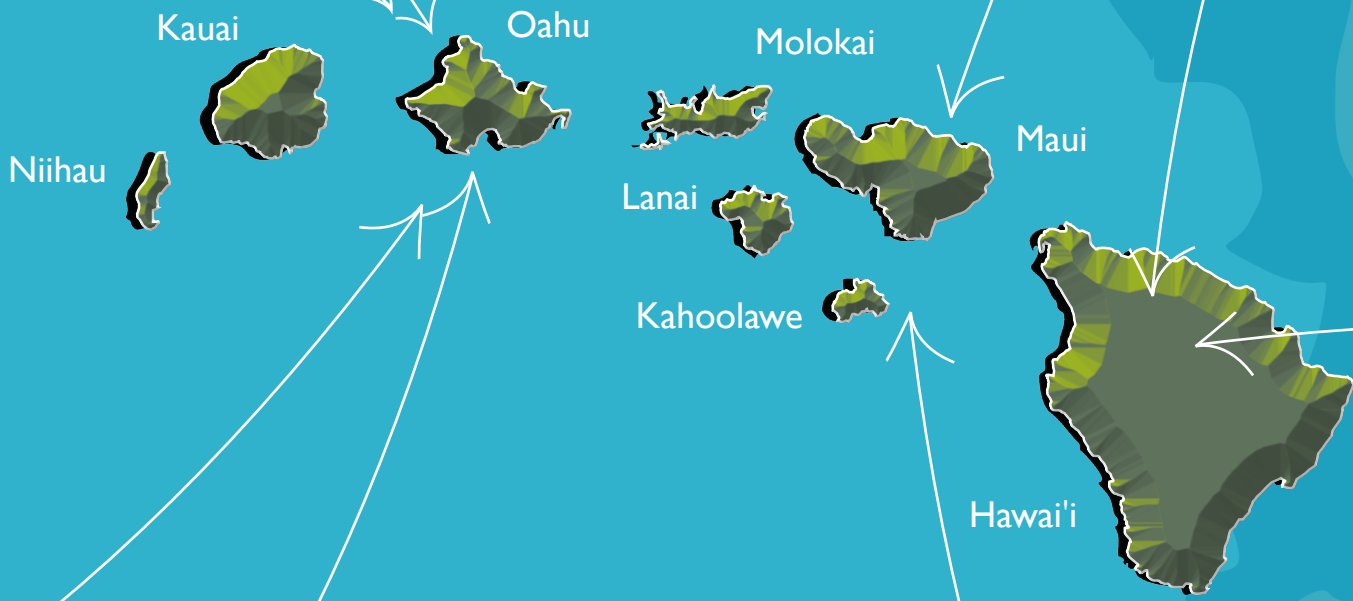


What Every Newcomer Needs to Know
About Living In Hawai'i



Hawai'i Handbook For Immigrants

Published by the Office of Community Services, Department of Labor and Industrial Relations
State of Hawai'i

Office of Community Services

The Office of Community Services (OCS) in the State Department of Labor and Industrial Relations has long recognized the enduring economic and social benefits of investing in people, supporting their aspirations to become economically self-reliant, and strengthening their capacities to access and navigate needed resources and services. We believe that advancing policies and programs that help them achieve their dreams and aspirations for a sustained quality of life for their families will not only produce a more equitable, more cohesive and inclusive society, but a more prosperous, resilient and sustainable one.

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Special Message from Governor Neil Abercrombie **Hawai'i Handbook for Immigrants**



E komo mai (welcome). On behalf of the people of the State of Hawai'i, I commend the Office of Community Services in partnership with the Immigrant Resource Centers for publishing this important resource, the Hawai'i Handbook for Immigrants.

We continue to weave a rich cultural tapestry together as immigrants who followed the original Polynesian voyagers in crossing the ocean to come to this special place. So much of the beauty and culture that residents and visitors enjoy every day is owed to the labor and legacy of past immigrants. I am honored to welcome you as the newest addition to this legacy. Immigrants play a crucial role in strengthening and revitalizing Hawai'i's workforce. Investing in our immigrants benefits all of our residents by providing a greater foundation for Hawai'i's economic stability and growth.

With this publication, I wish to recognize your courage in taking the difficult step of leaving your home country to establish a new life in Hawai'i. Challenges are inevitable in making such a great transition, which is why we have established the Immigrant Resource Centers to help guide you. I hope this handbook will provide you with the appropriate resources to navigate this demanding time, and help you lead a fulfilling life here in Hawai'i.

Best wishes,

NEIL ABERCROMBIE
Governor, State of Hawai'i



Aloha and welcome to Hawaii! We, at the Department of Labor and Industrial Relations (DLIR), do our best to serve the working men and women who are the power that makes Hawaii's economy work. As a new immigrant, if you enter the work force, you will be benefitting from the services that DLIR provides to all workers in the State.

At DLIR, we administer the Unemployment Insurance program, which assists employees who lose their jobs through no fault of their own, and the Workers' Compensation program, which provides money to workers who are injured while working. We have a Workforce Development Division, which helps people find jobs and job-training opportunities, and our Wage Standards Division helps protect you if you are not being paid at least the minimum wage and overtime.

We are very pleased that the Office of Community Services (OCS) is an attached agency at DLIR. OCS has been leading the way in providing improved services for new immigrants as well as others in Hawaii who are economically disadvantaged. OCS has recently established new Immigrant Resource Centers, where you will find help for your questions and your needs by staff who knows how to help you. OCS has prepared the Handbook that you are reading right now, to provide more information that will help you become established as a productive member of our Hawaii community.

With my best wishes,

DWIGHT TAKAMINE
Director, Department of Labor and Industrial Relations
State of Hawaii



Aloha! Welcoming you and your family to Hawaii is an honor and a privilege for me as a first generation immigrant who came to Hawaii several decades ago. I, too, came with a few personal possessions and big dreams of paving the way and carving a new life for my family. Starting over in a new, unfamiliar place can be very challenging. It means stepping into a new culture and a new way of life, learning about the federal, state, and local laws, being aware of one's rights and responsibilities, knowing where to get information or services, and finding resources and opportunities for economic and social success.

As the Executive Director of the Office of Community Services (OCS) under Governor Neil Abercrombie, I've had the privilege of leading a team of diverse, talented, and committed individuals who care deeply about our mission to serve Hawaii's immigrants, refugees, and economically disadvantaged individuals. Our mission is a very personal one for me.

I am deeply grateful to our community partners and the Immigrant Resource Centers (IRC) for working collaboratively with us in developing this handbook. Here you will find information on available services and resources to help you every step of the way, from the time you try to get a driver's license or a State ID to the time you're ready to apply for citizenship. For assistance, please call or visit the IRC nearest you. Their locations and contact information are listed in this handbook.

I am humbled by the opportunity to offer this handbook as a welcoming gift to you and your family, and hope that it will serve you well as you establish a new life in Hawaii. We look forward to assisting you, and wish you success in reaching your dreams and aspirations.

Sincerely,

MILA MEDALLON-KAAHANUI
Executive Director, Office of Community Services
Department of Labor and Industrial Relations
State of Hawaii

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A. WELCOME TO HAWAII!

Aloha!

As a new immigrant to the United States who has chosen to live in Hawaii, you may use this Handbook to find important information and valuable services that should help you overcome challenges and find opportunities for success in your new community.

This Handbook contains useful tips to help you in getting started, finding a job or job training, locating a place to live, knowing your rights and responsibilities, caring for your children, understanding government benefits, managing your health and your finances, and other topics.

B. IMMIGRANT RESOURCE CENTERS

The State Office of Community Services (OCS) has established Immigrant Resource Centers across the State to assist you and other new immigrants to Hawaii. These welcoming centers are located in many areas, and they may just be around your neighborhood. You and your family are encouraged to call or visit these centers.

C. REQUIRED DOCUMENTS TO GET STARTED

1. **Passport, US Green Card Or Visa, And I-94 Form**

- Keep these documents in a safe place. Replacing these documents could cost you time and money.
*Subject to change in service provider and funding availability.

2. **Social Security Card**

- You need your Social Security number for work, for reporting your income taxes, and for opening bank or credit union accounts. Obtain Social Security cards for you and all members of your family. Apply at the local office of the US Social Security Administration.
- Ask for an interpreter if you do not speak, read, write or understand English.

3. **Driver's License And State ID**

- Obtain a Hawaii State ID or a Hawaii driver's license.
- Ask for the Driver Test in your own language, if available.
- Please make sure to bring these required documents:
 - Acceptable documents for proof of date of birth and proof of legal name (birth certificate, valid and unexpired Permanent Resident Card issued since 1997, or unexpired foreign passport with a valid unexpired U.S. visa affixed accompanied by the approved I-94 form).
 - Acceptable documents for proof of social security number (original social security card; wage and tax statement Form W-2 or 1099R, provided the Social Security Number is printed on the document. Original or certified copy. Computer printed electronically transmitted form acceptable; or a pay stub with the applicant's name and Social Security Number printed. Original or certified copy.

Immigrant Resource Centers*

Kalihi, Oahu

1485 Linapuni St., Suite 105
Honolulu, Hawaii 96819
Phone: (808) 841-6177
1117 Kaili St.
Honolulu, Hawaii 96819
Phone: (808) 847-1535

Ewa Beach, Oahu

91-1841 Fort Weaver Rd.
Ewa Beach, Hawaii 96706
Phone: (808) 543-8447

Kapaa, Kauai

4-1112 Kuhio Hwy.
Kapaa, Hawaii 96746
Phone: (808) 821-2520

Hilo, Hawaii Island

62 Kinooole St.
Hilo, Hawaii 96720
Phone: (808) 961-7030

Social Security Administration

Phone Number: 1-800-772-1213/1-800-325-0778

Office Locations:

Oahu

Honolulu Office: 300 Ala Moana Blvd
Kapolei Office: 563 Farrington Highway

Island of Hawaii

Hilo Office: 111 Puainako Street

Kauai

Lihue Office: 4334 Rice Street

Maui

Wailuku Office: 2200 Main Street

- Ask for an interpreter if you do not speak, read, write or understand English.

Driver's License and State Identification Card			
City and County of Honolulu		County of Hawaii	
City Square	Phone: (808) 532-7730	Hilo	Phone: (808) 961-2222
Wahiawa	Phone: (808) 621-7255	Kona	Phone: (808) 323-4800
Waianae	Phone: (808) 768-4222	Naalehu	Phone: (808) 854-7214
Kapolei	Phone: (808) 768-3100	Pahoa	Phone: (808) 965-2721
Koolau	Phone: (808) 239-6301	Waimea	Phone: (808) 887-3087
County of Kauai		County of Maui	
Dept. of Finance Phone: (808) 241-4242		Dept. of Finance Phone: (808) 270-7363	

4. Health Clearance For School And Employment

- TB clearance, record of vaccinations, and health examination are required by schools and employers.

5. Getting Information on Vital Records by Telephone

- To obtain copies of Hawaii state birth, marriage or death certificates and other vital records, call (808) 586-4533.

D. GETTING STARTED – FINDING A PLACE TO LIVE

1. Finding Housing

- You can find housing through:
 - The internet (craigslist.org and other listing services).
 - Talking with friends.
 - Checking the Classified ads in the newspaper.
 - Housing agencies.
 - Requesting the Immigrant Resource Centers for information on Public Housing.
 - Looking for “For Rent” or “For Lease” signs.
- Houses and apartments can come with or without furniture. It is possible to rent a single room in a house or an apartment. On Craigslist.org this is listed as “rooms/shared.” When you apply to rent, you might be asked for your Social Security number and references from employers and past landlords. You can ask friends/family to serve as a reference for you. These references can prove that you are responsible and will be able to pay rent. It is important to establish good relationships with your landlords. In the classifieds there are many abbreviations such as: FURN – furnished; BA – bathroom; BR – bedroom; and DEP – deposit.
- When looking for housing, you may want to take someone with you.

