

Twin Cities Immigrant Orientation Guide



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Welcome to Minnesota!

We are glad to have you as our new neighbor. We wish you and your family great success in our wonderful state.

The idea to create this orientation guide came from a community meeting organized by the Immigration and Naturalization Service (this agency is now part of the Department of Homeland Security). Several concerned citizens and social service professionals suggested that immigrants new to the state often do not have good information about their rights, responsibilities, and resources. A committee was formed to create this guide. The members of this committee spent long hours researching, debating, writing and rewriting the information that follows.

We offer this guide as a resource to help you make progress towards becoming a self-sufficient and contributing member of our community. America's story is a story of generation after generation of immigrants who arrived with little, but who worked hard and made smart choices to build a better life for themselves and their children. You are helping to write the next part of this story as you find employment, succeed in school, open businesses, purchase homes, vote and help your neighbors. We hope, in a small way, this guide helps you to realize those goals.

Best Wishes,

Joel Luedtke

Director of Refugee Services, Minnesota Council of Churches



Acknowledgments

This Guide is dedicated to Héctor García, President of Cultural Complementarity Consultants, whose vision, diplomacy, perseverance, and wisdom nurtured it from idea to reality.

This Guide would not be possible without the ideas, resources, and feedback provided by the following:

Bula Atomssa, Hennepin County Office of Multicultural Services
Frank Barnett, Sierra Leonians in Minnesota (Sierrasota)
Barbara Bolar, USCIS, Department of Homeland Security
Eric T. Browne
Marilyn Carlson, Minnesotans for Immigration Reform
Frank Daniel, Minnesotans for Immigration Reform
Mark DePauw, Hennepin County Office of Multicultural Services
Asya Fridland, Jewish Family and Children's Service
Bruce Gawtry, Department of Homeland Security
Alan Gregerson, Internal Revenue Service
Marge Higgins, Minnesota Department of Health
John Keller, Immigrant Law Center
Judy LaBrosse, Internal Revenue Service
Kathy Lentz, Greater Twin Cities United Way
Duane Lilja, Walls to Bridges
Linda Miller, Civil Society
Ibrahim Noor, Minnesota Department of Economic Security
Ama Sabah, Department of Human Services
Warsame Shirwa, Somali Resource Center
Frank Sloan, Department of Homeland Security
Patricia Stoppa, University of Minnesota Extension Service
Theresa Ude, Minnesota Department of Revenue
Larry Walker, Knowledge Management Inc.

The Minnesota Council of Churches produced this Guide. Special thanks to the following staff at MCC:

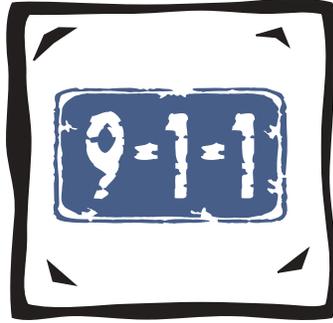
Emily Bright, research and writing, 2005 edition
Chris Dart, layout and print coordination, 2003, 2005 edition
Lisa Endreson Lobejko, lead coordinator, writer, and researcher, 2003 edition
Lauren Imboden, research and writing, 2003 edition

Our thanks to the translators, whose work made this Guide available to a broader audience:

Warsama Shirwa, Somali edition
Héctor García, Spanish edition
Patricia Stoppa, Spanish edition

This project was made possible through a grant from the Otto Bremer Foundation, Hennepin County Office of Multicultural Services and the Minneapolis Department of Civil Rights. Funding for the Spanish translation came from the University of Minnesota Extension Service.





1

Emergency and Basic Safety Information

- 1.1 Emergency Response
 - What is 911?
 - When to call 911
 - What happens when you call 911?
 - Non-Emergency Police Department Numbers
- 1.2 Home Fire Safety
 - How to Reduce the Risk of Fire in Your Home
 - What to Do if There is a Fire in Your Home
- 1.3 Poison Control Information

1.1 Emergency Response



What is 911?

