



# **Relocation Guide to Indianapolis, IN**

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*IOR makes every effort to ensure 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 we may correct the issue.* 

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## WELCOME AND OVERVIEW



Indianapolis is the capital of Indiana and the 12th largest city in the United States. Known as the "Crossroads of America", Indianapolis is a thriving hub in the center of the Midwest. Indianapolis has a diverse economy, relying on trade, transportation, and utilities, professional and business services, education and health services, government, retail trade, leisure and hospitality, and manufacturing. There are three Fortune 500 based in the city, and Indianapolis, affectionately referred to as "Indy" offers a vast array of arts, attractions, historical sites and eclectic cultural districts located in and near the downtown center.

Indy's reputation as a sporting capitol is well deserved – whether it's professional sports or motorsports events. Indy is home to the NBA's Indiana Pacers basketball team, the NFL's Indianapolis Colts team, several teams competing in the NCAA (National Collegiate Athletic Association), the WNBA's Indiana Fever, the International League's Indianapolis Indians, the Indiana Ice hockey team, the USA Rugby team, and the Indianapolis Indians. Known as the "Racing Capital of the World," Indianapolis is home to the two largest single-day sporting events in the world: the Indianapolis 500 and the NASCAR 400 at the Brickyard held annually at the Indianapolis Motor Speedway.

The city has a broad range of museums and cultural exhibit, and regularly hosts a variety of fairs and annual events. The Indianapolis Cultural Trail provides a world-class urban bike and pedestrian path that connects the neighborhoods and districts of Indianapolis, and the Central Canal also runs throughout the city's many districts. Despite Indiana's conservative tendencies, Indianapolis also has a thriving urban scene in progressive Broadripple, which attracts the Butler University crowd with its nightlife and shopping.

## **City of Indianapolis Overview**

- <u>Official Website of the City of Indianapolis</u>
- Mayor's Office of Indianapolis
- Population: 872,680 (2017)
- Land Area: 234 square miles (606 km<sup>2</sup>)
- Indianapolis Parks and Recreation
- Indianapolis Public Library
- Indianapolis Guides and Maps
- <u>Current Weather in Indianapolis</u>

# History

- U.S. History: Indianapolis
- Historic Indianapolis
- Indiana Historical Society
- Indianapolis History Facts and Timeline
- Marion County Historical Society

# Recommended Reading (available in print and on <u>www.amazon.com</u>):

- <u>100 Things to Do in Indianapolis Before You Die</u> by Ashley Petry
- Indianapolis Restaurant Guide 2015: Best Rated Restaurants in Indianapolis by Jonathan Briand
- Lost Indianapolis: Images of America by John McDonald
- <u>Rand McNally Indiana</u> by Rand McNally Publishing

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

- Official Tourism Site of Indianapolis
- Save money on Indiana Attractions
- Indianapolis Tours
- <u>Trip Advisor Indianapolis</u>

# Where to Find Arts & Entertainment

- Indianapolis Business Journal
- <u>Nuvo News</u>
- USA Today

# **Restaurants & Nightlife**

While there are many restaurants in the area, the best are downtown or in the Keystone at the Crossing area near the Fashion Mall. Here are some places to get you started.

STEAK	Address	Cost	Note	Url
Ruth's Chris	45 S Illinois St,	Е	Favorite Steaks	http://www.ruthschris.com
Steak House	Indy			
St Elmo's Steak	127 S Illinois St,	E	Oldest,	http://www.stelmos.com/
House	Indy		Atmosphere	
Sullivan's Steak	3313 E 86 <sup>th</sup> St,	E	Classy Bar	http://sullivanssteakhouse.com/
House	Indy			
Harry & Izzys	153 S Illinois St,	E	Nice	http://www.harryandizzys.com/main/
	Indy			
Eddie Merlot	3645 E 96 <sup>th</sup> St,	E	Nice	http://www.eddiemerlots.com/
	Indy			
Fleming's	8487 Union	E	ОК	http://www.flemingssteakhouse.com/
	Chapel Rd, Indy			
Peterson's	7690 E 96 <sup>th</sup> St,	E	ОК	http://www.petersonsrestaurant.com/
	Fishers			
Morton's	41 E Washington	E	OK/Basement	http://www.mortons.com/
	St, Indy			

Cost: <u>Expensive</u>, <u>M</u>oderate, <u>I</u>nexpensive

SEAFOOD	Address	Cost	Note	Url
Ocean Prime	8555 River Rd,	E	Very	http://www.oceanprimeindy.com/
	Indy		Nice/Favorite	
Oceanaire	30 S Meridian,	E	Nice/Classy	http://www.theoceanaire.com/Home.aspx
	Indy			
Bonefish Grill	4501 E 82 <sup>nd</sup> St,	М	Cozy,	http://www.bonefishgrill.com/
	Indy		Comfortable	