Department of Health Service Centers	
Diamond Head Health Center	
Dental Clinic	Phone: (808) 733-9270
Public Health Nursing Office-East Honolulu	Phone: (808) 733-9220
Immunization Clinic & TB Testing Clinic	
STD/HIV Clinic	Phone: (808) 733-9281
Lanakila Health Center	
Dental Clinic	Phone: (808) 832-5704
Public Health Nursing Office-West Honolulu	Phone: (808) 832-5757
Immunization	
TB Control Program	Phone: (808) 832-5731
Immunization, TB Testing, & Dental Care	
Leeward Health Center	
Dental Clinic	Phone: (808) 453-6160
Public Health Nursing Office-Central Oahu	Phone: (808) 453-6190
TB Testing and Chest X-ray	Phone: (808) 832-5738
Wahiawa Cottage	Phone: (808) 622-6445
Waipahu Civic Center	Phone: (808) 675-0073
Waianae Public Health Nursing Office	Phone: (808) 697-7839
Windward Health Center	
Public Health Nursing Office-Windward Oahu	Phone: (808) 233-5450
Dental Clinic	Phone: (808) 235-9125

For eligible individuals and families in need for basic necessities, such as food, clothing, furniture, and basic household items, contact **Helping Hands Hawaii Community Clearinghouse Program.**
Phone: (808) 440-3800

For eligible individuals and families who are homeless or at-risk of being homeless, contact the **Helping Hands Emergency Assistance Program.**
Phone: (808) 440-3835

2. Renting

- When renting, you often need to pay a security deposit. The deposit is usually first and last month rent before you can move in.
- If you damage the property, the landlord may keep part or all of your deposit and possibly charge you extra.
- Take photos of any existing problems before you move in.
- Renters are not responsible for normal wear and tear. For example, the landlord is responsible to replace the toilet if it is old and does not work.

DCCA-Office of Consumer Protection

Oahu: (808) 587-4272 (press 3 at the menu)

Maui: (808) 984-2400 (ext. 74272#)

Hawaii: (808) 974-4000 (ext. 74272#)

Kauai: (808) 274-3141 (ext. 74272#)

Lanai/Molokai: 1-800-468-4644, (ext. 74272#)

Better Business Bureau of Hawaii Inc.

Phone: (808) 536-6956

Neighbor Island call:

Phone: 1-877-222-6551

Hawaii Immigrant Justice Center at Legal Aid Society of Hawaii (LASH)

Phone: (808) 536-8826

3. Getting Rental Problems Fixed

Landlords have to keep their properties safe and in good condition. If your apartment needs repairs: a) call the landlord and explain the problem; b) if he or she does not respond, send a letter to the landlord and keep a copy of the letter; and c) if you get no response, call Better Business Bureau of Hawaii Inc.

4. Lease

- A lease is a legal contract signed between the landlord and tenant.
- A lease contains information, including but not limited to the following:
 - How much rent you pay each month.
 - Extra fees for late payment.
 - Who is responsible for paying water, electricity, gas, and trash service.
 - When the landlord can increase your rent and by how much.
 - The number of people who can live in the rented unit.
 - How long you can live in the rented unit.
- If you want to continue living in the rented unit when your lease ends, talk to the landlord about renewing the contract before the lease ends.
- A month-to-month lease states that the tenant may end the contract with one month's notice. The landlord may end the contract with 45 days' notice. If there are no changes from the tenant or landlord, the lease automatically renews at the end of every month.

5. Moving

- When you move to a new address, fill out a Change of Address form at the post office or at www.usps.com.
- Change the locks at your new home and let the landlord know.
- Contact friends, family and the following when you move:
 - Electric, gas, water, phone, cable, internet, and trash companies.
 - Banks, credit unions and credit card companies.
 - Doctor, dentist, and insurance agencies.
 - Children's School

6. Home Safety

- A smoke alarm is a device that will make a loud noise when it senses smoke. Install smoke alarms on every floor of your home.
- Common causes of house fires include cigarettes, children playing with matches and lighters, candles and things that are hot such as stoves and toasters.

7. Property And Renter’s Insurance

- Insurance usually covers damages caused by fire, theft or weather.
- You can receive money if your property is damaged.

8. Being A Good Neighbor

- Say hello to your neighbors, smile, and introduce yourself. You can welcome new neighbors with a small gift.
- Only leave trash and recycled materials outside when they are going to be picked up that day or the next day.
- Do not use your car horn or play loud music early in the morning or late at night. Your neighbors might call the police if you are very noisy. The police can give you a fine. Your landlord can evict you.
- Make sure your kids are not playing in the streets or on other people’s property.
- Park cars only in places where it is allowed.
- Make sure your pets are on a lease or confined in your yard.

9. The Hawaii Public Housing Authority (HPHA)

- HPHA helps provide Hawai`i residents with affordable housing and shelter without discrimination.
- Hawaii’s counties also provide public housing, but you may have to be on a waiting list.

For Housing assistance, call:	
Hawaii Public Housing Authority	
Honolulu	(808) 832-5961
Kauai	(808) 821-4415
Maui	(808) 243-5001
Hawaii	(808) 933-0474
Molokai/Lanai	1-800-468-4644
Honolulu – Department of Community Services	(808) 768-7096 Downtown/768-3000 Kapolei
Hawaii – Office of Housing & Community Devp.	(808) 959-4642
Kauai – Kauai County Housing Agency	(808) 241-4440
Maui – Dept. of Housing & Human Concerns	(808) 270-7751
Transitional Housing/Shelter	
Ohana Ola o Kahumana	(808) 696-4095
Catholic Charities: Transitional Housing Program	(808) 524-4673
Holo Loa’a: Weinberg Village Waimanalo	(808) 259-6658

E. Getting Help

1. Emergency Food Assistance

- If you need emergency food assistance, you can go to your local food banks, soup kitchens and food pantries in your area.
- The U.S. Department of Agriculture provides funds for emergency food assistance. It prohibits discrimination against anyone. If you feel you are being discriminated upon, you may call the USDA office at (866)632-9992 for guidance.

Hawaii Foodbank, Inc.
Phone: (808) 836-3600
Kauai Food Bank, Inc.
Phone: (808) 482-2224
Maui Food Bank, Inc.
Phone: (808) 243-9500
The Food Basket, Inc. (Hilo)
Phone: (808)933-6030

2. Helping Hands Hawaii

- Helping Hands Hawai`i administers numerous programs that benefit Hawaii’s people – including the Bilingual Access Line, Community Clearinghouse, Ready to Learn, Emergency Assistance Program, and Behavioral Health Programs. Their Programs represent a broad range of services.

For assistance, call Helping Hands
Phone: (808) 440-3800

F. GETTING A JOB

1. Finding a Job

- You can find jobs on the Internet (www.hirenethawaii.com and your local newspaper's website - <http://hawaiijobs.staradvertiser.com> in Honolulu), through friends, classified ads, job agencies, workforce centers or simply by walking around and looking for signs.
- "Networking" is building connections and talking to people you know or asking them to introduce you to others. Networking helps you let more people know that you are looking for a job.
- Volunteering is also a good way to meet new people and get work experience.
- Be persistent, as you look for a job, and do not be afraid of getting rejected. Sometimes you need to hear "no" a few times before you hear "yes".

2. Finding Job Training Opportunities

Hawaii State Funded Employment Core Services	
DLIR-Workforce Development Division	Phone: (808) 586-8877
Goodwill Industries of Hawaii, Inc.*	Phone: Oahu (808) 946-9675/ Hilo (808) 934-8118
IHS, Institute for Human Services*	Phone: (808) 447-2840
Maui Economic Opportunity, Inc.*	Phone: (808) 243-4358
Parents and Children Together*	Phone: (808) 842-7093

*Subject to change in service provider and funding availability

3. Job Interviews

For an interview, you should:

- Gather as much information about the job and company as possible.
- Prepare to answer questions about your experience, why you are interested in the job, and your ability to work with a team. Keep your answers brief and relevant.
- Prepare good questions to ask at the interview, such as: what are your expectations for the person who gets the position; what do you need to know about the team you would work with.
- Practice your responses before the actual interview.
- Dress appropriately.
- Be on time.
- Make eye contact, relax, and maintain a confident posture.
- After the interview, thank the people who interviewed you.

4. Getting Paid

- When offering you a job, the employer will tell you how much your pay will be.
- You can be paid an hourly wage or an annual salary.
- Receiving a salary means that each paycheck will be the same amount.
- Employees on salary may be asked to work more hours without additional pay.
- Working as an hourly employee means that you are paid for the number of hours you work. Your paycheck amount will change depending on how many hours you worked.
- You can get paid once a week or twice a month.
- Some supervisors will offer raises without you having to ask, or they will have a system for offering raises. With some supervisors, you may ask for a raise.
- Ask your employer to deposit your wages directly into your credit union or bank account.

5. Paychecks

- Your paycheck shows the amount that has been taken out of your check for federal, state, Social Security and Medicare (FICA) taxes.
- FICA taxes are based on a percentage of the amount you receive.
- The number of exemptions you claim on your W-4 form changes the amount that is taken out of your paychecks. The amount that is taken out is the amount that you are likely to owe the Internal Revenue Service (IRS) at the end of the year. If the IRS shows that you owe less than the amount that was taken from your paychecks, you will receive a refund of the amount you overpaid. If you owe more, you will have to pay it.
- The “gross” income is the amount you make before taxes and “net” income is the amount after taxes are deducted.

6. Benefits

- Benefits offered by employers vary, and they can include the following: medical/dental insurance; paid vacation time and sick leave; retirement benefits.
- In Hawaii, if you work 20 hours or more for 4 consecutive weeks, you are entitled to health insurance coverage from your employer.
- If you get hurt on the job, you may receive money from your employer through workers’ compensation or temporary disability insurance.

DLIR-Unemployment Insurance Division
Phone: (808) 586-8970

If you lose your job because your employer goes out of business or must reduce its workforce, you may be entitled to unemployment insurance benefits. As soon as possible after you learn that you will be losing your job, contact the Unemployment Insurance Division of the State Department of Labor and Industrial Relations or visit the office at 830 Punchbowl Street to file a claim for benefits. You cannot receive unemployment insurance if you are terminated for cause.

7. Obtaining Worker’s Compensation And Temporary Disability Insurance (TDI) Benefits

- As an employee, you are entitled to Workers’ Compensation insurance benefits if you are injured on your job or if your work conditions cause you to be sick.
- Workers’ Compensation Insurance provides monetary benefits to cover part of your lost wages and your medical expenses if you suffer a work-related injury. You need to promptly file a claim with your employer. If the employer’s insurance company rejects your claim, you can appeal to the Disability Claims Division at the Hawaii Department of Labor and Industrial Relations.
- Your employer provides Temporary Disability Insurance (TDI), which pays benefits to you to cover part of your lost wages if you become disabled from sickness or injury, even if not related to your work. As with Workers’ Compensation, if the insurance company denies your claim, you can appeal to the Disability Claims Division.
- Ask for an interpreter if you do not speak, read, write or understand English.

