



Relocation Guide to St Louis, MO

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IOR makes every effort to ensure that the information contained in this guide is as current as possible. If you notice errors, or information which is no longer accurate, please contact us immediately so that we may correct the issue.

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St. Louis Skyline

St. Louis, named for King Louis IX of France, was founded in 1764 as a French fur-trading village by Pierre Laclède. Prior to European settlement, the area was a major regional center of Native American Mississippian culture. When Thomas Jefferson signed the Louisiana Purchase in 1803, St. Louis was already a 40-year-old river town.

Modern day St. Louis is a major U.S. port on the Mississippi River, on the border with Illinois. The economy of metro St. Louis relies on service, manufacturing, trade, transportation of goods, and tourism. Its metro area is home to many major corporations. The city is commonly identified with the 630-foot tall Gateway Arch in Downtown St. Louis, built in the 1960s to honor the early 19-century explorations of Lewis and Clark and America's westward expansion.

Owing to the French influence of its past, St. Louisans pronounce some place names oddly, particularly if those places are French: Gravois (GRAV oy), Bellefontaine (bell FOUN ten), Soulard (SOO lard), Creve Coeur (kreev core), Chouteau (SHOW toe), and De Baliviere (duh BAHL uh ver) are just a few.

Fun facts about St Louis:

The 1904 World's Fair, held in the city's Forrest Park neighborhood, was the first time the world saw electric plugs, the X-ray machine, and the ice cream cone.

The city hasn't forgotten its French roots and hosts a huge Mardi Gras parade and festival every year, which is said to be the second-largest in the country after New Orleans.

Professional hockey team the St. Louis Blues are named for the W.C. Handy song "Saint Louis Blues," which is also why the team uses a music note as their team logo.

The chain that the rest of the country knows as Panera started as the St. Louis Bread Company in 1993. The company retains its original name in the St. Louis area.

City of St Louis Overview

- [Official Website of St. Louis](#)
- [Office of The Mayor](#)
- Population: 319,294 (2010)
- Land Area: 61.9 sq mi (160 km²)
- [Parks and Recreation Department](#)
- [St. Louis Neighborhood Resource Links](#)
- [Public Library](#)
- [Weather Today](#)

History

- [History](#)
- [History Timeline](#)

Recommended Reading (available in print and on www.amazon.com)

- A Wandering Walk Guidebook: St. Louis, MO by Tom Alyea
- Meet Me in St. Louis: A Trip to the 1904 World's Fair
- The Sidewalks of St. Louis: Places, People, and Politics in an American City by George Lipsitz
- When the Blues Go Marching In: An Illustrated Timeline of St. Louis Blues Hockey

What to See, Sightseeing Tours, Value Packages and Passes, Tourist Information

- [Visitors Center](#)
- [Attractions](#)
- [Calendar of Events](#)

Where to Find Arts & Entertainment

- [St. Louis Post-Dispatch](#)
- [St. Louis Magazine](#)
- [Theater in St. Louis - Tickets & Shows](#)
- [St. Louis Cinemas – Movie Listings & Schedules](#)

Where to Eat

St. Louis has an array of restaurants to choose from in and around the city. Throughout the area, award-winning chefs, a slow-food movement, a [food truck](#) scene and restaurants specializing in buying local are popping up everywhere. Choose from casual family spots, upscale and romantic locations, late-night bites and/or convenient take-out.

- [Make online restaurant reservations](#) with OpenTable
- [Yelp](#) Restaurant Reviews
- [St. Louis Food Blog](#)

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

Language line: If the person calling 911 is unable to speak English, they can tell the operator what language they speak. The 911 Operator will have an interpreter on the line within one minute to assist with the translation.

They will ask for the following information so keep this page close to your phone:

NAME

ADDRESS

PHONE

If you accidentally call 911, please do not hang up. The police will automatically be dispatched to your home to make sure there are no problems. Explain to the Operator the call was an accident.