ITALIAN	Address	Cost	Note	Url
Belle Vita (Lake	11699 Fall	М	On	http://bellavitaatthemarina.com/
Side)	Creek Rd, Indy		Lake/summer	
Bravo!	8651 Castle	М	Nice/Fav	http://www.bravoitalian.com/index.html
	Creek Pkway E		Winter	
Mama Carollas	1031 E 54 <sup>th</sup> St,	М	Homey +	http://www.mamacarollas.com/
	Indy		Outdoor	
Maggiano's	3550 E 86 <sup>th</sup> St,	М	Nice + Outdoor	http://www.maggianos.com
	Indy			

NICHE	Address	Co st	Note	Url
P.F. Chang	49 W Maryland St,	I	Favorite	http://www.pfchangs.com/index.a
	Indy			<u>spx</u>
Season 52	8650 Keystone	М	Healthy	http://www.seasons52.com
	Crossing			
Cheesecake Factory	8701 Keystone	М	Largest Menu	http://www.thecheesecakefactory
	Crossing			<u>.com/menu/</u>
Palomino	49 W Maryland St,	E	Trendy & Nice	http://www.palomino.com/
	Indy			
Union 50	620 N East St, Indy	М	Trendy, Music	http://www.union-50.com/
Slippery Noodle	372 S Meridian St,	I	Blues Bar	http://www.slipperynoodle.com/
	Indy			
Mikado	148 S Illinois St, Indy	М	Sushi	http://mikadoindy.com/
Cooper's Hawk	3815 E 96 <sup>th</sup> St, Indy	М	Big wine	https://www.coopershawkwinery.
			selection	<u>com/</u>
Fogo De Chao	117 E Washington St,	E	Unlimited	http://www.fogodechao.com/inde
	Indy		meat	<u>x.php?id=160</u>

SPORTS / PUB	Addr	Cost	Note	Url
Tilted Kilt	141 S	I	Popular	http://www.tiltedkilt.com/
Pub &	Meridian			
Eatery	St, Indy			
Scotty's	1 Virginia	1	Favorite	http://www.scottysbrewhouse.com
Brewhouse	Ave, Indy		(local	
			chain)	
Kilroy's Bar	201 S	1	Nice	http://www.kilroysindy.com/
N Grill	Meridian		Sports	
	St, Indy		Bar	
Champps	49 W	1	Good	http://www.champps.com/
Americana	Maryland		menu	
	St, Indy			
Yard	15 W	М	New,	http://www.yardhouse.com/home
House	Maryland,		Trendy,	
	Indy		Nice	
Rock	10 W	I	Good	http://www.rockbottom.com
Bottom	Washington		beer	
Brewery	St, Ind		menu	

Twin Peaks	6880 E 82 <sup>nd</sup>	Ι	Popular	http://www.twinpeaksrestaurant.com/locations/castleton/
& Brewery	St, Indy		+	
			Outdoor	

NEIGHBORHOOD	Address	Cost	Note	Url
Detour American	Vary	I	Casual	http://detourgrille.com/
Grille				
Chili's	Vary	Ι	Casual	http://www.chilis.com
Applebee's	Vary	I	Casual	http://www.applebees.com/locations
Houlihan's	Vary	I	Casual	http://www.houlihans.com/
Ruby Tuesday	Vary	Ι	Casual + Salad	http://www.rubytuesday.com/
			Bar	

Cost: Expensive, Moderate, Inexpensive

All malls have a food court and/or restaurants nearby.

All steak houses have seafood. All seafood restaurants have steaks.

**MASS AVE** Is the most popular area downtown, "Mass Ave" (Massachusetts Avenue) is on the NE part of downtown Indianapolis, and is an area that has been reborn and has many bars and restaurants. "First Friday" is a gathering for food trucks at The Old National Centre parking lot during warm months. Mass Ave has a lot going on especially during warm weather.

http://www.discovermassave.com/

**SOUTH MERIDIAN STREET** (200 Block) Downtown bar area for late night fun, especially weekends. There are several bars on that street + downtown restaurants. It is a central gathering area centered at South Meridian & Georgia Streets for big events near and between Bankers Life Field House & Lucas Oil Stadium and the convention center. I like The Tilted Kilt and Kilroy's. The Slippery Noodle is a cool blues place with two live music stages. <u>https://foursquare.com/indydt/list/indianapolis-nightlife</u>