DLIR-Disability Compensation Division
Phone: (808) 586-9161

8. Domestic Workers’ Rights

- Hawaii has a Domestic Workers Bill of Rights. This law protects people who work in the homes of other people. These workers include individuals who provide services in private homes such as child care, elder care, housekeeping, cleaning, cooking, landscaping, laundry, and other domestic services. These new protections prohibit an employer from discharging or discriminating against a domestic worker in compensation or in terms, conditions, or privileges of employment because of the domestic worker's race, religion, sex,

**For general information on State Labor Laws, contact
DLIR-Wage Standards Division**
Phone: (808) 586-8777

sexual orientation, color, ancestry, age, disability, or marital status. The law also extends the State's Wage and Hour Law to domestic workers other than those employed on a casual basis or performing companionship services.

9. Knowing Your Rights And Responsibilities As An Employee

- In Hawaii, all employers are required to provide medical-dental insurance for all employees who work at least 20 hours per week. That is why many employers offer part-time employment for 19 hours per week, to avoid this requirement.
- Some employers offer additional benefits, but these rarely apply to employees earning minimum wage and to part-time employees:
 - Paid vacation time and paid sick leave.
 - Retirement benefits.

10. Jobs And The Workplace

- *Working overtime:* Employers generally have to pay hourly workers time-and-a-half for any hours above 40 per week. So, if you normally make \$10 per hour, you would make \$15 per hour of overtime. Some salaried employees are not eligible for overtime pay depending on the job responsibilities and salary.
- *Minimum Wage:* The federal minimum wage is set and changed by the U.S. Congress. Each state has its own minimum wage law. Employees who receive a lot of money in tips, such as restaurant jobs, may receive less than the minimum wage. Under Hawaii's new minimum wage law, an employee must receive at least \$7.25 per hour; at least \$7.75 per hour starting January 1, 2015; at least \$8.50 per hour starting January 1, 2016; at least \$9.25 starting January 1, 2017; and at least \$10.10 starting January 1, 2018.
- *Time Sheets:* Always save your receipts from time clocks for hours you worked, or write down the hours you worked if the time clock does not print a receipt. If you see a mistake, talk to your supervisor.

11. Keeping Your Job

- Employers tend to keep employees who:
 - Are positive and enthusiastic.
 - Are reliable and work hard.
 - Want to learn new things and ask good questions.
 - Wear appropriate dress and use appropriate language.
 - Follow the rules and can be trusted.
 - Work well with and help their coworkers.
- Always call your employer in advance if you will be late or unable to come to work.

G. FINANCES

1. Tax Time

- You need to file a Federal income tax return every year on or before April 15th and a Hawaii tax return by April 20.
- You can also ask for an extension if you need more time, but you will need to pay interest and penalties if you owe money.

Free Tax Services for Low-Income Persons Oahu

Honolulu Community Action Program

Phone: (808) 521-4531

Goodwill Industries of Hawaii, Inc.

Phone: (808) 690-9801

Parents and Children Together

Phone: (808) 393-4208

Big Island

Goodwill Industries of Hawaii, Inc.

Phone: (808) 443-5838

County of Hawaii Office of Housing and Community Development

Phone: (808) 393-4360

Kauai

Goodwill Industries of Hawaii, Inc.

Phone: (808) 482-3190

Maui

Goodwill Industries of Hawaii, Inc.

Phone: (808) 442-8908

Molokai

Alu Like, Inc.

Phone: (808) 560-5393

- Different companies such as H&R Block can prepare your taxes for a cost. Many public service agencies will help **low-income** people prepare tax for free.

2. Form W-2 Wage And Tax Statement

- W-2 forms are used to report money paid to employees and taxes taken out.
- The W-2 forms reports your income from January 1st through December 31st.
- You receive a copy of your W-2 form in the mail or at your work in January. Use the information on your W-2 form to file your taxes. You must attach a copy of your W-2 form with your Federal and State tax returns.

3. Budgeting

- You make a budget by comparing your income to your expenses. Budgeting may require cutting your expenses to match your income.
- List your income (money coming in) and expenses (money being spent). Make a monthly budget and include expenses for:

➤ Food	➤ Clothing	➤ Emergencies
➤ Housing	➤ Transportation	➤ Remittances to Family
➤ Childcare	➤ Income Taxes	➤ Internet
➤ Health Insurance	➤ Electricity	
➤ Medical care	➤ Telephone	

4. Checking And Savings Accounts

- Banks and credit unions are a safe place to keep your money. If the money you keep there is lost or stolen, the U. S. government will pay it back to you up to a certain guaranteed amount.
- It is not safe to carry a lot of cash. Opening a checking account allows you to:
 - Write checks.
 - Make debit card payments, which immediately take money out of your checking account.
 - Get cash from ATM machines.
- Using ATM machines can be free if they are connected to your bank or credit union.
- To open an account you often need two forms of identification, proof of address, and an opening deposit.
- Some factors to consider when choosing a bank or credit union include:
 - Monthly fees for the account.
 - Interest rates.
 - How close it is to your home or work.
- There are businesses that cash checks for people without accounts, but they may charge a lot of money. Be careful if you use them.
- Payday lenders offer cash advances or small loans. They charge large fees if you do not pay back the loan quickly. Be careful if you use them.
- Do not send cash in the mail. If you do not have a checking account and you need to mail a payment, purchase a money order or teller's check from a bank or credit union or the Post Office.

5. Credit Cards

- A credit card allows you to buy now and pay later. The longer you wait to pay back the full amount you owe, the more interest you pay. Interest rates can be very high.
- Cards have different annual fees, benefits and interest rates.
- Some companies offer a low-interest or interest-free period (0% APR – Annual Percentage Rate) to start, but eventually they increase the rate.

- In order to receive a credit card, the bank will determine if you can afford the card. The bank then sets your credit limit, which is the maximum amount you can spend.

6. Credit Ratings And Reports

- Your credit rating tells lenders, such as credit card companies and mortgage companies, how responsible you are in paying your bills and debts. A good credit rating allows you to borrow money through loans to buy expensive things like a house or a car.
- You build up your credit rating by paying your bills for credit cards and loans on time.
- You may have to pay to view your credit score. In general, a score of 725-759 is good. A score of above 760 is excellent and will get you the lowest interest rates.

For a free credit report, call:
Phone: 1-877-322-8228

7. Saving And Growing Money

- There are many options for making your money grow. You can earn interest through a savings account, Certificate of Deposits, bonds, and stocks. Talk to a financial expert for more information.

8. Check Writing And Cashing

- To cash, deposit or transfer a check, you have to sign your name on the back of the check.
- When writing a check you need to include:
 - The date.
 - The amount as a number.
 - The amount in writing.
 - The name of the person or company receiving the check.
 - Your signature.
- If you want to sign your check for another person to cash or deposit, write on the back of check:
 - “Pay to the order of” on the top line.
 - The person’s name on the next line.
 - Your signature on the next line.
- When you write a check for more money than you have in the bank, the bank will charge you a fine. This is called an “overdraft”. Some banks and credit unions offer overdraft protection.

9. Identity Theft

- Be careful about sharing your personal information because people can use it to take your money.
- Shred and do not just throw away or recycle documents that have your:
 - Social security number.
 - Bank account numbers.
 - Credit card numbers.
- When you give personal information to a credit card company, bank, etc. you should be the person who started the communication.
- Do not carry important documents such as your passport or birth certificate with you when you do not need them. Keep them stored in a safe place.
- If you receive an email that seems to be from the Internal Revenue Service (IRS) or from a bank asking for personal information, it is probably false. Call if you are not sure. The IRS does not do business through email.

10. Notary Public

- Notaries witness the signing of important documents and confirm that the documents and signatures are authentic.
- Some financial institutions will offer its customers this service for free. Credit unions will usually not charge you for a limited number of notarizations. You should never pay a lot of money for this service.
- You must be prepared to present photo identification to use the services of a registered notary public.

11. Buying Insurance And Filing Insurance Claims

- Types of insurance you might purchase include car, health, life, property, renters, and disability. You usually pay for the insurance every month. This amount is usually called the “premium”.
- If you have insurance, you must first file an insurance claim for the injury or accident before you receive money from the insurance company.
- Filing a claim needs to be done correctly. If you make mistakes with your claim, you may not receive money.
- Keep receipts for major purchases or repairs you make.
- If you experience theft, immediately report it to the police.
- You may only make insurance claims for damages that happen after you purchase the insurance. You can be prosecuted for claiming insurance for a damage that happened before your insurance began.

12. Home Energy Saving And Household Bills

- Common bills at home include electric, water, heat/gas, phone, trash, and cable/internet. You often have the option to pay bills through the internet or automatic payments that take money directly from your account.
- You can save energy and money by:
 - Buying energy-efficient light bulbs (CFLs) and appliances.
 - Turning off TVs, lights and other electronics when not in use.
 - Using air condition only when necessary.
 - Keeping the house dark in hot weather.

H. HEALTH AND MEDICAL

1. First Aid

- Always call 911 for emergencies.
- To stop bleeding, cover the wound with something clean and apply a little pressure.
- A choking victim needs help immediately. The sign for choking is two hands placed on the throat.
- You can use a series of abdominal thrusts to help anyone over one year old who is choking on an object. Follow these steps:
 - Stand behind of the choking person, make a fist and place the thumb side of your fist below the rib cage and above the navel of the victim.
 - Grasp your fist with the other hand and make quick upward thrusts until the object is removed.
- You can learn more at Cardio Pulmonary Resuscitation (CPR) and First Aid classes in your community. Contact the Red Cross for training classes.

<p>Red Cross – Hawaii State Chapter Phone: (808) 734-2101</p>
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2. The Emergency Room (ER)

- Emergency Rooms are located in hospitals.
- Know the location of an emergency room (ER) close to your home. ERs must treat a patient in immediate medical need, including people who cannot pay or do not have health insurance.
- Emergency rooms are open 24 hours a day/7 days a week.
- Using the ER can be expensive, especially if you do not have health insurance. If you do not need emergency care, call an urgent clinic or your doctor to make an appointment.
- Some conditions that may require you to go to an ER for immediate medical attention include:
 - Difficulty breathing.
 - Fainting or sudden dizziness.
 - Changes in vision.
 - Sudden or severe pain.
 - Pain or pressure in your chest.
 - Bleeding that will not stop.

Urgent Care Center
Concentra Urgent Care
Phone: (808) 831-3000

Island Urgent Care
Phone: (808) 735-2273

Kuhio Walk-In Clinic
Phone: (808) 924-6688

Pearl City Urgent Care
Phone: (808) 456-2273

Keauhou Urgent Care
Phone: (808) 322-2544

Hawaii Pacific Health
Kauai Urgent Care
Phone: (808) 245-1532

Hilo Urgent Care
Phone: (808) 969-3051

Kauka Express Urgent Care
Phone: (808) 981-1700

Keaau Urgent Care
Phone: (808) 966-7942

3. Urgent Care Centers

- Urgent care centers treat patients who have an injury or illness that requires immediate care but is not serious enough to visit an ER.
- Urgent care can be faster and less expensive than a visit to the ER.
- Urgent care centers are usually not open all the time.
- You can take your temperature by using an oral thermometer under your tongue or armpit. For most people, normal body temperature in degrees Fahrenheit is 98.6°F/37°C. Anything above that is considered a fever. In general, for adults a fever of 103°F/39.4°C or more is considered dangerous.
- You can purchase a thermometer at pharmacies or grocery stores.
- If you are not sure how dangerous the fever is, call a doctor or health clinic.

4. The Healthcare System

- Under the Affordable Care Act (“Obamacare”), everyone must have health insurance coverage. Persons who do not have coverage from an employer or school must purchase insurance or, if eligible, obtain insurance through Hawaii’s Medicaid Program – QUEST.
- There are many options for health insurance. Some employers pay for part or all of their employees’ health insurance costs.
- Buying your own health insurance can be expensive, but it can reduce large medical bills.
- Here are some words you should understand:
 - Premiums – the amount you pay monthly.
 - Deductible – the amount that you have to pay for expenses before your insurance pays anything.
 - Co-pay – the fee you pay every time you receive medical services. Your insurance pays for the rest of the service.
- Most communities have clinics and Community Health Centers that offer affordable health care.