[POISON CONTROL](#) (800) 222-1222

[ANIMAL POISON CONTROL](#) (888) 426-4435

Other Important Numbers:

[CLOSEST CONSULATE OFFICE](#)

PRIMARY CARE PHYSICIAN

WORK PHONE NUMBER

DIAL (636) 529-8210 for Non-Emergency to reach any city agency, or to request a City Service (such as replacing a broken street-lamp or removing an abandoned vehicle).

Safety and Security

While St. Louis is relatively safe, it is still a major city. Like every major metropolitan area in the USA, there is some crime.

Take basic precautions: lock your car, lock your doors and windows in your home, be aware of strangers and things that just don't seem right. It is always better to be cautious.

Check [here for a list of crime rates per neighborhood in St. Louis.](#)

Urgent Care Centers

An Urgent Care Center is different than a Hospital Emergency Room. An Emergency room would be in an absolute emergency. You may visit an Urgent Care Center if, for example, you have a terrible ear ache and need medicine immediately but your Primary Care Physician's office is closed. Many Urgent Care Centers have extended hours and are open early morning until late evening during the week and also some weekend hours. Be sure to refer back to your health insurance company to clarify which urgent care centers and primary care physicians you are allowed to visit using your health insurance. Your insurance card should have a toll-free 1-800 number on the back for you to call and ask questions and clarify which urgent care center would be closest for you. Please always carry your insurance card with you!

Hospitals & Clinics

- [Barnes-Jewish Hospital](#)
- [St. Louis Children's Hospital](#)
- [SSM Health St. Mary's Hospital](#)
- [General St. Louis Hospital Directory](#)
- [Primary Care Physician Reviews](#)

Veterinary Clinics

- [Animal Emergency Clinic](#)
- [Best Veterinarians in St Louis](#)
- [Humane Society of Missouri](#)

Pharmacies

There are several major pharmacy chains in St. Louis, found on nearly every block on commercial streets. These pharmacies are also general stores and carry a large selection of cleaning, house care, pet care, and other supplies. Click on "Store Locator" and enter your zip (postal) code to find the pharmacy near you. Many pharmacies are open 24 hours. Check for hours of operation.

- [CVS](#)
- [Rite Aid](#)
- [Walgreens](#)
- [Pharmacies in St. Louis](#)

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 Consultant.

Types of rental properties

- **Apartment**

An apartment is rented from a company or individual that owns the property. Apartment buildings are usually multi-story 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.

- **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 DS 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, and in most U.S. 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 Missouri's](#).

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 uninhabitable, 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 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.
- Apartment buildings sometimes come with laundry and dryer machines in the basement.
- Water, electricity, and gas bills are up to you to pay. **Your IOR DS consultant will assist you with this process.**

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 U.S. 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

The City's Bureau of Environmental Services provides curbside [recycling collection](#) for single-family residences and small multi-family units.



The Lease Process

Review your housing budget with your IOR Destination Services Consultant

Your DS Consultant 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 you 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

<u>Acronym</u>	<u>Meaning</u>	<u>Acronym</u>	<u>Meaning</u>
24-hr mtn	24-hour emergency maintenance	LA	Living area
AC or A/C	Air conditioning	LR	Living room
Appls	Appliances	MBR	Master bedroom

Apt	Apartment	MBTH	Master bathroom
BA	Bathroom	Neg	Negotiable
BR	Bedroom	Ofc	Office
Bsmt	Basement	OSP	Off-street parking
CAC	Central air conditioning	Pkg	Parking
DA	Dining area	PM	Property manager (management)
Det	Detached	Pvt	Private
Dk	Deck	Pwdr rm	Powder room (1/2 bath)
DR	Dining room	RE	Real estate
Dw (D/w)	Dishwasher	Renov	Renovated
Eff	Efficiency	Rf	Roof
EiK	Eat-in kitchen	Rm	Room
Fin bsmt	Finished basement	SF	Single-family
FDR	Formal dining room	SFA	Single-family attached
FHA	Fair Housing Act	SFD	Single-family detached
FMR	Fair market rent	Sp, Pl (S/p)	Swimming pool
FP	Floorplan	Sq. ft	Square feet
Gar	Garage	Th (T/H)	Townhouse
H/A	Handicapped accessible	Vw (vu)	View
H/W	Hardwood floors	W/A	Wheelchair accessible
Hi ceil	High ceilings	W/W	Wall-to-wall carpeting
HVAC	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 DS 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 case 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 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 DS 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](#).