**BROAD RIPPLE** is also a fun place to go. It is 6-miles north of downtown taking College Ave to 62nd St. It has a <u>lot</u> of bars and restaurants concentrated together. Also has shopping and music. It is a busy place day and night on weekends. Also has a quieter area with restaurants north of the main Broad Ripple Ave. Parking garage completed in 2013 has reduced parking problem. <u>http://www.discoverbroadripplevillage.com/</u>

**KEYSTONE AT THE CROSSING** is a North Side suburban shopping & dining Mecca. There are many good places to eat and shop here. Favorites are Sullivan's, Season 52, Ocean Prime, Bonefish Grill, Maggiano's, etc. <u>http://www.simon.com/mall/the-fashion-mall-at-keystone</u>

# **Top Malls:**

Fashion Mall	82 <sup>nd</sup> St & Keystone Ave	http://www.simon.com/mall/the-fashion-mall-at-
		<u>keystone</u>
Castleton Mall	82 <sup>nd</sup> St & Allisonville Rd	http://www.simon.com/mall/castleton-square-mall
Circle Centre Mall	Downtown Indy	http://www.simon.com/mall/circle-centre
Clay Terrace Mall	146 <sup>th</sup> St & US Hwy 31	http://www.simon.com/mall/clay-terrace
Hamilton Town	146 <sup>th</sup> St & I-69	http://www.simon.com/mall/hamilton-town-center
Center		

It is a friendly town. If you have a question, you can approach most people for local advice.

- Make online reservations with **Open Table**
- Yelp Restaurant Reviews
- Indianapolis Restaurant Scene (Blog)
- <u>Devour Downtown</u>: Experience three-course, value-priced menus during Devour Downtown! For 14 days, diners can savor fare from more than 70 participating restaurants across Indianapolis.

## **Tipping & Sales Tax**

When you eat in a restaurant in America, you are expected to leave your server a tip, as it is not included. In a bar, café, or modest restaurant, 15% of the total bill is acceptable. However, in an upscale restaurant (fine dining), a tip calculated on 20% of the total bill is the norm.

Sales tax in Indianapolis is 7%.

# 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 ANIMAL POISON CONTROL (800) 222-1222 (888) 426-4435

Other Important Numbers: CLOSEST CONSULATE OFFICE PRIMARY CARE PHYSICIAN WORK PHONE NUMBER

#### **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**

- <u>General Indianapolis Hospital Directory</u>
- IU Health Methodist Hospital
- <u>Riley Hospital for Children</u>
- <u>St. Vincent Indianapolis Hospital</u>

# Safety and Security

While Indianapolis 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 Indianapolis.

## **Veterinary Clinics**

- <u>Noah's Animal Hospital and 24-Hour Emergency Care Center</u>
- Leo's Pet Care
- Mass Ave. Animal Clinic

## Pharmacies

There are several major pharmacy chains in Indianapolis, 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.

- <u>CVS</u>
- Walgreens
- Pharmacies in Indianapolis

#### HOUSING

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 an 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 inhabited 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 <u>The Fair Housing Act</u>. 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. <u>Here are Indiana's.</u> You can also visit the <u>HUD website here for a full guide to renters' rights by states</u>.

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. Typically, the only time the landlord may enter 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.
- Functioning electrical, plumbing, heating and air conditioning systems.
- 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 your financial responsibility. 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 rental, 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

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. Click <u>here</u> for complete information regarding recycling in Indianapolis.



## **The Lease Process**

## Review your housing budget with your IOR DS 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 real estate agent who will help to organize appointments and visit properties. They will also assist in the rental application and the leasing process.

Acronym	Meaning
24-hr mtn	24-hour emergency maintenance
AC or A/C	Air conditioning
Appls	Appliances
Apt	Apartment
ВА	Bathroom
BR	Bedroom
Bsmt	Basement
CAC	Central air conditioning
DA	Dining area
Det	Detached
Dk	Deck
DR	Dining room
Dw (D/w)	Dishwasher
Eff	Efficiency
EiK	Eat-in kitchen
Fin bsmt	Finished basement
FDR	Formal dining room
FHA	Fair Housing Act
FMR	Fair market rent
FP	Floorplan
Gar	Garage
H/A	Handicapped accessible
H/W	Hardwood floors
Hi ceil	High ceilings
HVAC	Heating, ventilation, and air conditioning