Hawaii Health Connector
Phone: 1 (877) 628-5076
DHS - Med-Quest Division
Phone: (808) 587-3521

5. Dental Care

- Basic dental care involves:
 - Brushing two to three times a day and flossing your teeth every day. Flossing helps reduce plaque on your teeth.
 - Seeing your dentist for checkups and cleanings one or two times a year.
 - Diabetics require cleaning 4 times a year.

6. Filling Out Medical Forms

- When you see a doctor or fill out medical forms you will be asked about:
 - Allergies you may have to medications.
 - Health history.
 - How much alcohol you drink and cigarettes you smoke.
 - Family health conditions.
 - Medications you are taking.
- Information you share with doctors, nurses and hospital workers is kept confidential.
- Ask for an interpreter if you do not speak, read, write or understand English.

7. Communicating With Doctors

- Do not be afraid to ask your doctor questions about anything pertaining to your health. Questions you can ask may include:
 - When should I start to feel better?
 - How can I prevent this from happening again?
 - Are there symptoms I should look for?
 - Sorry, but I didn't understand what you just said. Please tell me again.
 - Ask for an interpreter if you do not speak, read, write or understand English.

8. Medication And Labels

- You need to get a prescription from a doctor for many medications. You can pick up prescription medicine at a pharmacy. You will most likely get a discount if you have drug coverage in your health insurance. Your health insurer may require you to get your medications from certain pharmacies.
- You can buy over-the-counter medicine like Tylenol and Advil at stores without prescription.
- All medications come with directions on the label that tell you:
 - How to take the medicine.
 - How much to take, such as the number of pills to take.
 - How many times to take the medication in a day.
 - For how many days or weeks.
- Always check the expiration dates and do not use medicine that has expired.
- Follow doctor's instructions.
- Finish all medications unless your doctor says you can stop sooner.

Low-Cost/Free Medical and Dental Clinics

Aloha Medical Mission	(808) 841-4489
Lanakila Health Center	(808) 832-5731
Easy Access Project	(808) 832-5685
Kalihi Palama Health Center	(808) 848-1438
Downtown Family Center	(808) 792-5560
Kokua Kalihi Valley	(808) 791-9400
Koolauloa Comm. Health	(808) 293-9216
Hauula Comm. Health	(808) 293-9216
Queen Emma Clinics	(808) 691-4970
Queen's Medical Center	(808) 691-8877
Tzu Chi Medical Clinic	(808) 550-8608
Waianae Coast Health Center	(808) 696-7081
Waikiki Health Center	(808) 922-4787
McCully-Moiliili Branch	(808) 922-4787
Waimanalo Health Center	(808) 259-7948
Downtown Family Center	(808) 792-5560

9. Depression

- Depression is common, and symptoms can include:
 - Feeling sad and tired a lot.
 - Feeling negative and guilty.
 - Loss of interest in activities.
 - Difficulty controlling moods.
 - Not being able to sleep or sleeping too much.
 - Thoughts of suicide.
 - Chronic Headaches.
- Many cases of depression can be treated effectively.
- If you think you may be suffering from depression, talk to a health clinic immediately.
- If you feel you are about to harm yourself, call 911 or the suicide crisis hotline.
- If you think a family member or friend is suicidal, call 911.
- Remember that you are in a new country. For you, many things will be unfamiliar and at times you may feel overwhelmed. You may feel homesick and miss family and friends. You may feel depressed by all this.

Suicide/Crisis Hotline:
Phone: (808) 832-3100

10. Mental Health Services

- There is nothing wrong or shameful about seeing a counselor or therapist. Counselors can help with family issues, individual issues, depression, headaches and sadness.
- Many immigrants experience stress when adapting to a new culture.
- Local social services or your health care provider may offer affordable mental health services.

Kalihi Palama Community Mental Health Center

Phone: (808) 832-5800

Mental Health America of Hawaii

Phone: (808) 521-1846

DOH Mental Health Division

Oahu: (808) 832-3100

Statewide: 1-800-753-6879

Queen's Medical Center (Out-Patient Behavior Health)

Phone: (808) 547-4401

Safe Haven (Mental Health Kokua)

Phone: (808) 524-7233

Helping Hands Hawaii (Behavioral Health Programs)

Phone: (808) 943-8777

11. HIV, AIDS and Other Sexually Transmitted Diseases

- HIV is the virus that causes AIDS. It can be passed from an infected person to another person through blood, semen, vaginal fluids, and breast milk.
- There is risk for spreading HIV by:
 - Having sex without using protection.
 - Sharing needles and equipment used for injecting drugs.
- Most areas have clinics that conduct free tests for HIV.
- You must tell your doctor if you are HIV positive.
- Contraceptive pills prevent pregnancy but do not protect you from sexually transmitted diseases.
- There is always a risk of acquiring Sexually Transmitted Diseases (STDs). It is important to know your partner's sexual history and to wear protection such as condoms.
- Talk to your doctor or a health clinic for more information about STDs and how to protect yourself.
- See listed resources for free STD testing and assistance.

For STD testing and assistance:

Oahu

Diamond Head Health Center

Phone: (808) 733-9281

Big Island

Waiakea Health Center

Phone: (808) 974-4247

Maui District Health Office

Phone: (808) 984-2129

Kauai District Health Office

Phone: (808) 821-2741

12. Avoiding The Spread Of Illness

- To avoid spreading illnesses, always wash your hands with soap and water:
 - Before preparing or eating food.
 - After going to the bathroom.
 - After changing diapers.

- After blowing your nose, coughing, or sneezing.
- After touching garbage.
- Cover your mouth and nose with your elbow when you cough or sneeze.
- Stay home when you are sick.

13. General Safety Practices

- Ways you can prevent accidents and illnesses:
 - Do not place electric appliances like a toaster or hair dryer near a sink or shower.
 - Never put metal containers or aluminum foil in the microwave.
 - Never mix different cleaning products together.
 - Keep hot food hot and cold food cold to avoid bacteria growth.
 - Do not let raw meat touch other foods and utensils.
 - Use separate chopping boards for meat and vegetables.
 - Bend your knees and keep your back vertical when lifting heavy objects.
 - Wear a helmet while biking.

 - Make sure you understand all safety instructions at work.
 - Do not touch electrical outlets if your hands are wet or damp.
 - Buckle your seatbelt while driving or riding in a vehicle.
 - Do not use cell phones or other electronic devices while driving.
 - Eat expired food can make you sick.
- If Disaster Strikes
 - If you are instructed to take shelter immediately, do so at once.
 - If you are instructed to evacuate:
 - ❖ Listen to the radio or television for the location of emergency shelters and for other instructions from local emergency officials.
 - ❖ Wear protective clothing and sturdy shoes.
 - ❖ Take your disaster supplies kit.
 - ❖ Use travel routes specified by local authorities and don't use shortcuts because certain areas may be impassable or dangerous.

Hawaii State Civil Defense
Phone: (808) 733-4300

14. Exercise

- Exercise helps you feel healthy, physically and mentally.
- Exercise helps reduce stress and can help you sleep better.
- Try to exercise three to six days a week for 30 minutes or more at a time.
- People run, bike, and practice other forms of exercise.
- Many recreation centers and fitness clubs offer exercise classes.

15. Smoking And Chewing Tobacco

- Smoking or chewing tobacco harms the body and can cause cancer and other diseases.
- Smoking can also damage teeth and cause bad breath.
- Cigarettes are expensive and smoking is viewed negatively by many people. Smoking is prohibited in many public places.
- If you smoke, do not smoke near other people.
- There are free programs to help you quit smoking.

For help:
Call: 1-800-QUIT-NOW.

16. Drinking Alcoholic Beverages

- Drinking alcoholic beverages in parks, beaches, and other public places is illegal.
- Drinking a lot of alcohol can harm your body and your relationships.
- It can also lead to legal problems, like being arrested for drunk driving.
- Having an open alcoholic beverage in your car is illegal.
- There are support groups like Alcoholic Anonymous (AA) to help alcoholics.
- Alcoholics often need support from family or friends. Alcoholism is viewed negatively, but getting help is viewed positively.

Alcoholics Anonymous Phone: (808) 946-1438
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I. DRIVING

1. Traffic Laws

- Your County will provide you copies of the driving laws.
- If a police officer sees you breaking a traffic law, you will get a ticket and points added to your license. If you receive a certain number of points, you will lose your license.
- Make sure you renew your car registration once a year or when necessary as well as your safety check.
- Do not drive without a license.
- Do not drink and drive.
- Do not use your cellphone or other electronic devices while driving.

2. Parking Violations

- You will receive a parking ticket for illegal parking or for not paying the parking meter. Fines can increase if you do not pay them within a certain number of days.
- In some areas, your car will get towed if it is parked illegally or on private property without permission.
- Never park in front of fire hydrants, driveways, taxi stands, red or yellow curbs, or bus stops. Do not park in handicapped spaces if you do not have a handicapped placard.
- Look for signs where you park to make sure it is legal to park there during the hours you are there.

3. What To Do If You Are Stopped By The Police

- If a police car flashes its lights behind you:
 - Do not panic.
 - Use your turn signal and pull over to the right in a safe area.
 - Turn off the engine and stay in your car unless you are told to get out.
 - Keep your hands on the wheel and stay relaxed. When the officer asks for your license, insurance and registration you can take your hands off the wheel to retrieve your documents.
 - Be polite and show respect.

4. Child Safety Seats

- Hawaii law requires children under the age of 4 to ride in a child safety seat and children age 4 through 7 to ride in a booster seat when traveling in a motor vehicle.
- The police will stop you when they see a child who is not using a seat belt or car seat and you may get a ticket.

5. Use Of Car Horns

- Use your car horn sparingly, and only to prevent an accident or alert other drivers who are not paying attention.

6. Stop For Pedestrians

- They always have the right of way.

7. Car Insurance

- In Hawaii, every vehicle must have:
 - Liability insurance for bodily injury and property damage.
 - No-fault insurance that provides some coverage for medical expenses and some compensation for work loss for people injured in your car due to an accident.
- A car insurance policy could provide you some protection from losing money if you are involved in a car accident.
- Insurance policies provide different levels of coverage depending on how much risk you want to take.
- Call two or three companies to get different prices. The cost of insurance depends on your driving record, how old you are, the value of your car, and how many people will drive the car.
- Types of car insurance include:
 - Property damage – covers repairing the other person’s car.
 - Bodily injury – covers costs of injuries to other people.
 - Uninsured motorist – pays for your injuries if the person at fault has no insurance coverage.
 - Underinsured motorist – pays for your injuries if the other driver is at fault and his/her insurance is insufficient.
 - Collision – covers damages to your car if the accident is your fault.
 - Comprehensive – pays for damages to your car from fire, theft and other causes that are not caused by a car accident.
- You may need to provide proof that you have insurance before you can register your car.
- If you are involved in an accident, write down the other person’s name, phone number, insurance information, and license plate number. Check the other person’s ID.
- AAA is an association that has low membership fees and helps when you have a car emergency.

8. Driving In The Right Lane

- Stay in the right lane when driving. Only use the left lane to pass other cars or to turn left.
- If you hear sirens or see flashing lights from an emergency vehicle, slowly pull over to the side to let the vehicle pass.
- If you see flashing red lights on a school bus, do not pass the bus from either direction. Stop and remain stopped until the flashing red lights are turned off.