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 1st 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 2nd 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 8:30am to 3:00pm, 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 (9th), Sophomore (10th), Junior (11th) and Senior (12th) 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 11th or 12th 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 or more 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 U.S. 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 IN YOUR AREA

Generally, to register your child for school you will need to have a passport and/or birth certificate, proof of immunizations, any applicable past school records and proof of residency. Most public schools have boundary areas, and you must show proof (i.e. copy of lease or home purchase agreement) to be allowed to register in that particular school. Please always confirm requirements with the school you are interested in before assuming that your child will be able to attend that school.

Grade level in the public school system is determined by the age of the child. Typically, the child must be 5 years old by September 1st to enter kindergarten. School districts may be very strict about the age requirement, but inquire with the school district you are interested in to determine if there are any exemptions for foreign students who are ahead in grade level. You may also want to ask about any gifted or advanced programs as well as their English as a Second Language (ESL) Programs. Some elementary schools also offer a pre-Kindergarten program for children who miss the September 1st requirement. You may inquire at the school districts for availability.

Contact your IOR Destination Services Consultant for more assistance with schooling questions.

Public Schools

To evaluate the standard of educational facilities in a district, parents can use the school reports (for [elementary, middle, and high schools](#)) – where they can compare schools by test performance, class-sizes, college-readiness, and other important factors. Admission information for [St. Louis Public Schools](#)

St. Louis Public Schools offers Magnet Programs, including an [International Baccalaureate World School](#). Magnet Program Enrollment [Information here](#).

Suburban Area Schools

[Clayton](#), [Kirkwood](#), [Ladue](#), [Creve Coeur](#), [Lindberg](#), [Oakville \(Mehlville\)](#), [Webster Groves](#) are some of the area top public school districts.

Private Schools

Many private schools require that students complete an entrance exam, which must also be financed by parents. In late September, there is usually an annual “Private School Preview”, a free event where parents can learn more about specific schools, their admission requirements, and their philosophies of education. Otherwise, the best method for finding out about private schools in an area is word of mouth, and by visiting the school in person. A sampling of a few private schools in the area:

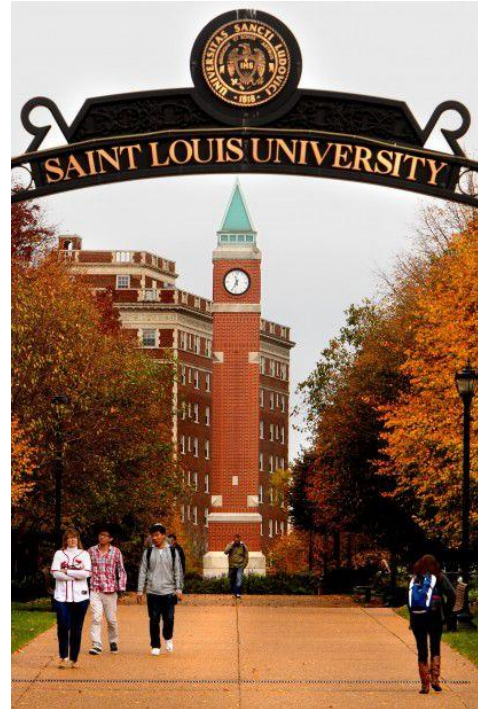
- [John Burroughs School](#)
- [Mary Institute & St. Louis Country Day School](#)
- [St. Louis Priory School](#)
- [St. Louis University High School](#)
- [Whitfield School](#)
- [List of Private Schools in St. Louis](#)

Additional resources to compare Public and Private schools, view ratings, reviews and test scores