- The United States has designated the telephone number 911 for emergency response situations. This number may be dialed for free from any telephone when an emergency response is required. This number should only be called in an emergency.

When to call 911

- To report a situation which requires a police officer at the scene (assaults, burglaries, domestic disputes)
 - To summon an ambulance for emergency medical assistance
 - To report a fire
- To report a crime in progress
 - To report suspicious or criminal activity (e.g. alarms, gun shots fired, shouts for help, sounds of glass breaking, unfamiliar persons carrying items from a house).

What happens when you call 911?

- 911 calls are answered 6-12 seconds after you call. About the first 5-6 seconds there will be total silence on your phone—DO NOT HANG UP.
- If you do not speak English it is important that you inform the 911 operator what language you speak. A translator will be brought on the line within seconds.
- The 911 operator is required to ask a variety of questions to determine the situation and where it is happening. It is important they obtain this information to get the correct responders to the correct location as quickly as possible.
- Stay on the telephone for as long as you can to assist the operator in getting the appropriate assistance to you.



The above information is from the Minneapolis Police Department, www.ci.minneapolis.mn.us/police/crime-reporting/

Non-Emergency Police Department Numbers:

There may be times that you need to contact the police that are not an emergency, such as to ask a question or to report or give information on a crime that has already happened. Use these numbers to reach the Police Department in NON-EMERGENCY situations.

- Minneapolis: 612/348-2345
- St. Paul: 651/291-1111
- The number for other cities is found in the blue pages of your telephone book



1.2 Home Fire Safety

The United States has one of the highest fire-death and -injury rates in the world. Fire – in the form of flames and smoke – is the leading cause of accidental death in the home.

There are many things you can do to reduce the risk of a fire in your home. Knowing what to do if there is a fire in your home could save your life.

What to Do if There is a Fire in Your Home

- Crawl to the door on your hands and knees. Smoke and gases rise to the ceiling, and the air is safer closer to the floor.
- Feel the door before opening it. If it's cool, brace yourself against it and open it carefully. If you notice smoke or heat, close it immediately.
- If the door is hot or smoke comes through it, use an alternate exit (a second way out—the window if possible).
- If you can not escape through the window, signal for help by waving a sheet or any light colored clothing out the window.
- Upon escaping from the home, meet you family in front and away from your home and wait for the fire department.
- Never go back into a burning building—tell firefighters immediately if someone is left in the building.
- Seek medical help for burns and other injuries.



The above information is from *Your Home Fire Safety Checklist* by the U.S. Consumer Product Safety Commission.



How to Reduce the Risk of Fire in Your Home

- Do not use wood burning stoves and fireplaces unless they are properly installed and meet building codes. Follow their instructions closely. Do not use fireplaces to cook food.
- If using a Portable Electric Heater (or space heater), operate it at least three feet away from walls, beds or other furniture. Do not place in a location where towels or clothing may fall on it. Do not use an extension cord with a space heater. Never place heaters on cabinets, tables, or other furniture. Never use heaters to dry clothes or shoes.
- Never place or store pot holders, plastic utensils, towels, or other non-cooking equipment on or near the stove top because these items can be ignited. Roll up or fasten long loose sleeves with pins or elastic bands while cooking. Do not reach across a range while cooking. Long loose sleeves are more likely to catch on fire than are short sleeves. Long loose sleeves are also more likely to catch on pot handles, overturning pots and pans and causing burns.
- Do not place candy or cookies over top of stoves. This will reduce the attraction kids have for climbing on cooking equipment, thus reducing the possibility of their clothing catching fire.
- Watch all cooking items closely.
- Keep lighters and matches out of the reach of children. Teach them that these items are not toys and should not be played with.
- Do not smoke cigarettes in bed.
- Place smoke detectors on each floor of your home. Make sure they are working properly and change their batteries at least once a year.
- Establish an escape plan in advance for your family.