9. Buying And Registering A Car

- You can buy used or new cars from an individual or from a dealer.
- Get a good mechanic to inspect a used car before you buy it.
- Be prepared to negotiate because negotiation is a normal part of buying a car.
- Before you meet with the seller, investigate the value of the car. A good source of information is “Consumer Reports”.
- You should investigate different purchase options such as buying, leasing and getting a loan from a bank, credit union or the car dealer.

10. Carpooling And High Occupancy Vehicle (HOV) Lanes

- Some highways have HOV lanes for cars carrying two or more people. You can receive a fine for driving alone in a HOV lane.

J. CHILDREN

1. Taking Care Of Your Children.

- Try to keep communication positive with your children.
- Many communities have parenting groups that can help with ideas about how to be a good parent.
- A child legally becomes an adult on his or her 18th birthday.

The Parent Line

Oahu: (808) 526-1222

Neighbor Islands: 1-800-816-1222

2. Child Abuse And Neglect

- Physical discipline at home and school, such as slapping, hitting, or shaking hard that cause pain and injury to a child are illegal.
- Know where your child is at all times, or you might be accused of child neglect. Child neglect is a serious crime.

To Report Child Abuse and Neglect Call the Child Welfare/Protection Services

Oahu: (808) 832-5300

Neighbor Island: 1-800-494-3991

3. Keeping Your Children Healthy

- Children usually need to eat three meals a day with one or two snacks.
- Make sure children drink lots of water.
- Avoid giving children a lot of soda, juice, fried foods, candy or other foods and drinks with high sugar or fat content.
- Give your kids a healthy breakfast every day to provide them energy for school.
- Make sure they know when and how to brush and floss their teeth, wash their hands, and clean their body. For more information ask a doctor, dentist or public health nurse.

Lanakila Early Childhood Services Program

Phone: (808) 832-5688

4. Keeping Your Children Safe

- If you have young children at your home you should:
 - Use outlet covers to protect against electrocution.
 - Place window guards to prevent them from falling out of windows.
 - Keep items like bleach, medicine, and matches out of children's reach.
 - Make sure small children cannot fall down the stairs.
- Here are some other child safety tips:
 - Never leave a young child alone in a car.
 - Never leave a child in a car if the child is unable to open a car window if it becomes too hot inside the car.
 - Teach children to always stop and look both ways (to the right, to the left) for cars whenever they cross a street. If there is a crosswalk nearby, the child should only cross at the crosswalk. If there is a traffic light, the child should only cross when the light is green, and the child still needs to watch out for cars.
 - Teach your child that he or she must never go into the cars or homes of strangers.

5. Helping Your Children Succeed

- Read to them and have them read to you when they are ready.
- Set up and maintain schedules such as a consistent time to go to bed at night and to wake up in the morning. Getting good sleep helps their memory and ability to focus.

If you need help on basic school supplies for your children (April - August), call:

Helping Hands Hawaii Ready to Learn Program

Phone: (808) 440-3812

- When your child breaks rules, discipline the child in a way that helps the child learn from his or her misbehavior. For example, if the child gets up too late repeatedly, have the child go to bed earlier. If the child is nasty to another person, have the child apologize to that person. These kinds of discipline are called “reasonable consequences.”
- At home, share chores. Let your children cook with you and discuss ingredients and cooking processes.
- Praise your kids as much as possible to reinforce good behavior.
- Taking your child out of school for a long period of time can hurt their academic progress. If they need to miss school, provide a written note to the school.
- Create a consistent time at home for homework and reading without TV. If you watch a lot of TV, so will your children.
- Encourage your children to make friends.
- Encourage your children to use their words to settle disagreements and not to fight.
- Always be aware of your child’s progress in school. You need to meet your child’s teachers.
- If you don’t understand documents sent home with your child, it is okay to ask school officials to explain them to you.
- School children are expected to participate actively in school.
- If children break the rules at school they may have to stay after school or be suspended and not allowed to come to school for a few days. Talk to someone at the school to learn about rules that your children need to follow.

6. Finding a School for Your Children

- Every child has the right to a free education up to 12th grade.
- Contact your school district if you do not want to send your child to the school in your neighborhood.
- Some communities have charter schools and alternative schools. These schools can help children who do not do well in regular public schools.
- Head Start is a national program to help pre-school-aged children from low-income families.

<p style="text-align: center;">Head Start Program Honolulu Community Action Program Phone: (808) 847-2400 Kauai Economic Opportunity Phone: (808) 245-4077 Maui Economic Opportunity Phone: (808) 249-2988</p>
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7. Levels of School

- Three-to-five-year old children are considered pre-school age.
- A child must enter kindergarten if he or she becomes five years old on or before August 1 of the school year.
- Elementary school is kindergarten through 5th or 6th grade.
- Middle school or junior high school is usually 6th through 8th grade.
- High school is 9th through 12th grade.
- Adults who do not have a high school diploma can take the General Education Diploma (GED) test. The GED is accepted like a high school diploma.

8. Parent-Teacher Conferences

- Actively participate in the education of your children by attending parent-teacher conferences and talk to teachers about:
 - How your child is doing.
 - How you can help.
 - The homework policy.
 - Book suggestions.
 - Any other ideas they have.

- You can talk to your child’s teacher at any time during the year.
- Ask for an interpreter if you do not speak, read, write or understand English. Do not use children as interpreters.

9. Extracurricular After-School Activities

- Students should participate in one or more after-school activities such as athletic teams, music clubs, theater, and student organizations.
- Engaging in extracurricular activities will help them make friends and learn new skills.
- Demonstrating different talents can help when applying to college.

10. Scholastic Aptitude Test (SAT), American College Testing (ACT), And Test Of English As A Foreign Language (TOEFL)

- The SAT and ACT are tests that help colleges evaluate students. Students usually need to take one of these tests to get into college.
- Typically they take these tests in 11th or 12th grade.
- Foreign students may have to take the TOEFL to get into college.

11. College, University And Vocational Schools

- Hawaii has a public university and community college system. The University of Hawaii has campuses at Manoa and West Oahu, and at Hilo and Maui. The community colleges are Hawaii Community College in Hilo; Kapiolani Community College in the Diamond Head area of Honolulu; Honolulu Community College in Iwilei; Leeward Community College in Waipahu; Windward Community College in Kaneohe; Maui Community College in Kahului; and Kauai Community College in Lihue. These colleges offer numerous programs in such areas as telecommunications, nursing, business, accounting, culinary arts, and many others. See <https://www.hawaii.edu/campuses/>.
- Tuition at the public universities and colleges is cheaper than at private universities and colleges.
- Vocational schools are for high school graduates who want to develop a specific job skill, such as computer skills or automotive mechanics.

K. CARING FOR THE ELDERLY

1. Senior Helpline (768-7700) for telephone consultation, information, and referral to services available for older adults and family caregivers.
2. Report elder abuse in community care facilities or in any other settings by calling (808) 692-7400.

Aging and Disability Resource Center	
Oahu: Elderly Affairs Division	Phone: (808) 768-7700
Big Island: Hawaii County Office of Aging	Phone: (808) 961-8600 Hilo/323-4390 Kona
Kauai: Agency on Elderly Affairs	Phone: (808) 241-4470
Maui: Maui County Office on Aging	Phone: (808) 270-7774 or 7755
Adult Protective Services Hotline	Phone: (808) 832-5115

L. COMMUNICATION

1. Learning English

- Learning English opens doors of opportunity and allows you to communicate with more people. Learning English is difficult and requires years of practice.
- Always attend classes, do homework, practice whenever possible with native English speakers, and watch TV in English.
- Do not be shy or afraid to make mistakes. The people who learn are the people who practice.
- Classes in the English language are usually available at community schools for adults.

2. Postage And The Post Office

- Mail delivery is usually fast and safe.
- To address an envelope:
 - Put the address of the person you are mailing to in the middle.
 - Put your address in the top left corner.
 - Put a stamp on the top right corner.
- You can buy stamps at the post office, at usps.com, and at some stores.
- Letters with stamps that weigh less than 12 ounce can be dropped in blue metal mailboxes.
- Post offices have many options for shipping letters and packages.

3. Calling Businesses and Government Agencies

- When you hear a voice recording, listen carefully and choose the best option.
- This can be a frustrating process. Do not give up.
- To talk with specific people, you need to first listen to a recorded menu and then dial the numbers of the extension of the person you want to talk to.
- Ask for an interpreter if you do not speak, read, write or understand English.

4. Computers And Internet Safety

- Many people communicate through email. You can set up a free email account with gmail.com, hotmail.com, or yahoo.com but you will still need to pay for internet services.
- When you share your email address with companies, they can share your email address with other companies.
- Use antivirus software and a firewall to prevent computer viruses and identity theft.
- Do not open links, photos or attachments from someone you do not know.
- Never send an email with personal information including:
 - Bank account numbers.
 - Social security numbers.
 - Credit card numbers.
 - Passwords.
- Paying for internet access at home can be a large long-term cost. Investigate options and check the time period for the contract before signing.

Adult Education

Oahu

McKinley Community School

Phone: (808) 594-0540

Farrington Community School

Phone: (808) 832-3595

Moanalua Community School

Phone: (808) 837-8466

Waipahu Community School

Phone: (808) 528-9577

Wahiawa Community School

Phone: (808) 305-3200

Windward Community School

Phone: (808) 254-7955

Kauai

Kauai Community School

Phone: (808) 274-3390

Maui

Maui Community School

Phone: (808) 873-3082

Hawaii (Big Island)

Hilo Community School

Phone: (808) 974-4100

Kona Community School

Phone: (808) 327-4692

5. Dealing With Junk Mail And Scam Calls

- Be cautious if you receive a letter or a phone call saying you have “won” something that you did not request. Phone calls from people you do not know can be an attempt to get your personal information to steal your money.
- Gifts or checks marked as “free” may come with services or contracts that you do not want.
- If you do not want to receive calls from companies that try to sell you things, you can register your phone number on the National Do Not Call Registry at www.donotcall.gov or by calling 1-888-382-1222.

6. Storing Important Documents

- Make copies of important documents and keep the copies in a separate safe place. These can include:
 - Birth certificates.
 - Car or home titles.
 - Passports.
 - US Green Card or Visa
 - I-94
 - Diplomas and school records.
- You should also keep the following documents filed and organized:
 - Paystubs, tax forms and other financial documents.
 - Leases and other contracts.
 - Automobile, medical, and insurance records.
- Review credit card and bank statements to make sure that they do not include purchases or withdrawals you did not make.
- When you think the bank or credit card company has made an error, call them immediately.

7. Answering Phones And Checking Messages

- In Hawaii driving while texting or talking on a cell phone is dangerous and illegal.
- Sometimes people consider it rude to answer a cell phone during a meeting, at meals, at the library, or when talking with friends. For this reason, you often need to leave and receive messages.
- If you have to answer calls in public places, do not talk loudly.

8. Understanding Cell Phone Expenses

- If you have a cell phone, understand the minutes and services that are part of your plan. You can get a very large bill if you use more services or minutes than you signed up for.
- You may have to sign a two- to three-year contract with most cell phone companies.
- There are also monthly plans, if you do not want to do a 2-year plan.

9. Using The Phone Book

- In telephone books such as the Yellow Pages the yellow section is organized in alphabetical order from “A” to “Z” by business type.
- The white section is organized by business or individual name.
- The beginning section has emergency numbers, and local maps.
- You can dial 411 or 1-800-555-1212 to find phone numbers and addresses, but those services often cost money. Whitepages.com and google.com are free.
- Numbers that start with area codes 800, 855, 866, 877 and 888 can usually be called free from any phone.