- www.greatschools.org
- www.eschoolprofile.com
- www.schooltree.org

Area Colleges and Universities

- [Fontbonne University](#)
- [Saint Louis University](#)
- [University of Missouri-St. Louis](#)
- [Washington University in St. Louis](#)



BANKING

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

- checking and saving accounts
- credit and debit 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 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 U.S. credit history can be a challenge. In most cases, you will not be approved for a U.S. credit card initially. One suggestion to assist in building your U.S. 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 U.S. Banks

Below is a list of links to some of the banks that have offices in the area. Not every bank is represented in all U.S. 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](#)
- [Chase](#)
- [PNC](#)
- [Royal Banks](#)
- [US Bank](#)
- [List of banks in St Louis](#)

PUBLIC TRANSPORTATION/DRIVING

Whether you're walking, taking the Metro, Riding Your bike, or car, there are many ways to get around St. Louis.

Driving

Visitors who chose to drive their own vehicles will find no shortage of [parking](#) in downtown St. Louis. 46,000 spaces are available in high rise garages and on surface lots throughout downtown.

Public Transit

[Metropolitan St Louis Transit Agency](#) provides MetroBus and MetroLink (train), part of our world-class, regional transit system, designed and engineered to get you there as you live, work and play.



Taxi

All major hotels in the Downtown area have [taxis](#) waiting outside their front doors. In other areas of the city, look for "taxi stands."

Transportation "App" Options

Several web based phone applications to secure a driver are available throughout the area. The driver knows your approximate location based on your phone GPS. Payment is automatic through the app and fares may be cheaper than a taxi.

- [Uber](#)
- [Lyft](#)

Car Rentals

- [Zipcar](#)
- [Hertz](#)
- [Enterprise](#)

Air

The [St Louis Lambert International Airport](#) (STL) offers extensive service across the United States and beyond, served by a convenient mixture of major domestic, regional, and international carriers.

Train

[Amtrak](#) has a Train Station (STL) with two trains daily each direction between St. Louis and Kansas City.

Bicycle

St. Louis offers a variety of great family-friendly [bike trails](#) throughout the city and county.

Map Websites

- [Google Maps](#)
- [MapQuest](#)
- [Bing Maps](#)



AAA Travel Protection

[AAA](#) is a membership organization that offers benefits such as roadside service and towing, discounts on car products and services, maps, reference materials, etc. Call 1-800-352-5382 for additional information and cost.

LOCAL REGISTRATION

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](#)), and show the following documents IN PERSON at the local social security office.

- Passport
- [I-94](#)
- 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 be able to take your identification with your receipt back to the Social Security office to inquire about your Social Security number before you receive your card. Your IOR Destination Services Consultant will assist you with this process and can answer any questions you might have.

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 U.S. 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 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 U.S. 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 U.S. Federal holidays.

Obtaining a Driver's License/State ID Card

In the U.S., a driver's license or ID card is issued by each individual state and not by the federal government. Since there is no national identity card in the USA, and many Americans don't have a passport or carry around a birth certificate, a driver's license issued by your state is often the only official piece of identification for many citizens. Since 9/11, you will need to show a valid driver's license or State ID card to enter many big office buildings.

You must transfer your out-of-state or out-of-country driver's license once you establish residency in Missouri. To apply, visit your local DOR office. Information [here](#).

*****Your Destination Services Consultant will also assist you with the proper procedure.*****

TV, Cable, Telephone, and Internet

The main service providers in the area for TV cable, landline telephone and internet all offer combination packages. They are in stiff competition with each other, so special offers change monthly, sometimes even weekly.

- [AT&T](#)
- [Comcast](#)
- [DirecTV](#)
- [Dish](#)

Mobile Phones

There are four major wireless carriers in the US.

- [AT&T Wireless](#)
- [Sprint](#)
- [T-Mobile](#)
- [Verizon Wireless](#)

Computers, Electronics, Cameras

- [Apple Stores](#)
- [Best Buy](#) is a national chain. Apart from sales, their [Geek Squad](#) repairs PC computers.