1.3 Poison Control Information

There are many substances located in your home that are considered poisonous to children. These items, if swallowed or inhaled, may make your child sick or even result in death. Items that are poisonous include cleaning supplies, personal hygiene products, medications, paint, alcohol and houseplants. Keep these items well out of reach of children, in a locked cabinet if possible.

If someone swallows a poisonous substance, call the Minnesota Poison Control Center immediately at 1-800-922-1222 (available 24 hours a day, 7 days a week). A Poison Information Specialist will inform you what to do.





2

Immigration Information

2.1 General Immigration Information

- United States Citizenship and Immigration Services (USCIS)
- United States Immigration and Customs Enforcement (USICE)
- United States Customs and Border Protection (USCBP)
- Finding Immigration Information
- Contact Information for the Local Immigration Office

2.2 Reporting Illegal Immigration Activity

2.3 Deportation Issues

2.4 Legal Information

- Proper Legal Advisors
- Your Legal Rights and Responsibilities

2.5 Legal and Community Resources

2.1 General Immigration Information

Immigration services are provided by three bureaus that are part of the United States Department of Homeland Security. The names of the bureaus are



United States Citizenship and Immigration Services

United States Citizenship and Immigration Services (USCIS) can assist you with information on the various application processes for federal immigrant benefits. Items such as work cards, green cards, travel documents, relative petitions, and citizenship are processed by USCIS.

United States Immigration and Customs Enforcement

The United States Immigration and Customs Enforcement (USICE) has a mission of enforcing the immigration laws. This bureau investigates immigrant cases that involve criminal activity. In addition, BICE is also responsible for detaining and removing immigrants that are out of legal status and/or have been ordered to be deported to another country.

United States Customs and Border Protection

The United States Customs and Border Protection (USCBP) has the task of inspecting customers and goods at United States ports of entry. Ports of entry include airports, seaports, and land ports of entry into the United States of America. Most local inspectors are located at the Minneapolis Saint Paul International Airport.

Finding Immigration Information

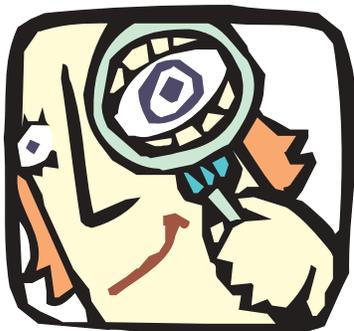
By Telephone:

You can obtain immigration information or immigration forms for all three bureaus by calling the National Customer Service Center (NCSC) at 1-800-375-5283. This telephone service is toll free with Immigration Information Officers available to answer your questions Monday through Friday from 8:00 AM to 6:00 PM. The NCSC also provides taped informational messages on popular immigration topics 24 hours a day 7 days a week.

In Person:

Immigration forms and information can also be obtained by visiting the local office in Bloomington, Minnesota (see below for the office address).

By Internet:



Immigration information and forms are available at www.uscis.gov or www.immigration.gov.

Making an Appointment:

You can make an appointment online to meet with an Immigration Information officer at U.S. Citizenship and Immigration Services. Making an appointment in advance eliminates long waits at the office, and officers can answer your complex immigration questions. You can access the internet for

free at any public library. To make an appointment, go to www.immigration.gov and select "InfoPass." Select the language you prefer, and follow the prompts to make an appointment. When you go to your appointment, bring a print-out of the appointment notice, any ID you have, and any documents that pertain to your question.

Finding the Local Immigration Office:

The office is located at 2901 Metro Drive, Suite 100, Bloomington, MN (about 1/2 mile northeast of the Mall of America and 1/2 mile southwest of the Minneapolis Saint Paul International Airport). Immigration Information Officers are on duty Monday through Thursday from 8:00 AM to 4:00 PM. You are advised to arrive at the office before 7:00 AM to insure that you receive same day service. All visitors to the office are required to go through a security checkpoint.