M. U. S. CULTURE AND SOCIAL SKILLS

1. Daylight Saving And Time Zones

- Hawaii Standard Time (HST) does not change during the year. However, on the Mainland, except Arizona, states change their times – advancing one hour in March and falling back one hour in November. For example Los Angeles is two hours ahead of Hawaii from November to March, but three hours ahead during the rest of the year.

2. Avoiding Social Taboos

- There is some information that people like to keep private. Do not ask people you do not know very well about their:
 - Opinions about politics.
 - Salary or how much they make.
 - Sexual orientation and practices.
 - Religious beliefs or Church memberships.
 - Age or weight.
- Do not stare or point at people.
- Do not use bad language in front of children and others who might not approve.
- Do not joke about race, gender, homosexuality, disabilities or religion.
- Religion is personal and is not talked about in public schools and workplaces.

3. Avoiding Offensive Language

Do not use language that is offensive and politically incorrect. See the list below.

Acceptable	Offensive
African-American/Black	Negro, Colored
Gay/Homosexual	Homo
Asian	Oriental
Elderly/Senior	Old, Ancient
Physically/Mentally Challenged	Retarded

4. Punctuality And Confirming Meetings

- It is important to always arrive on time for:
 - Work and work meetings.
 - School.
 - Appointments.
- For social events, the importance of being on time depends on the situation. Some people see being late as a sign of disrespect. Some people think it is okay to be late for social events.
- If you are running late for an appointment or a meeting, call to let people know and apologize when you arrive.
- Use a planner or calendar to remember where you need to be.

5. “Yes” Means Yes And “No” Means No

- If you do not understand something, it is usually better to admit it immediately. This is true especially when it involves safety at work.
- If you tell people you will go to a social event, they expect you to go. It is okay to say “thank you for the invitation, but I am not able to attend.” People can get upset if you say “yes” but you do not go.
- If a person offers you help and you say “no”, they may not offer again.
- Say “thank you” when someone offers to help you.

6. Humor

- Humor can start conversations or relax situations.
- Sarcasm is common, where people say the opposite of what they mean. For example, a person can say “Wow, it’s really hot outside!” when the weather is very cold.
- Some people use sarcasm when they are upset, and some use it to be funny.

7. Dating And Marriage

- It is common for men and women who are not dating or married to be friends. If a member of the opposite sex talks to you, it does not mean that he or she is interested in a relationship.
- Married couples usually wear a wedding ring on the finger next to the little (pinky) finger of the left hand.

8. Gender Equality

- Women and men have the same rights and have equal roles in society.
- Many women have leadership positions in the government and in businesses.
- It is common for men to do traditionally female jobs such as cooking, cleaning, and taking care of children.

9. Asking Questions

- When you do not know how to do something, do not be afraid to ask. Most people will be happy to help you.
- Do not feel bad if someone tells you that you made a mistake. Ask questions and learn from the mistake.

10. Crime

- Be smart, but do not be scared of everyone and everything. Common safety suggestions are to:
 - Lock up your home, car, bike and objects.
 - Do not leave valuable items in your car.
 - Do not walk alone at night in unsafe neighborhoods.
 - Do not carry a lot of money or valuables with you.
- A lot of theft takes place through credit card and email fraud.
- If you see a crime happen, get to a safe place and call 911.

N. THE LAW AND THE ROLE OF POLICE

Laws and police make our communities safe. Police are strict. Never bribe a police officer. It is your responsibility to understand and follow the laws. Always talk to police officers with respect.

1. Calling 911

- 911 responds quickly to emergency calls. Dial 911 to:
 - Report a fire
 - Report a crime while it is happening or has just happened
 - Report a car accident
 - Get an ambulance for an emergency
- Be prepared to give your address and information about the emergency. If you do not speak English, you can ask for an interpreter.
- Do not call 911 for something that is not an emergency.

2. Alcohol And Drugs

- Drinking alcohol is only legal for adults over 21 years old. You will be asked for proof of your age when buying alcohol or entering bars.
- There are penalties for providing alcohol to under aged persons.
- It is illegal to drink alcohol on the street or outdoors in public places.
- You can get arrested or deported for selling or having illegal drugs.
- Using drugs around children can be considered child abuse.
- If you or someone you know has a problem with drugs or alcohol, you can contact rehabilitation programs such as Alcoholics Anonymous (AA) and Narcotics Anonymous (NA).

Alcoholics Anonymous
Phone: (808) 946-1438
Narcotics Anonymous
Phone: (808) 734-4357

3. Drinking And Driving

- Don't drink alcohol and drive, it is illegal.
- Driving after having one or two drinks of alcohol can get you arrested.
- Driving after drinking alcohol can cause serious accidents and other problems.

4. Know Your Rights

- If a police or immigration officer asks you questions, you have the right to remain silent and not answer the questions.
- You can request to speak with an attorney before answering any questions or signing any documents.
- If you do not have an attorney, the government provides an attorney for you in criminal cases if you cannot afford one.
- In general, you only have to let law enforcement officers into your house if they have a search warrant or if the officer believes there's a crime in progress.
- Hawaii Disability Rights Center (HDRC) – The sole mission of HDRC is to protect and promote the human, civil and legal rights of individuals with disabilities, as established in the constitutions and laws of the State of Hawaii and the United States, through the provision of information and advocacy.

Public Defender's Office
Honolulu
Phone: (808) 586-2200
Maui
Phone: (808) 984-5018
Big Island
Phone: (808) 974-4571 (Hilo)
(808) 322-1945 (Kona)
Kauai
Phone: (808) 241-7128

Contact HDRC at:
Phone: (808) 949-2922

5. Human Trafficking

- Human trafficking is a form of modern-day slavery. Many victims of trafficking, especially women and children, are exploited for purposes of prostitution and pornography. Trafficking also takes place in domestic service, small businesses, factories, and agricultural work. Traffickers use force, fraud and coercion to force women, men, and children to engage in these activities.
- If you or anyone you know is a victim of this kind of crime, immediately contact the police or your Immigrant Resource Center. There is help for victims of this crime.
- Prostitution is illegal in Hawaii.

Human Trafficking Hotline:
Phone: 1(866) 347-2423

6. Sexual Harassment

- Sexual harassment usually involves unwelcome conduct by an employer or a co-worker in a work place. It involves repeated behavior that is inappropriate and makes a person feel uncomfortable.
- Examples can include requests for a date, unwelcome behavior that is physical: a) shoulder or back rub; b) or comments about a person's appearance.

7. Sexual Assault

- Forcing any person to perform any sexual act is a crime. If he or she says “no” and the sex act continues, it is sexual assault.
- It is illegal for adults to engage in sexual acts with anyone under the age of 16 in Hawaii.

8. Domestic Violence

- Domestic violence is emotional, psychological, and economic abuse. They are behaviors used by one person in a relationship to control another. Examples of abuse include:
 - Name-calling or insults.
 - Preventing a partner from contacting family or friends.
 - Preventing a partner from getting or keeping a job.
 - Keeping money from a partner.
 - Actual or threatened physical harm.
 - Threatened deportation if the victim asks for outside help.
- Violence is criminal and includes:
 - Physical assault – hitting, pushing, etc.
 - Sexual abuse – unwanted or forced sexual activity.
 - Stalking – repeated unwanted attention.
- If you are a victim and you fear for your life, call 911. Domestic violence can involve:
 - An adult abusing a child.
 - An adult abusing an elderly person.
 - An older child abusing a younger one.
 - A spouse/girl/boyfriend/partner.
- You may also call any of the listed Domestic Violence Resources.

Domestic Violence Resources:

Oahu

PACT-Family Peace Center

Phone: (808) 832-0855

Phone: (808) 585-7944 (Crisis Line)

Catholic Charities Hawaii

Phone: (808) 527-4471

Island of Hawaii

Child & Family Service

Phone: (808) 959-8864

Domestic Abuse Shelter

Phone: (808) 322-2799

Maui

Child & Family Service

Phone: (808) 877-6888

Lanai

Women Helping Women

Phone: (808) 579-9581

Phone: (808) 565-6700 (Crisis Line)

Kauai

YWCA-Family Violence Program

Phone: (808) 245-6362

9. Stealing And Trespassing

- Do not leave a store with any items that you did not pay for.
- Many stores have security, and you can get arrested if you steal anything. This includes small and cheap items.
- You can also get arrested if you steal anything from other people.
- You can get arrested for trespassing, or being on the private property without permission. Do not walk into someone else’s property and pick their fruits, flowers or plants.

10. Discrimination

- It is illegal to discriminate according to race, color, sex, religion, national origin, disability, sexual orientation, or age.
- The Hawaii Civil Rights Commission (HCRC) will help you if you claim that someone has discriminated against you in employment, housing, public accommodations (restaurants, stores, and other public businesses), and state or county services. Call (808) 586-8636.

11. Getting Legal Help

- To find an attorney who is reliable, talk to friends or look for a legal center. Some places provide low-cost or free assistance.
- Attorneys charge in different ways such as:
 - Per hour, where you pay for the number of hours they work on your case.
 - A flat rate that you agree on at the beginning, where it does not matter how many hours the attorney works.
 - Contingency, where the attorneys collect a certain amount of money if they win the case.
- Keep your attorney's phone number with you in case of emergencies.

**Legal Assistance for Civil Cases
Hawaii Disability Rights Center**
Phone: (808) 949-2922
Neighbor Island
Phone: 1-800- 882-1057
Volunteer Legal Services Hawaii
Phone: (808) 528-7046
Hawaii Immigrant Justice Center
Phone: (808) 536-8826
Legal Aid Society of Hawaii
Phone: (808) 536-4302

12. Language Access Services

- All federal and state agencies, and agencies receiving money from the federal or state governments, are required by law to provide language services at no cost to individuals who have difficulty speaking, reading, writing or understanding English. Ask the agency for an interpreter if you need one. If the agency refuses to provide you with an interpreter, call the Office of Language Access to file a complaint.

Office of Language Access
Phone: (808) 586-8730
**For Interpretation &
Translation Services, Contact
Bilingual Access Line**
Phone: (808)526-9724

O. UNDERSTANDING GOVERNMENT BENEFITS

1. Social Security And Medicare

- The Social Security law and rules are very complicated. This Handbook can only give you a very brief summary. If you have a question, check with the Social Security Administration or an attorney.
- You pay a "FICA" tax on your income. That tax will eventually be repaid to you as monthly Social Security benefits after you retire. (If you die before your retirement age, your spouse may be eligible to get Social Security benefits.)
- If you become disabled and are unable to continue to work, even if your disability was not caused by your work, you will be entitled to claim Social Security Disability Benefits, if you have worked in the United States for a certain number of years.
- Medicare is another government benefit like Social Security – you pay a Medicare tax based on your income, and when you retire, you are eligible for Medicare health insurance benefits. (See the "Healthcare" part of this Handbook.)

2. Other Government Benefits

- If you have been in the United States for at least 5 years on an "immigrant visa" ("green card"), you may claim certain types of welfare benefits if you are financially entitled to claim them. These benefits include Temporary Assistance for Needy Families ("TANF") and Supplemental Nutritional Assistance Program ("SNAP," which used to be known as "food stamps"). Compact of Free Association (COFA) citizens are usually not present in the United States on an "immigrant visa" and therefore are not eligible for these benefits unless they are here on another type of visa.

P. YOUR COMMUNITY

1. Public Libraries

- Hawaii has one statewide public library system. You can apply for a library card at any of the public libraries. Your library card is valid at all of the public libraries. You can borrow books and CDs for free, and DVDs for a small fee. If you return items late, you will have to pay 25 cents per day per item that is late. You may use the computer to find books and other items anywhere in the State library system, <http://ipac.librarieshawaii.org/ipac20/ipac.jsp?profile=def#focus>, and it will be delivered to whatever library you identify, where you can pick it up. Visit your local library for your library card and more information. Most communities have a public library where you can check out books, music, and movies for free. You can reserve books, CDs, and DVDs from your own home computer.
- Most libraries have computers with internet access that you can use for free. So, you can check your email and conduct other internet business without having an internet service that you have to pay for.