<u>Acronym</u>	Meaning
LA	Living area
LR	Living room
MBR	Master bedroom
МВТН	Master bathroom
Neg	Negotiable
Ofc	Office
OSP	Off-street parking
Pkg	Parking
РМ	Property manager (management)
Pvt	Private
Pwdr rm	Powder room (1/2 bath)
RE	Real estate
Renov	Renovated
Rf	Roof
Rm	Room
SF	Single-family
SFA	Single-family attached
SFD	Single-family detached
Sp, Pl (S/p)	Swimming pool
Sq. ft	Square feet
Th (T/H)	Townhouse
Vw (vu)	View
W/A	Wheelchair accessible
w/w	Wall-to-wall carpeting

# 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 parking situation like? Do you pay for a parking spot?
- Does the landlord 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

<u>DO NOT SIGN THE LEASE</u> until your IOR DS Consultant has reviewed it in full with you, making sure you are comfortable with the terms of the lease. Please note that a lease review is NOT a legal document, rather a checklist identifying main clauses that affect the assignee's responsibilities as a tenant. Further, the IOR lease reviewers are also DSCs.

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 their input 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.

# What to expect from the lease

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

- Your employer may require that your lease 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.
- Security Deposit. Landlords will expect you to pay 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 looking for dings in the walls, cracked windows or other irregularities and report them on this form. This documentation 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, perhaps less if you tack it onto another policy (like auto) you have with an insurance company. A few popular options are <u>Allstate</u> and <u>StateFarm</u>.

## **U.S. 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 to18, 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

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 encourage 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 chose 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 in Indianapolis**

Indianapolis has eleven unified public school districts, corresponding with eight township educational authorities and three legacy districts from before the unification of Indianapolis and county government. The largest public school district is <u>Indianapolis Public Schools</u>, with 64 schools and over 33,000 students, and <u>Choice Programs</u> offering STEM, IB Programs, as well as Visual and Performing Arts.

You can use this Interactive Map to figure out which school district corresponds with your address.

## **Private Schools in Indianapolis**

There are over 100 private schools in Indianapolis, ranging from early preschool education to high school. In general, many private schools in the U.S. require high application standards and entrance exams, and some may align with a specific religion when devising a curriculum. Listed below are some of the most acclaimed private schools in Indianapolis and the surrounding area:

- Brebuf Jesuit College Preparatory
- <u>Cathedral High School</u>
- International School of Indiana
- Park Tudor School
- <u>Sycamore School</u>
- The Oaks Academy
- The Orchard School
- <u>University High School</u> (nearby Carmel, IN)

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

- <u>www.greatschools.org</u>
- <u>www.eschoolprofile.com</u>
- <u>www.schooltree.org</u>

## **Colleges and Universities**

- Ball State University
- Butler University
- DePauw University
- Indiana University Bloomington
- Indiana University-Purdue University Indianapolis
- <u>Ivy Tech Community College</u>
- Marian University
- University of Indianapolis



Indiana University, Bloomington

## 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 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 available in Indianapolis. 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
- <u>Chase</u>
- <u>Citibank</u>
- <u>HSBC</u>
- TD Bank
- US Bank
- Wells Fargo
- Banks in Indianapolis

## **PUBLIC TRANSPORTATION/DRIVING**

#### Driving

Several interstates serve the Indianapolis area. Interstate 65 runs northwest to Gary, where other roads eventually take drivers to Chicago, and southward to Louisville, Kentucky. Interstate 69 runs northeast to Fort Wayne, Indiana, and currently terminates in the city at I-465. Interstate 70 follows the old National Road, running east to Columbus, Ohio and southwest to St. Louis, Missouri. Finally, Interstate 465 circles Marion County, and joins the aforementioned highways together. The Indianapolis area also has two other expressways: Sam Jones Expressway (formerly Airport Expressway), and Shadeland Avenue Expressway.



## **Public Transportation**

<u>IndyGo</u>: IndyGo operates 30 fixed routes with some 5,000 stops, with bus frequency varying on the popularity of the route. The system carries approximately 9 million passengers annually, traveling a total distance of about 9 million miles. While IndyGo provides bus service primarily in Indianapolis, certain IndyGo fixed routes extend south of the city into Johnson County.

<u>IU Health People Mover</u>: The Indiana University Health People Mover quickly transports patients, families, physicians, employees and the public among IU Health Methodist Hospital, IU Health University Hospital and Riley Hospital for Children at IU Health, as well as the IU Health Pathology Laboratory and Fairbanks Hall. Each ride lasts about five minutes, and is free and open to the public.