Housewares and Furniture

- [Bed Bath & Beyond](#)
- [The Container Store](#)
- [Crate and Barrel](#)
- [Home Depot](#)
- [Ikea](#)
- [Pottery Barn](#)
- [Rooms to Go](#)
- [Williams-Sonoma](#)

Food Shopping

- [Aldi](#)
- [Dierbergs](#)
- [Shop'n Save](#)
- [Straubs](#)
- [Trader Joe's](#)
- [Whole Foods](#)

Farmer's Markets

[Soulard Farmers Market](#), the area's oldest farmers market has more than 80 vendors selling produce, meat, seafood, baked goods, plants, spices and clothing.

Pet Supplies

- [Petco](#)
- [PetSmart](#)
- [Petagogy](#)



RECREATION

St. Louis is filled with fun things to do! Take a 630-foot ride to the top of the world-famous stainless steel [Gateway Arch](#) for the finest view in the Gateway City. On a clear day, visitors can see almost 30 miles in each direction from the top. While you're taking in the views, don't panic if the arch feels like it's moving. The structure was designed to sway as much as 18 inches and to withstand earthquakes.

Then stop by the [Jefferson National Expansion Memorial](#) to get a glimpse of where Lewis and Clark set out on their historic expedition! Hop aboard a 19th century paddle-wheel boat replica for a narrated cruise down the mighty Mississippi.

Brewing company Anheuser Busch has called St. Louis home since 1852. Its signature Clydesdales are housed at [Grants Farm](#), a local tourist attraction.

It may surprise some visitors to learn that Missouri boasts a booming [wine industry](#) producing world-class wines with mostly French hybrid grapes.



Arts and Culture

- [St Louis Art Museum](#)
- [Contemporary Art Museum of St Louis](#)
- [St Louis Symphony](#)

Family Attractions

- Once home to the 1904 World's Fair, [Forest Park](#) is one of the largest urban parks in the United States.
- [Six Flags St. Louis](#)
- [St Louis Science Center](#)
- [St Louis Zoo](#)

History and Museums

- [City Museum](#)
- [Missouri History Museum](#)
- [Missouri Botanical Garden](#)

Festivals

In February you can join a Mardi Gras celebration second only to New Orleans, and May brings the Rib America Festival and delicious BBQ to town. Summertime is patriotic with Fair St. Louis, which features fireworks, air shows and free live concerts. In the fall, attend the International Film Festival and see some of the world's most innovative and cutting-edge features at each of St. Louis' independent landmark theaters. Fall also brings the St. Louis Art Fair and celebrates German culture with authentic food and live music at Soulard Oktoberfest.

Professional Sports

- [St. Louis Cardinals](#) baseball at Busch Stadium.
- [St. Louis Blues hockey](#)



Expat Resource Guide

- www.expatsexchange.com

Google Translator

- [Translate](#) 90 languages to and from language of choice using iTunes.

Volunteer Opportunities

- [United Way](#)
- [Volunteer Match](#)

Parent & Children Resources

- [Mom's Clubs](#) - social groups offering events and outings with mothers and their young children.

Smart Phone Apps for Travel:

- [Uber](#) : Similar to a taxi service but all web based. Payment also handled online, do not pay or tip driver directly. Uber driver knows your approximate location based on your phone GPS.
- [Lyft](#) : Wherever you're headed, count on Lyft for rides in minutes. The Lyft app matches you with local drivers at the tap of a button. Just request and go.
- [Google Maps](#) : Map by direction
- [Apple Maps](#) : Map by direction
- [Map Quest](#) : Map by direction
- [Waze](#) : Community based traffic & navigation with alternate route suggestions
- [CityMaps2Go](#) : The #1 travel app lets you discover exciting new places. Beautiful photos and insider tips at the touch of a button. You will receive stories about places you like and can instantly save and find them on your maps and in your lists.

