the bank with your social security number once it arrives in the mail.
- Local mailing address. You may use your office address as your mailing address, but be prepared to call your bank branch as soon as you have your permanent address.
- Letter of Employment
- Cash for the initial deposit can range from ~\$25-\$150 dollars

### Checks

More businesses and banks are offering online or automatic bill paying options. However, you may still need to pay some bills by mail. **NEVER SEND CASH!** You will want to order at least the minimum quantity of checks. This will cost a set fee that the bank will charge you. The checks will be pre-printed with your name, address, telephone number and account number and will be mailed to your home.

### ATM or Debit Card

The most popular way of obtaining cash is by using an ATM (Automated Teller Machine) card, also referred to as a debit card. ATM's are located in most all banks, malls, airports, grocery stores, and in many other public places. You will be given a PIN (Personal Identification Number) for using your card. It is important that you memorize this number and not keep written record of it with your card in order to protect your account. Most ATM's will take all cards, but many banks will charge a service fee for using

another bank's ATM. Through the ATM you may deposit, transfer, and withdraw funds. There will usually be a limit to the amount of money you can withdraw in any 24-hour period.

### **Credit Cards**

For many international transferees, the lack of a US credit history can be a challenge. In most cases, you will not be approved for a US credit card initially. One suggestion to assist in building your US credit history is to open a **secured credit card**. With approval from the bank, you can put a certain amount of money in a savings account that will remain in the account. The secured credit card would have a credit limit equal to the amount deposited in the savings account. You will need to use your secured credit card and make the minimum monthly payments, you may also pay in full the amount due. After 9 months or so, if the bank sees that you have a good payment record, they may approve you for a regular credit card.

### **Security**

Always pay attention to the other people around you at an ATM. Do not use the machine if you are suspicious of someone's behavior. It is safer to find another ATM or to come back later. Do not put your PIN number in with anyone close enough to see it.

Credit card theft is another increasing problem. In order to protect your card from being abused, never give your credit card or credit card number to a service provider you have not called. Another precaution is to destroy or shred copies of receipts and bills. Criminals will not hesitate to dig through the trash to find a copy of your credit card number.

### **Major US Banks**

Below is a list of links to some of the larger US banks. Not every bank is represented in all US locations, in some cases you may find that the local bank is a better option for you than some of the larger banks. Your IOR DS Consultant can help you in selecting a bank by sharing the various options available locally as well as the products they offer to support expatriates.

Bank of America- <https://www.bankofamerica.com/>

TD Bank- <http://www.tdbank.com/>

Citibank- <https://online.citibank.com/US/>

CHASE- <https://www.chase.com/>

Wells Fargo- <https://www.wellsfargo.com/>

HSBC- <http://www.us.hsbc.com/>



Fargo-Moorhead is a driving community with most people driving to most locations. Parking is readily accessible and usually at no charge. Most locations are no more than 15 minutes from any other location. Vehicles with all-wheel drive are recommended for drivers that are not accustomed to driving in winter weather.

Public Transit is available as follows:

**MAT BUS** (its routes focus on college campus and shopping areas and it does not serve residential areas for the most part)

[www.matbus.com](http://www.matbus.com)

701- 232-7500

**Taxi Cab Service**

Doyle Cab

701-235-5535

### **Social Security Procedures**

[United States Social Security Administration](#)

1-800-772-1213

Upon arrival in the United States, employees holding work visas will be required to apply, in person, for a Social Security number. The Application for a Social Security Card (SS-5) can be used by anyone who has never been issued a card, needs a replacement card or has changed his or her name. Your IOR Destination Services Consultant will assist you with this process and can answer any questions you might have.

### **THIS SERVICE IS FREE.**

To get an original number and card, you'll need to complete an Application for a Social Security Card (Form SS-5) <http://www.ssa.gov/online/ss-5.pdf> , and show the following documents IN PERSON at the local social security office.

- Passport
- I-94 obtained from [www.cbp.gov/I94](http://www.cbp.gov/I94) web site
- Work Visa
- Any other documents received by US Immigration

If all of your information is confirmed, your Social Security card will arrive in the mail in approximately 2-4 weeks. Several days after you have successfully completed the application process, you may take your identification with your receipt, back to the Social Security office to inquire about your Social Security number before you receive your card.

### **L-2 Visa Employment Opportunity Law Changes**

The L-2 visa allows the dependent spouse and minor, unmarried children of qualified L-1 visa holders to enter into the U.S.

Changes took place on July 27, 2006 that apply to spouses of L-1 Visa holders in the US on an L2 Visa. Prior to that date, spouses on L-2 Visas were not permitted to obtain a social security card and were denied the right to be employed in the US. The law change now permits L-2 Visa holders (spouses only, not dependent children) to work on a full-time basis in the U.S. with proper employment authorization from the US Citizenship and Immigration Services (USCIS).

The L-2 Visa holder must apply for a social security card in addition to applying for an Employment Authorization Document before they can begin employment.