2.2 Reporting Illegal Immigration Activity

You can report illegal immigration activity by contacting the BICE at the following local number: (612) 313-9040.

2.3 Deportation Issues

Deportation questions and issues can be answered by contacting BICE at the following number: (612) 313-9060.



2.4 Legal Information

Proper Legal Advisors

In the state of Minnesota it is illegal to practice law (or give immigration advice) without either being a lawyer or a trained professional to do this work.

In every immigrant community there are individuals who claim to be qualified to assist with immigration issues (although they are not) and collect fees for their help. These dishonest individuals play upon the confusion and vulnerability of immigrants and collect thousands of dollars in fees for legal services that they are expressly prohibited to perform. Many disappear with the money or file fraudulent claims with Immigration under the victim's name that ultimately put them into deportation or removal proceedings.

When looking for assistance with immigration matters it is very important that you work with someone who is trained and licensed to do this work. A list of free or low-cost legal providers is located at the end of this chapter (section 2.5).

Your Legal Rights and Responsibilities

Please see chapter 3 for information on crimes and who to contact (section 3.1, 3.2, 3.4-8), the effects of certain crimes on your immigration status (3.3), and your rights and responsibilities in dealing with the police (3.9, 3.10).

2.5 Legal and Community Resources

The following agencies may be able to assist with immigration questions:

Arab-American Anti-Discrimination Committee

1936 Mabel Court
Chaska, MN 55318
Washington DC Office: (202) 244-2990

A civil rights organization committed to defending the rights of people of Arab descent and promoting their rich cultural heritage.

Catholic Charities

215 Old Sixth Street
St. Paul, MN 55102
Provides legal assistance on a variety of immigration matters.

Center for Victims of Torture

717 East River Road
Minneapolis, MN 55455
(612) 436-4800

The mission of CVT is to heal the wounds of government-inflicted torture on individuals, their families, and their communities and to prevent occurrences.

Centro Legal, Inc.

2610 University Ave W #450
St. Paul, MN 55114-1024
(651) 642-1890

Provides free or sliding fee legal representation for eligible low-income Spanish speakers.

Civil Society

332 Minnesota St. E-1436
St. Paul, MN 55101
(651) 291-8810

Provides free legal services to immigrant victims of all kinds of crime, including identity theft, fraud, and domestic abuse. See website www.civsociety.org.

Hennepin County Immigration Project of the Legal Aid Society

430 1st Ave N, Suite 300
Minneapolis, MN 55401
(612) 334-5970

Provides immigration assistance to persons of

low-income living in Hennepin County. Primarily assists refugees and asylees in adjustment of status, family reunification petitions, and work authorization petitions.

Hennepin County Office of Multi-Cultural Services

330 South 12th Street (Century Plaza Building), Suite 3700
Minneapolis, MN 55404
(612) 348-2293

One full-time advocate offers free legal services on immigration-related matters such as refugee and refugee resettlement status, as well as adjustment of status and family reunification matters. Interpreters provided.

The Immigrant Law Center of Minnesota (Officina Legal)

179 E Robie Street
St. Paul, MN 55107
(651) 291-0110

Offers legal services on immigration related matters to individuals of any nationality and primarily represents individuals who live in Ramsey County and Southern Minnesota.

International Institute

1694 Como Avenue
St. Paul, MN 55108
(651) 647-0191

Offers legal services on immigration-related matters such as citizenship, refugee and refugee resettlement status.

Legal Aid Society of Minneapolis

Downtown

300 Kickernick Building
430 1st Ave N
Minneapolis, MN 55410
(612) 332-1441

Southside

2929 Fourth Ave S
Minneapolis, MN 55408
(612) 827-3774

Legal Aid Society of Minneapolis, continued

Northside

2507 Fremont Ave N
Minneapolis, MN 55411
(612) 588-2099

All 3 locations provide free civil law legal help to eligible low-income, elderly or disabled persons.