<u>Amtrak</u>: The national passenger rail system provides two service lines to Indianapolis via Indianapolis Union Station. The Cardinal (New York—Washington, D.C.—Cincinnati—Indianapolis—Chicago) runs three times a week, while the Hoosier State (to Chicago) runs on days the Cardinal does not operate.

Greyhound and MegaBus provide regional bus service to locations across the Midwest.

# Airport

Indianapolis International Airport: The largest airport in Indiana, ten major U.S. and international airlines serve the Indianapolis International Airport.

## Taxis

- Yellow Cab Indianapolis
- Indy Airport Taxi
- Gold Cab

## **Map Websites**

- Google Maps
- <u>Expedia</u>
- <u>MapQuest</u>
- Bing Maps

## **AAA Travel Protection**

<u>AAA</u> 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.

# PLEASE NOTE, THE EXPECTED WAIT TIME TO APPLY FOR SOCIAL SECURITY NUMBER IS 5-10 BUSINESS DAYS FROM ARRIVAL INTO THE US. This amount can vary on your location. Your local Destination Services Consultant can advise based on current wait times they are experiencing.

To get an original number and card, you'll need to complete an <u>Application</u> for a Social Security card (Form SS-5) and show the following documents IN PERSON at the local Social Security office.

- Passport
- <u>I-94</u>
- Work Visa
- Any other documents received by US Immigration

# 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 uthorization 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) come from the (USCIS). 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. <u>The new SSA guidelines are online here.</u>

If the L-2 Spouse does not wish to work in the US but does want to apply for a Social Security number, a spouse must provide:

- Valid Passport/ Visa
- I-94 Arrival Departure Document
- Marriage Certificate from Home Country (If not translated, this could take an additional 6 weeks for processing)

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

# **Obtaining a Driver's License/State ID Card**

In the US, 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.

When you become a resident of Indiana, you have 60 days to obtain an Indiana driver's license. For general information and instructions on how to obtain an official state ID card or driver's license, <u>visit</u> the website of the Indiana Bureau of Motor Vehicles.

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

## LIVING AND SHOPPING

## TV, Cable, Telephone, and Internet

The main service providers 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.

- <u>AT&T</u>
- <u>Comcast</u>
- <u>DirecTV</u>
- <u>Dish</u>

# **Mobile Phones**

There are four major wireless carriers in the US.

- <u>AT&T Wireless</u>
- Verizon Wireless
- <u>Sprint</u>
- <u>T-Mobile</u>

# **Computers, Electronics, Cameras**

- <u>Best Buy</u> is a national chain: Apart from sales, their <u>Geek Squad</u> repairs PC computers.
- <u>Apple Stores</u>

# **Housewares and Furniture**

- <u>Bed Bath & Beyond</u> is a national chain whereas the name explains, you can buy necessities for the bedroom and bathroom. From bath towels to comforters.
- <u>Ikea</u>: Swedish-owned furniture shop for all home and home office furniture, soft furnishings, home accessories, flooring, crockery and children's toys.
- <u>Home Depot</u> is a national chain where anything for renovation or home appliances can be bought. There's paint, tape, hammers and doors.
- <u>Crate and Barrel</u> is a national chain that sells more modern style furniture compared to Ikea. It is slightly more expensive but has more design.
- <u>Furniture Envy</u> is a national chain that sells furniture.
- <u>Pottery Barn</u> is a national chain that sells kitchen supplies, furniture and household items.
- <u>Williams-Sonoma</u> is a national chain that sells kitchen supplies.
- <u>Rooms to Go</u> is a national chain that sells furniture.
- <u>The Container Store</u> is a national chain that sells storage boxes, organizers and the sort.
- <u>Z-Gallery</u> is a national chain that sells affordable furniture.
- <u>Pier 1 Imports</u> is a national chain that specializes in imported furniture.
- <u>Target</u> is a national chain that sells anything from groceries, microwaves to furniture.
- <u>Kmart</u> is a national chain that sells anything from groceries, microwaves to furniture.
- <u>Walmart</u> is a national chain that sells anything from groceries, microwaves to furniture.