### **Social Security Numbers**

The Social Security Administration (SSA) has issued guidelines, which permit E-1, E-2, and L-2 spouses to obtain Social Security Numbers without having to first obtain Employment

Authorization Documents (EADs) from the CIS. They must show proof that that their spouse is in E-1, E-2 or L-1 status, and present an original marriage certificate, in the native language. However, before they are authorized to work, they must obtain an EAD. [The new SSA guidelines are online here.](#)

Employment Authorization Document (EAD): L-2 Visa holders can apply for this document utilizing USCIS Form 1-765, Application for Employment Authorization. They must provide the following forms of identification: valid passport, 1-94 Arrival-Departure Document, Marriage Certificate from home country, two identical, and color photographs taken within 30 days of application. Currently, the process from application to EAD issue takes 3 to 4 months. The L2 Visa holder may also engage in full-time study in the US. A dependent child still may not apply for an EAD card except in cases of severe hardship. Local offices are open Monday thru Friday 9am to 4pm.

**\*\*Notice\*\*** Social Security offices are closed on all US Federal holidays.

### **Social Security Office**

RM 320 FED BLDG [Federal Post Office Building]

657 N 2ND AVE

FARGO, ND 58102

877-335-4114

MONDAY – FRIDAY 09:00 AM - 03:30 PM

Social Security Number is required for the following services:

- Electricity
- City Services (Water, Garbage Removal)
- Mobile Phone Contract
- Landline phone service

### **Driver's License Registration**

#### **Driver's License – Living in North Dakota**

503 38th Street South

Fargo, ND 58103

701- 239-8940

Documents required: Passport

Exams administered: Eye exam, written test (on computer), behind the wheel driving

#### **Driver's License – Living in Minnesota**

1300 15th Avenue North

Moorhead, MN 56560

218-299-5080

Documents required: Passport

Eye Exam administered with written test

It is recommended to study for the exam as it has agricultural questions that many will not be accustomed to answering (distance to stay back from a combine). A translator is allowed to accompany test taker.

## SHOPPING

### **West Acres Shopping Center (Mall)**

It is a largest mall in North Dakota.

3902 13th Avenue South, Suite 3717

Fargo, North Dakota 58103

701.282.2222

Toll free: 800.783.6450 (US & Canada)

[www.westacres.com](http://www.westacres.com)

### **Scheel's Sporting Center**

Largest in area – sporting goods and an amusement park

45th St. & 15th Ave. S.

Fargo, ND 58103

701-298-2918

[www.scheels.com](http://www.scheels.com)

### **Target**

Multiple locations

[www.target.com](http://www.target.com)

### **Wal-Mart**

[www.walmart.com](http://www.walmart.com)

**Fargo Downtown Area has many boutiques.**

[www.fargomoorhead.org/things-shopping](http://www.fargomoorhead.org/things-shopping)

### Sports

- Fargo Moorhead Derby Girls (Roller Derby)
- Red River Valley Speedway (Auto Racing)
- Fargo Force (Hockey)
- Collegiate and High School Athletics (Multiple)
- Fargo-Moorhead RedHawks (Semi-pro baseball)
- Golf – The Fargo Moorhead area has more golf courses per capita than anywhere else in USA. Also, many courses are public, so anyone may play at them without memberships.

### Nature/Science

- Northern Plains Botanical Garden
- Buffalo River State Park/Blue Stem Prairie Scientific & Nature Area
- Minnesota State University Moorhead Planetarium
- Minnesota State University Moorhead Regional Science Center

### Movie Theatres

- West Acres 14
- Safari 7 Theater (Discount Theatre)
- Century 10 Cinema with Extreme Screen
- Fargo Theatre (Film Festival Films + Live Performances)

### Arts and Theater

- Minnesota State University Theatre and Art Gallery
- Gate City Bank Theatre (Fargodome – Broadway Shows)
- Fargo-Moorhead Opera
- Fargo-Moorhead Community Theater
- Plains Art Museum
- Rourke Art Museum
- Fargo - Moorhead Symphony Orchestra
- Trollwood Performing Arts School (Live Theatre)

**Service Clubs (International)**

- Rotary International (5 Clubs)
- Lions Club
- Kiwanis Club

North Dakota State University, Concordia University and Minnesota State University-Moorhead all have international clubs representing many cultures.

There are immigrant populations from parts of Africa (Somalia, Sudan), Korean, Bosnia, Former Soviet Bloc Countries, Vietnam, and Mexico. They all have various organizations with some being related to a church group.

There are many local service clubs that are specific to a person's interests such as women's group, faith groups, and academic groups.

## PUBLIC HOLIDAYS

Holidays can be confusing as there are national (federal) holidays, bank holidays, state holidays. Verify those in your area with Human Resources at your place of business, especially before planning vacations or weekend get-aways!

Federal Holidays listed through 2020:

[http://www.opm.gov/policy-data-oversight/snow-dismissal-procedures/federal-holidays/#url\\_Overview](http://www.opm.gov/policy-data-oversight/snow-dismissal-procedures/federal-holidays/#url_Overview)

The following are federal holidays in the United States and need to be treated as such by employers:

- New Year's Day            January 1\*
- Memorial Day            Last Monday in May
- Independence Day        July 4\*
- Labor Day                First Monday in September
- Columbus Day            Second Monday in October
- Veterans' Day            November 11\*
- Thanksgiving Day        Fourth Thursday in November
- Christmas Day            December 25\*

\*If a holiday falls on a Sunday, the day following is observed as the legal holiday

All Federal Holidays are observed by Government Agencies and most public schools.

<http://www.nd.gov/tax/misc/state-holidays.html>

<http://www.mncourts.gov/district/4/?page=1307>