Smart Phone Apps for Communication:

- [WhatsApp](#) : Free local & international Real Time messaging
- [Line](#) : Exchange free instant messages with friends whenever and wherever with one-on-one and group chats. LINE is available on all smartphone devices (iPhone, Android, Windows Phone, Blackberry, Nokia) and even on your PC.
- [Viber](#) : Free text, calling, photo messages and location-sharing with Viber users. No registration, alias or invitations required. Instantly integrates with your own contact list. Best-quality mobile calls using 3G or Wi-Fi.
- [Skype](#) : Stay in touch with your family and friends for free on Skype. Download Skype today to chat and call on desktop and mobile.

Smart Phone Apps for Local Information/Reviews:

- [Angie's List](#) : Referrals for doctor, dentist, child care, maid, mechanic, painter, plumber, etc.
- [Yelp!](#) : Find local businesses, restaurants, bars, clubs, events, etc. with map, lists, and reviews
- [Next Door](#) : Neighbors share community events, items for sale, recommendations for babysitters, doctors and handymen, crime reports, ideas about how to improve their neighborhood and more.
- [Meet Ups](#) : Meetups are neighbors getting together to learn something, do something or share something. Cultural groups advertise gatherings here as well.

Smart Phone Apps for Weather:

- [WTHR13](#) : Local weather and closings; includes radar and forecast
- [Weather Channel](#) : National and international time, temperature & weather
- [Tornado](#) : Set up tornado alerts & siren

U.S. IDIOMS

Idioms are words, phrases, or expressions that are not taken literally- they have meaning beyond a literal translation of the words. Idioms are generally used in casual, familiar conversation but can also come up in certain business settings. Here are some examples of commonly used American English idioms:

better off - in a more fortunate position

Big deal! - So what? That doesn't really matter.

(to) blow things out of proportion - to exaggerate; to make more of something than one should

(to) call it a night - to stop an activity for the rest of the night

dime a dozen - so plentiful as to be nothing special; common

(to) do the trick - to achieve the desired results

(to) give someone the cold shoulder - to ignore someone on purpose; to snub someone

(to) get the ball rolling - to get started

(to) go back to the drawing board - to start a task over because the last try failed; to start again from the beginning

happy camper [slang] - a happy person; a satisfied participant

(to) have a heart of gold - to be very kind and giving

(to be) head over heels in love - very much in love

(to) hit the nail on the head - to be right

(to) learn the ropes - to learn the basics

(to) lose one's touch - to no longer be able to do something well

made of money - very rich

needless to say - obviously

piece of cake - very easy

(to) pitch in - to help

(to) pull an all-nighter - to stay up all night to do work

rule of thumb - a useful principle

(as) sharp as a tack - very intelligent

(to) sit tight - to wait patiently

(to) stab someone in the back - to betray someone

(to) tell someone off - to scold; to tell someone in strong words what one really thinks

When pigs fly! [slang] - never

(to) twist someone's arm - to persuade someone; to convince someone

(to be) up in the air - not yet determined; uncertain

Many common American idioms come from sports, here are some examples:

strike out- to fail or to do poorly at something (*baseball*)

(to) call the shots- to make the decisions; to be in charge (*basketball*)

ballpark- a guess or an estimate (*baseball*)

down and out- lacking money or prospects; penniless or destitute (*boxing*)

down to the wire- to the very end or last minute (*horse racing*)

drop the ball- to make an error, to miss an opportunity (*football, baseball, rugby*)

hands down- with great ease; unconditionally; often (and originally) in the phrase “to win hands down” (*horse racing*)

(to) have someone in your corner- to have the support or help of someone (*boxing*)

(to) hit it out of the park; home run- to be wildly successful, to do a great job (*baseball*)



To learn even more idioms, visit the following links:

- [Everyday American English Idioms](#) - with example sentences.
- [Useful Idioms for Lower-Intermediate to Advanced Students \(Teacher's Resource\)](#)
- [Idiom Site A-Z](#)
- [Sports Idioms](#)
- [English Language Learning: American English Idioms](#)

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](#)

[Missouri Holidays](#)

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

- New Year's Day January 1*
- Martin Luther King Day Third Monday in January
- 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.



[St. Louis skyline at night](#)