# **Food Shopping**

Residents go to market at a wide range of open air farmers markets, large gourmet markets, small specialty shops, and conventional supermarkets. The main conventional supermarkets are listed below. They are located all over town and the surrounding areas:

- <u>Aldi</u>
- <u>Kroger</u>
- Trader Joe's
- Whole Foods

For those looking to get their goods directly from the producer, there are many farmer's market locations throughout Indianapolis. From fresh produce to prepared foods, you can you can find an available market almost every day of the week:

- Broad Ripple Farmer's Market
- Fresh Thyme Farmer's Market
- Indianapolis City Market
- Locally Grown Gardens

#### RECREATION

#### Sightseeing

- Indianapolis Cultural Districts: Indianapolis has designated seven official Cultural Districts; Broad Ripple Village, Canal and White River State Park, Fountain Square, Indiana Avenue, Massachusetts Avenue, Market East, and Wholesale District. These areas have held historic and cultural importance to the city. In recent years they have been revitalized and are becoming major centers for tourism, commerce, and residential living.
- <u>Indianapolis Cultural Trail</u>: An 8-mile world class urban bike and pedestrian path in downtown Indianapolis, Indiana. The Indianapolis Cultural Trail seamlessly connects neighborhoods, cultural districts and entertainment amenities while serving as the downtown hub for central Indiana's vast greenway

system.

- <u>Monument Circle</u>: The monument is located on Monument Circle in the center of downtown and has come to symbolize the city of Indianapolis and the state of Indiana.
- Indiana War Memorial: A five-block plaza at the intersection of Meridian and Vermont surrounds a large memorial dedicated to



Monument Circle

Hoosiers who have fought in American wars.

• <u>Dr. Martin Luther King, Jr Park and Landmark for Peace Memorial</u>: The site where Robert Kennedy gave his memorable speech the night King was assassinated in 1968, the park is home to the Landmark for Peace memorial sculpture, which honors the contributions of both slain leaders.

## Art and Culture

- <u>Indianapolis Art Galleries</u>: Indianapolis has emerged on the art and culture scene as a major player within the last 10 years. From public, free galleries to more quirky to professional spaces, Indy does art well.
- <u>Indianapolis Symphony Orchestra</u>: Annually, the Indianapolis Symphony Orchestra performs 200 year-round concerts for over 350,000 people. It is the largest performing arts organization in Indiana.
- <u>Indiana Repertory Theater</u>: Frequently abbreviated IRT, the theater is a professional regional theatre that began as a genuine repertory theatre with its casts performing in multiple shows at once. It has subsequently become a regional theatre and a member of the League of Resident Theatres

- <u>Artsgarden</u>: The Indianapolis Artsgarden is a glassed dome spanning the intersection of Washington and Illinois streets. It serves as a venue for the display and performance of artistic and musical works.
- <u>Kurt Vonnegut Memorial Library</u>: The Kurt Vonnegut Memorial Library is dedicated to championing the literary, artistic and cultural contributions of the late writer, artist and Indianapolis native Kurt Vonnegut, Jr.
- <u>Indianapolis Arts Center</u>: The largest community art facilities in the United States not connected with a university, the art center welcomes more than 250,000 visitors a year. The Art Center's campus includes The Marilyn K. Glick School of Art and ArtsPark, a nine-acre outdoor creativity and sculpture garden that includes public art.

## Museums

- <u>Children's Museum of Indianapolis</u>: The Children's Museum of Indianapolis is the world's largest children's museum. The museum features five floors of exhibit halls and receives more than one million visitors annually. Its collection of over 120,000 artifacts and exhibit items are divided into three domains: the American Collection, the Cultural World Collection, and the Natural World Collection.
- <u>Eiteljorg Museum of American Indians and Western Art</u>: The Eiteljorg collects and preserves high-quality Western art and Native American art and cultural objects. Its collection includes artists such as Andy Warhol and Georgia O'Keeffe. The institution's contemporary Native art collection has been ranked among the world's best.
- <u>Indiana Historical Society</u>: IHS maintains the nation's premier research library and archives on the history of Indiana and the Old Northwest and presents a unique set of visitor experiences called the Indiana Experience.
- <u>Indiana State Museum</u>: This museum houses exhibits on the science, art, culture, and history of Indiana from prehistoric times up to the present day.
- <u>Indianapolis Motor Speedway Hall of Fame Museum</u>: The Hall of Fame Museum, located on the grounds of the famous Indianapolis Motor Speedway, is recognized as one of the most highly visible museums in the world devoted to automobiles and auto racing.
- Indianapolis Museum of Art: The Indianapolis Museum of Art serves the creative interests of its communities by fostering exploration of art, design, and the natural environment. The IMA promotes these interests through the collection, presentation, interpretation, and conservation of its artistic, historic, and environmental assets.
- Indianapolis Museum of Contemporary Art: iMoCA features exhibitions of contemporary art. The museum has a new show every two months, presenting two shows of local artists, two shows of regional artists, and two shows of national artists each year.