2. Recreation Centers And Outdoor Activities

- Most communities have free public parks that are great for outdoor family activities.
- Private recreation centers usually have different payment options. For example you may have the option to pay each time you go or to buy an annual or monthly pass.
- Most communities have recreation centers with gyms, exercise equipment, and pools.
- Do not leave any trash at the parks when you leave.
- There are laws about hunting and fishing. Contact the Department of Land and Natural Resources (DLNR) for more information. You can receive a fine for hunting or fishing without the correct license.

DLNR
Forest & Wildlife Division
Phone: (808) 587-0166 or 0167
Aquatic Resources Division
Phone: (808) 587-0100

3. Community Resources

- There are organizations that can offer assistance for things such as housing, food, child care, and health care.
- In many areas you can dial 211 to locate resources.
- You may need to talk with a few agencies to find the resource you need. It can be a frustrating process. Do not give up.

4. Transportation Options

- Honolulu has an efficient and affordable bus system.
- Bus passes are available for purchase at major grocery stores.

For Honolulu Bus Schedules and Routes, visit: www.thebus.org or call The Bus
Phone: (808) 848-5555/848-4500
The Handi-Van
Phone: (808) 456-5555

5. Walking And Biking

- When you are riding a bicycle or walking, always assume that drivers do not see you when you are crossing roads.
- Always have a light on your bike if it is dark and wear light or reflective clothing.
- Stay on the right side of the street or path. Only use the left side to pass someone.
- Always cross streets at an intersection and look for the walk sign.

6. Recycling

- Communities in Hawaii recycle glass, plastic, tin, aluminum, and paper.
- Talk to your neighbors or a local government agency to find out what you can recycle and how recycling works where you live.

Q. YOUR RIGHTS AND RESPONSIBILITIES AS A PERMANENT RESIDENT

1. As a permanent resident, you have the right to:
 - Live and work permanently anywhere in the U. S.
 - Apply to become a U.S. citizen once you are eligible.
 - Request visas for your husband or wife and unmarried children to live in the U. S.
 - Get Social Security, Supplemental Security Income, and Medicare benefits, if you are eligible.
 - Own property in the U. S.
 - Apply for a driver's license.
 - Leave and return to the U. S. under certain conditions. You must return within one year of departure.
 - Attend public school and college.
 - Join certain branches of the U. S. Armed Forces.
2. As a permanent resident, it is your responsibility to:
 - Obey all federal and state laws.
 - Pay federal and state income taxes.
 - Register with the Selective Service (U. S. Armed Forces), if you are a male between ages 18 and 26.
 - Maintain your immigration status.
 - Carry proof of your permanent resident status at all times.

R. DEPORTABLE CRIMES

1. If you are a permanent resident and engage in or are convicted of a crime in the U. S., you could have serious legal problems. You could be removed from the country, not allowed back into the U. S. if you leave the country, and, in certain circumstances, lose your eligibility for U. S. citizenship. Examples of crimes that may affect your permanent resident status include:
 - A crime defined as an “aggravated felony,” which includes crimes of violence that are felonies with a one-year prison term.
 - Murder.
 - Terrorist activities.
 - Rape.
 - Sexual assault on a child.
 - Illegal trafficking in drugs, firearms, or people.
 - A crime of “moral turpitude,” which in general is a crime with an intent to steal or defraud; a crime where physical harm is done or threatened; a crime where serious physical harm is caused by reckless behavior; or a crime of sexual misconduct.
2. There are also serious consequences for you as a permanent resident if you:
 - Lie to get immigration benefits for yourself or someone else.
 - Say you are a U. S. citizen if you are not.
 - Vote in a federal election or in a local election open only to U. S. citizens.
 - Are a “habitual drunkard”—someone who is drunk or someone who uses illegal drugs most of the time.
 - Are married to more than one person at the same time.
 - Fail to support your family or to pay child or spousal support as ordered.
 - Are arrested for assaulting or harassing a family member, including violating a protection order. This is called domestic violence.

- Lie to get public benefits.
- Fail to file tax returns when required.
- Willfully fail to register for the Selective Service if you are a male between the ages of 18 and 26.
- Help someone else who is not a U. S. citizen or national to enter the United States illegally even if that person is a close relative and even if you are not paid.

S. MAINTAINING YOUR PERMANENT RESIDENT STATUS

1. Keep Your Immigration Status

- Permanent residents who leave the United States for extended periods, or who cannot show their intent to live permanently in the U. S., may lose their permanent resident status. If you think you will be out of the U. S. for more than 12 months, you should apply for a re-entry permit before leaving the country. You should file Form I-131, Application for a Travel Document. A re-entry permit is valid for up to 2 years and shows that you are returning from a temporary visit abroad. You may show the re-entry permit at a port of entry.

2. File Tax Returns

- As a permanent resident, you must file income tax returns and report your income to the Internal Revenue Service (IRS) and your state, city, or local tax department, if required. If you do not file income tax returns while living outside of the U. S. for any length of time, or if you say that you are “non-immigrant” on your tax returns, the U. S. government may decide that you have given up your permanent resident status.

3. Register With The Selective Service

- If you are a man and you are 18 to 26 years old, you must register with the Selective Service. When you register, you tell the government that you are available to serve in the U. S. Armed Forces. The United States does not have a military draft now. Permanent residents and citizens do not have to serve in the Armed Forces unless they want to.
- You can register at a United States post office or on the Internet. To register for Selective Service on the Internet, visit the Selective Service website: <http://www.sss.gov>. To speak with someone from the Selective Service, call 1-847-688-6888. This is not a free call.
- You can also find information on the USCIS website: <http://www.uscis.gov>.

4. Give Your New Address To Department Of Homeland Security

- Every time you move, you need to tell DHS your new address. You must file Form AR-11, Alien’s Change of Address Card. You must file this form within 10 days of your move. There is no fee to file this form.
- Send Form AR-11 to:
Department of Homeland Security
U. S. Citizenship and Immigration Services
Change of Address
P. O. Box 7134
London, KY 40742-7134
- For more information, call USCIS at 1-800-375-5283 or visit <http://www.uscis.gov/graphics/formsfee/forms/ar-11.htm>.

T. IF YOU ARE A CONDITIONAL RESIDENT

You may be in the U. S. as a conditional resident (CR). You are a CR if you were married for less than 2 years to your U. S. citizen or permanent resident spouse on the day your permanent resident status was granted. If you have children, they also may be CRs. Some immigrant investors are also conditional residents.

A CR has the same rights and responsibilities as a permanent resident. Conditional residents must file either Form I-751, Petition to Remove the Conditions on Residence, or Form I-829, Petition by Entrepreneur to Remove Conditions, within 2 years of the date they were granted conditional permanent resident status. This date is usually the expiration date of your Permanent Resident Card. You should file these forms within 90 days of the 2-year anniversary of when you got your conditional resident status. If you do not do this, you can lose your immigration status.

1. Filing Form I-751 With Your Husband Or Wife

- If you are a CR and you are married, then you and your spouse must file Form I-751 together so that you can remove the conditions on your permanent resident status.
- Sometimes, you do not have to file Form I-751 with your husband or wife. If you are no longer married to your spouse, or if your spouse has abused you, you can file Form I-751 by yourself. If you are not applying with your spouse, you can file Form I-751 at any time after you are a CR. Seek legal help from Immigration authorized person to help you file the form.

U. FINDING LEGAL ASSISTANCE

If you need help with an immigration issue, you can use the service of a licensed and competent immigration lawyer. If you need legal help on an immigration issue, but do not have enough money to hire a lawyer, there are some low-cost or free assistance options. You can ask for help from:

1. A Recognized Organization

- These are organizations that are recognized by the Board of Immigration Appeals (BIA). For an organization to be “recognized,” it must have enough knowledge and experience to provide services to immigrants, and can charge or accept only very small fees for those services. For a list of these BIA-recognized organizations, see http://www.justice.gov/eoir/ra/raroster_orgs_reps_state_city.htm.

2. An Accredited Representative

- These are people who are connected to BIA “recognized organizations.” These representatives can charge or accept only very small fees for their services. For a list of these BIA-accredited representatives, see http://www.justice.gov/eoir/ra/raroster_orgs_reps_state_city.htm.

3. A Qualified Representative

- These are people who will provide free services. These representatives must know about immigration law and the rules of practice in court. Examples of qualified representatives include law school students and graduates and people with good moral character who have a personal or professional affiliation with you (relative, neighbor, clergy, co-worker, or friend).

4. Free Legal Service Providers

- Visit Hawaii Immigrant Justice Center (HIJC) at the Legal Aid Society of Hawaii:
P. O. Box 3950
Honolulu, Hawaii 96812
Phone: (808) 536-8826
Fax: (808) 537-4644
- HIJC will not represent incarcerated or detained immigrants.

5. Pro Bono Program

- Local lists of recognized pro bono (free of charge) organizations and their representatives are usually available at each local USCIS office.

6. Beware Of Immigration Consultant Fraud!

- Many immigration practitioners are well qualified and honest and can provide good services to immigrants. However, there are some people who take advantage of immigrants.
- Before you decide to get help with immigration matters, and before you pay any money, you should do some research so you can make the right decision about what kind of legal help you need. Protect yourself from becoming a victim of immigration fraud.
- Here are some things to remember:
 - No private organization or person offering help with immigration issues has a special connection with USCIS. Ask questions of people who make promises that sound too good to be true or who claim to have a special relationship with USCIS. Do not trust people who guarantee results or faster processing. If you are not eligible for an immigration benefit, using an immigration lawyer or consultant will not change that.
 - Some consultants, travel agencies, real estate offices, and people called “notaries public” offer immigration services. Be sure to ask questions about their qualifications and ask to see copies of their BIA accreditation letter or bar certificate. Some people who say they are qualified to offer legal services are not. These people can make mistakes that cause serious problems for you.
 - If you use an immigration consultant or lawyer, get a written contract. The contract should be in English and in your own language, if English is not your native language. The contract should list all services that will be provided to you and how much they cost. Ask for references before you sign the contract. If you are low-income person, free or low-cost help is available at Hawaii Immigrant Justice Center at Legal Aid Society of Hawaii.
 - Always pay in money order or personal check for services and ask for a receipt for your payment. Be sure to keep your original documents.
 - Never sign a blank form or application. Make sure you understand what you are signing.
 - Never pay for Immigration (USCIS) forms; they are free at your local USCIS office, 500 Ala Moana Boulevard, Suite 2-400, Honolulu, Hawaii or online <http://www.uscis.gov/forms>. ONLY USE <http://www.uscis.gov/> - Notice end with .gov. DO NOT USE <http://www.uscis.com/>.
- Get help if an immigration consultant has cheated you. Call your state or local district attorney, consumer affairs department, or local police department.

USCIS – Honolulu, Hawaii
Phone: 1-800-375-5283

V. NATURALIZATION

1. The process of becoming a U. S. citizen is called “naturalization.” You can apply for naturalization once you meet the following requirements:
 - Live in the U. S. for at least 5 years as a permanent resident (or 3 years if married to and living with a U. S. citizen).
 - Be present in the U. S. for at least 30 months out of the past 5 years (or 18 months out of the past 3 years if married to and living with a U. S. citizen).
 - Live within a state or district for at least 3 months before you apply.
 - You may have to follow different rules if:
 - You, or your deceased parent, spouse, or child, have served in the U. S. Armed Forces.
 - You are a U. S. national.
 - You obtained permanent residence through the 1986 amnesty law.
 - You are a refugee or asylee.
 - You have a U. S. citizen spouse who is regularly stationed abroad.
 - You lost U. S. citizenship under prior law because of marriage to a non-citizen.
 - You are an employee of certain types of companies or nonprofit organizations.