Indianapolis Museum of Art

• <u>NCAA Hall of Champions</u>: The NCAA Hall of Champions boasts two-levels of interactive exhibits to engage visitors and create a true-to-life understanding of what it takes to make the grade as a collegiate athlete.

## Attractions

- <u>Indianapolis Zoo</u>: The Indianapolis Zoo is the only institution accredited by the Association of Zoos and Aquariums (AZA) and the American Alliance of Museums as a zoo, an aquarium, and as a botanical garden.
- <u>Lucas Oil Stadium</u>: Lucas Oil Stadium is a state-of-the-art retractable roof, multi-purpose facility seating over 67,000 fans while featuring spectacular views of the downtown Indianapolis skyline. The stadium is the home of the NFL <u>Indianapolis Colts</u>.
- <u>Banker's Life Fieldhouse</u>: Bankers Life Fieldhouse is an indoor arena located in downtown Indianapolis, Indiana, USA. It is the home of the <u>Indiana Pacers</u> of the NBA and the <u>Indiana Fever</u> of the WNBA.
- <u>Victory Field</u>: Victory Field, which opened on July 11, 1996, is a premier Minor League Baseball facility and is home to the <u>Indianapolis Indians</u>.

## **Festivals and Events**

- Indianapolis 500: Named the "Greatest Spectacle in Racing", the Indy 500 is a top level American Championship Car race held annually in Indianapolis. Over 300,000 people attend the event each year.
- <u>500 Festival Mini-Marathon</u>: The Mini-Marathon is the largest half-marathon in the U.S. Runner get to experience running through the streets of downtown Indianapolis and in the famous Indianapolis Motor Speedway.



- <u>Circle City Classic</u>: One of America's top historically African-American college football, the weekend is a celebration of cultural excellence and educational achievement while showcasing the spirit, energy and tradition of America's historically black colleges and universities.
- <u>Indiana State Fair</u>: The annual fair hosts carnivals, 4-H competitions, famous performers, and more. The first fair was held in 1881 and the 2013 fair had the highest number of attendees at 978,296.
- <u>Indy Jazz Fest</u>: Indy Jazz Fest is a great celebration of jazz, food and fun for the whole family. More than 50 bands perform across Indianapolis.

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## **EXPAT RESOURCES**

#### **Expat Resource Guide**

• <u>www.expatexchange.com</u>

#### **Google Translator**

• <u>Translate</u> 90 languages to and from language of choice using iTunes.

## **Volunteer Opportunities**

- Volunteer Match
- United Way

#### Parent & Children Resources

• <u>Mom's Clubs</u> - social groups offering events and outings with mothers and their young children.

#### Smart Phone Apps for Travel:

- <u>Uber</u> : 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.
- <u>Lyft</u>: 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.
- <u>Google Maps : Map by direction</u>
- <u>Apple Maps : Map by direction</u>
- <u>Map Quest</u> : Map by direction
- <u>Waze</u> : Community based traffic & navigation with alternate route suggestions
- <u>CityMaps2Go</u> : 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:**

- <u>WhatsApp</u> : Free local & international Real Time messaging
- <u>Line</u> : 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.
- <u>Viber</u> : 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.
- <u>Skype</u>: 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:

- <u>Angie's List</u> : 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
- <u>Next Door</u>: Neighbors share community events, items for sale, recommendations for babysitters, doctors and handymen, crime reports, ideas about how to improve their neighborhood and more.
- <u>Meet Ups</u> : 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
- <u>Weather Channel</u> : National and international time, temperature & weather
- <u>Tornado</u> : 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	(to) lose one's touch - to no longer be able to do something well
Big deal! - So what? That doesn't really matter.	made of money - very rich
(to) blow things out of proportion - to exaggerate; to make more of something than one should	needless to say - obviously
(to) call it a night - to stop an activity for the rest of the night	piece of cake - very easy
<b>dime a dozen</b> - so plentiful as to be nothing special; common	(to) pitch in - to help
(to) do the trick - to achieve the desired results	(to) pull an all-nighter - to stay up all night to do work
(to) give someone the cold shoulder - to ignore someone on purpose; to snub someone	rule of thumb - a useful principle
(to) get the ball rolling - to get started	(as) sharp as a tack - very intelligent
(to) go back to the drawing board - to start a task over because the last try failed; to start again from the beginning	(to) sit tight - to wait patiently
happy camper [slang] - a happy person; a satisfied participant	(to) stab someone in the back - to betray someone
(to) have a heart of gold - to be very kind and giving	(to) tell someone off - to scold; to tell someone in strong words what one really thinks
(to be) head over heels in love - very much in love	When pigs fly! [slang] - never
( <b>to) hit the nail on the head</b> - to be right	(to) twist someone's arm - to persuade someone; to convince someone
(to) learn the ropes - to learn the basics	(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:

- <u>Everyday American English Idioms</u> 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

## Local Indianapolis Terminology:

Bankers Life (FKA & AKA Conseco)	Bankers Life Field House (downtown) basketball and events
BMV	Bureau of Motor Vehicles (Some states call it Dept of Motor Veh.
	DMV)
Boilermakers	Purdue University nickname
Brickyard	The IMS race track and/or the NASCAR Race in July (was paved in
	bricks)
Broad Ripple	Broad Ripple Village (Restaurants, clubs, pubs, shops, theater)
Buffalo	For food, it means Buffalo style or Spicy, common for chicken wings
Butler	Butler University (Bulldogs AKA Dawgs) (In Indy)
Carb Day (Carburetion Day)	Final practice day for Indy 500 race followed by concert
Castleton	Shopping area that includes Castleton Square Mall
Cocktail Cove (AKA Party Cove)	Geist Reservoir anchorage for weekend boating tie ups (parties)

Coke / Soda / Pop	Coke or any other soft drink
Corn Hole	Bean bag toss game popular in midwest
Cultural Trail	Fitness trail in downtown Indy that connects to the Monon Trail
Downtown (Uptown)	Business district in city (Indianapolis) around Meridian St & Washington St
Eagle Creek Reservoir & Park	Lake NW of downtown, 10-horse power engine limit or no motor
ESPN	Entertainment & Sports Programming Network (Sports Center news)
Euchre (YEW-KERR)	Card game popular in Indiana
FFA	Future Farmers of America (annual teen convention in Indy each year)
French Lick	Resort, casino, & water park in southern Indiana
Geist & Morse Reservoirs	Local lakes in area for power boating (boat & kayak rentals avail)
Hoosier	IU nickname and for All Indiana residents
Hoosier Nation	IU fan base (supporters)
IMS	Indianapolis Motor Speedway race track (AKA Brickyard)
IU	Indiana University (Hoosiers) (1-hr south in Bloomington)
IUPUI	Indiana University Purdue University at Indianapolis (Westside
	downtown)
Keystone at the Crossing	Major shopping area that includes The Fashion Mall near Keystone Ave.
Klipsch (Music Center) (FKA Verizon)	Outdoor music theater in Noblesville that was formerly known as
	Verizon
Lilly	Eli Lilly Pharmaceutical Co. – Largest employer downtown
The Luke (Luc)	Lucas Oil Stadium downtown (Football & special events venue)
March Madness	NCAA National Basketball Tournament + other BB tourneys' at same
	time
Mass Ave	Massachusetts Avenue (Bars, Restaurants, Shopping, Theater
	downtown)
MLB	Major League Baseball (professional)
Monon (Trail)	16-Mile fitness trail that used to be a "Monon" train company route
Nap Town	IndiaNapolis nickname (used to be derogatory as in sleepy/boring)
NASCAR	National Association for Stock Car Auto Racing
NBA	National Basketball Association (professional) (WBNA Women)
NCAA	National Collegiate Athletic Association (HQ in Indy)
NFL	National Football League (professional)
Notre Dame (Catholic)	Notre Dame University (Fighting Irish) (3-hrs north in South Bend, IND)
Package (Liquor) Store	Liquor Store (No package liquor sales on Sunday)
Pitch-In (AKA Potluck)	Everyone brings a side dish (food) for a communal meal
Purdue	Purdue University (Boilermakers) (1-hr north in West Lafayette)
Raceway	Lucas Oil Raceway (Drag racing & short oval track)
Riley	Riley Children's Hospital – Downtown
Snake Pit	Place for entertainment inside the Indianapolis Motor Speedway
Speedway	Town where IMS Track is located or the Track itself
Spring Break	End of March and early April school vacation to beach locations
Tailgating	Parking lot party before event (usually football games)
The Region	NW Indiana & Chicago area
Tie-Up	When pleasure boats tie up alongside each other to socialize, swim, eat
Tubing	Riding an inflatable tube while being pulled by a speed boat
The Track	Indianapolis Motor Speedway (IMS) (Indy 500 & Brickyard 400 races)
Victory Field	Baseball field in downtown Indianapolis (Triple A, one level below pro)
WNBA	Women's National Basketball Association (professional)

## **PUBLIC HOLIDAYS**

Holidays can be confusing as there are national (federal) holidays, bank holiday and 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

## **State Holidays**

The following are legal holidays in the United States:

- 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.