2. The general requirements for naturalization are:
 - Live in the U. S. as a permanent resident for a specific amount of time (Continuous Residence).
 - Be present in the U. S. for specific time periods (Physical Presence).
 - Spend specific amounts of time in your state or district (Time in District or State).
 - Behave in a legal and acceptable manner (Good Moral Character).
 - Know English and information about U. S. history and government (English and Civics).
 - Understand and accept the principles of the U. S. Constitution (Attachment to the Constitution).
 - For assistance, call the nearest Immigrant Resource Center, see page 1.

To get Forms **M-476** - A Guide to Naturalization, **M-480** - Naturalization Eligibility Worksheet, and **N-400** - Application, call the USCIS Forms Line:
Phone: 1-800-870-3676 or
<http://www.uscis.gov>

APPENDIX

CIVICS QUESTIONS FOR THE NATURALIZATION TEST

The 100 civics (history and government) questions and answers for the naturalization test are listed below. The civics test is an oral test and the U. S. Citizenship and Immigration Services (USCIS) Officer will ask the applicant up to 10 of the 100 civics questions. An applicant must answer 6 out of 10 questions correctly to pass the civics portion of the Naturalization Test.

On the Naturalization Test, some answers may change because of elections or appointments. The USCIS Officer will not accept an incorrect answer.

Although USCIS is aware that there may be additional correct answers to the 100 civics questions, applicants are encouraged to respond to the civics questions using the answers provided.

If you are 65 years old or older and have been a legal permanent resident of the United States for 20 or more years, you may study just the questions that have been marked with an asterisk.

AMERICAN GOVERNMENT

1. Principles of American Democracy

- What is the supreme law of the land? The Constitution.
- What does the constitution do? Sets up the government, defines the government.
- The idea of self-government is in the first three words of the Constitution. What are these words? We the People.
- What is an amendment? A change (to the Constitution), an addition (to the Constitution).
- What do we call the first ten amendments to the Constitution? The Bill of Rights.
- What is one right or freedom from the First Amendment? Speech, religion, assembly, press, or petition the government
- How many amendments does the Constitution have? 27
- What did the Declaration of Independence do? Announced our independence (from Great Britain), declared our independence (from Great Britain), and said that the United States is free (from Great Britain).
- What are two rights in the Declaration of Independence? Life, liberty, and pursuit of happiness.
- What is freedom of religion? You can practice any religion, or not practice a religion.
- What is the economic system in the United States? Economy, and market economy.
- What is the “rule of law”? Everyone must follow the law, leaders must obey the law, Government must obey the law, and no one is above the law.

2. System of Government

- Name one branch or part of the government.* Congress, legislative, President, executive, the courts, and judicial.
- What stops one branch of government from becoming too powerful? Checks and balances, separation of powers.
- Who is in charge of the executive branch? The President.
- Who makes federal laws? Congress, Senate and House (of Representatives), and (U. S. or national) legislature.
- What are the two parts of the U. S. Congress?* The Senate and House (of Representatives).
- How many U. S. Senators are there? One hundred (100).
- We elect a U. S. Senator for how many years? Six (6).

- Who is one of your state's U. S. Senators now?* Answers will vary.
- The House of Representatives has how many voting members? Four hundred thirty-five (435).
- We elect a U. S. Representative for how many years? Two (2).
- Name your U. S. Representative. Answers will vary.
- Who does a U. S. Senator represent? All people of the state.
- Why do some states have more Representatives than other states? (Because of) the state's population, (because) they have more people, and (because) some states have more people.
- We elect a President for how many years? Four (4).
- In what month do we vote for President?* November.
- What is the name of the President of the United States now?* Barack Obama or Obama.
- What is the name of the Vice President of the United States now? Joseph R. Biden, Jr., Joe Biden, or Biden.
- If the President can no longer serve, who becomes President? The Vice President.
- If both the President and the Vice President can no longer serve, who becomes President? The Speaker of the House.
- Who is the Commander in Chief of the military? The President.
- Who signs bills to become laws? The President.
- Who vetoes bills? The President.
- What does the President's Cabinet do? Advices the President.
- What are two Cabinet-level positions? Secretary of Agriculture, Secretary of Commerce, Secretary of Defense, Secretary of Education, Secretary of Energy, Secretary of Health and Human Services, Secretary of Homeland Security, Secretary of Housing and Urban Development, Secretary of the Interior, Secretary of Labor, Secretary of State, Secretary of Transportation, Secretary of Treasury, Secretary of Veterans Affairs, Attorney General, and Vice President.
- What does the judicial branch do? Reviews laws, explain laws, resolves disputes (disagreements), decides if a law goes against the constitution.
- What is the highest court in the United States? The Supreme Court.
- How many justices are on the Supreme Court? Nine (9).
- Who is the Chief Justice of the United States now? John Roberts (John G. Roberts, Jr.)
- Under our Constitution, some powers belong to the federal government. What is one power of the Federal Government? To print money, to declare war, to create an army, and to make treaties.
- Under our Constitution, some powers belong to the states. What is one power of the states? Provide schooling and education, provide protection (police), provide safety (fire departments), give a driver's license, and approve zoning and land use.
- Who is the Governor of your state now? Answers will vary.
- What is the capital of your state?* Answers will vary.
- What are the two major political parties in the United States? Democratic and Republican.
- What is the political party of the President now? Democratic (Party).
- What is the name of the Speaker of the House of Representatives now? John Boehner.

3. Rights and Responsibilities

- There are four amendments to the Constitution about who can vote. Describe one of them. Citizens eighteen (18) and older (can vote), you don't have to pay (a poll tax) to vote, any citizen can vote (women and men can vote). A male citizen of any race (can vote).
- What is one responsibility that is only for United States citizens?* Serve on a jury and vote in a federal election.
- Name one right only for United States citizens. Vote in a federal election and run for federal office.
- What are two rights of everyone living in the United States? Freedom of expression, freedom of speech, freedom of assembly, freedom of petition the government, freedom of worship and the right to bear arms.

- What do we show loyalty to when we say the Pledge of Allegiance? The United States and the flag.
- What is one promise you make when you become a United States citizen? Give up loyalty to other countries, defend the Constitution and laws of the United States, obey the laws of the United States, serve in the U. S. military (if needed), serve (do important work for) the nation (if needed), and be loyal to the United States.
- How old do citizens have to be to vote for President?* Eighteen (18) and older.
- What are two ways that Americans can participate in their democracy? Vote, join a political party, help with a campaign, join a civic group, join a community group, give an elected official your opinion on an issue, call Senators and Representatives, publicly support or oppose an issue or policy, run for office, and write to a newspaper.
- What is the last day you can send in federal income tax forms?* April 15.
- When must all men register for the Selection Service? At age Eighteen (18), and between eighteen (18) and twenty-six (26).

AMERICAN HISTORY

1. Colonial Period and Independence

- What is one reason colonists came to America? Freedom, political liberty, religious freedom, economic opportunity, practice their religion, and escape persecution.
- Who lived in America before the Europeans arrived? American Indians and Native Americans.
- What group of people was taken to America and sold as slaves? Africans and people from Africa.
- Why did the colonists fight the British? Because of high taxes (taxation without representation), because the British army stayed in their houses (boarding, quartering), and because they didn't have self-government.
- Who wrote the Declaration of Independence? (Thomas) Jefferson.
- When was the Declaration of Independence adopted? July 4, 1776.
- There were 13 original states. Name three. New Hampshire, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Delaware, Maryland, Virginia, North Carolina, South Carolina, and Georgia.
- What happened at the Constitutional Convention? The Constitution was written, and the Founding Fathers wrote the Constitution.
- When was the Constitution written? 1787.
- The Federalist Papers supported the passage of the U. S. Constitution. Name one of the writers. (James) Madison, (Alexander) Hamilton, (John) Jay, and Publius.
- What is one thing Benjamin Franklin is famous for? U. S. diplomat, oldest member of the Constitutional Convention, first Postmaster General of the United States, writer of "Poor Richard's Almanac", started the first free libraries.
- Who is the "Father of Our Country"? (George) Washington.
- Who was the first President?* (George) Washington.

2. 1800s

- What territory did the United States buy from France in 1803? The Louisiana Territory and Louisiana.
- Name one war fought by the United States in the 1800s. War of 1812, Mexican-American War, Civil War, and Spanish-American War.
- Name the U. S. war between the North and the South. The Civil War and the War Between the States.
- Name one problem that led to the Civil War. Slavery, economic reasons, and states' rights.
- What was one important thing that Abraham Lincoln did?* Freed the slaves (Emancipation Proclamation), saved (or preserved) the Union, and led the United States during the Civil War.

- What did the Emancipation Proclamation do? Freed the slaves, freed slaves in the Confederacy, freed slaves in the Confederate states, and freed slaves in most Southern states.
- What did Susan B. Anthony do? Fought for women's rights, and fought for civil rights.

3. Recent American History and Other Important Historical Information

- Name one war fought by the United States in the 1900s.* World War I, World War II, Korean War, Vietnam War, and (Persian) Gulf War.
- Who was President during World War I? (Woodrow) Wilson
- Who was President during the Great Depression and World War II? (Franklin) Roosevelt.
- Who did the United States fight in World War II? Japan, Germany, and Italy.
- Before he was President, Eisenhower was a general. What war was he in? World War II.
- During the Cold War, what was the main concern of the United States? Communism.
- What movement tried to end racial discrimination? Civil rights (movement).
- What did Martin Luther King, Jr. do? Fought for civil rights, and worked for equality for all Americans.
- What major event happened on September 11, 2001, in the United States? Terrorists attacked the United States.
- Name one American Indian tribe in the United States. [U.S.CIS Officers will be supplied with a list of federally recognized American Indian tribes.] Cherokee, Navajo, Sioux, Choctaw, Pueblo, Apache, Iroquois, Creek, Blackfeet, Seminole, Cheyenne, Arawak, Shawnee, Mohegan, Chippewa, Huron, Oneida, Lakota, Crow, Teton, Hopi, and Inuit.

INTEGRATED CIVICS

1. Geography

- Name one of the two longest rivers in the United States. Missouri (River), Mississippi (River).
- What ocean is on the West Coast of the United States? Pacific (Ocean).
- What ocean is on the East Coast of the United States? Atlantic (Ocean).
- Name one U. S. territory. Puerto Rico, U. S. Virgin Islands, American Samoa, Northern Mariana Islands, and Guam.
- Name one state that borders Canada. Maine, New Hampshire, Minnesota, North Dakota, Montana, Idaho, Washington, Alaska, Vermont, New York, Pennsylvania, Ohio, and Michigan.
- Name one state that borders Mexico. California, Arizona, New Mexico, and Texas.
- What is the capital of the United States? Washington, D. C.
- Where is the Statue of Liberty? New York (Harbor), Liberty Island, [also acceptable are New Jersey, near New York City, and on the Hudson (River).]

2. Symbols

- Why does the flag have 13 stripes? Because there were 13 original colonies; because the stripes represent the original colonies.
- Why does the flag have 50 stars? Because there is one star for each state; because each star represents a state; because there are 50 states.
- What is the name of the national anthem? The Star-Spangled Banner.

3. Holidays

- When do we celebrate Independence Day? July 4.
- Name two national U. S. holidays. New Year's Day, Martin Luther King, Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving, and Christmas.

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