Legal Assistance for Minnesota Prisoners

95 Law Center
University of Minnesota
Minneapolis, MN 55455
(612) 625-6336

Offers legal assistance to immigrants serving a Minnesota sentence in the state of Minnesota.

Lutheran Social Service, Refugee Services

2414 Park Ave
Minneapolis, MN 55108
(612) 879-5268

Offers legal services on immigration-related matters such as refugee and refugee resettlement status, as well as adjustment of status and family reunification matters.

Minnesota Advocates for Human Rights, Refugee and Asylum Project

310 Fourth Ave S #1000
Minneapolis, MN 55415
(612) 341-9845

Represents individuals who are seeking asylum in this country due to a well-founded fear of persecution in their country of origin.

Minnesota Council of Churches Refugee Services

122 W Franklin Ave, Ste 100
Minneapolis, MN 55404
(612) 874-8605

Offers legal services on immigration-related matters such as refugee and refugee resettlement status, as well as adjustment of status and family reunification matters.

Minnesota Public Defenders

Administrative Services Office Suite 900,
Tri Tech Center
331 Second Ave S

Minneapolis, MN 55101
(612) 349-2565

Provides criminal and juvenile legal defense services to indigent clients through a public defender system.

Southern Minnesota Regional Legal Services, Inc, Citizenship and Immigration Services

United Cambodian Association of
Minnesota, Inc. (UCAM)
529 Jackson Street, Ste 221
St. Paul, MN 55101
(651) 222-3299

Provides legal services to Cambodians and the greater immigrant population of Minnesota.

Southern Minnesota Regional Legal Services, Inc. Migrant Legal Services

700 Minnesota Building
St. Paul, MN 55101
(651) 291-2837

Provides free legal services to eligible migrant farm workers who meet Legal Services corporation standards.

Volunteer Lawyer Network/Park Methodist Walk-In Clinic

Park Avenue United Methodist Church
3400 Park Ave S
Minneapolis, MN 55404
(612) 825-6863

Provides brief consultations and referrals where appropriate to low-income persons living in Hennepin county who have immigration questions. The clinic is open only on Thursday afternoons from 3-5 PM. Clients are served on a first-come, first-served basis, with no appointments necessary.

World Relief

1515 East 66th Street
Richfield, MN 55423
(612) 798-4332

Offers legal services on immigration-related matters such as refugee and refugee resettlement status, as well as adjustment of status and family reunification matters.



3

Basic Legal Rights & Responsibilities

- 3.1 Domestic Violence
 - Important Telephone Numbers
 - Violence Against Women Act (VAWA) Information
 - The Impact of Domestic Abuse on Immigration Status
- 3.2 Child Protection
 - Important Telephone Numbers
 - What Happens When a Report is Made?
 - The Impact of Child Abuse/Neglect on Immigration Status
- 3.3 Criminal Convictions and Deportation
- 3.4 Traffic Violations
- 3.5 Alcohol/Drugs
- 3.6 Prostitution
- 3.7 Trafficking of Humans
- 3.8 Discrimination
- 3.9 What to Do if You are Stopped by the Police
- 3.10 “Know Your Rights” Information

3.1 Domestic Violence

In the United States it is against the law for individuals to physically or mentally abuse each other, including spouses (husband or wife), boyfriends/girlfriends, and children.

Important Phone Numbers

If you are being physically or mentally abused you can call the following numbers for help:

Crisis Information (to find shelter and support information):

- 24 Hour Minnesota Domestic Violence Crisis Line.....1-866-923-1111
- The Men’s Line (24 hour line for men) (612)-379-6361

Culturally Specific Advocacy Programs

- Asian Women United (24 hour crisis line) (651)-646-2261
- Casa de Esperanza (24 hour crisis line) (651)-772-1611
- Community Univ Health Care Center (SE Asian) (612)-627-4774
- Korean Family Crisis Advocacy Program (612)-722-2347
- Women of Nations (651)-222-5836
- Brian Coyle Somali Program .(612)-338-5282

For further resources or information contact the **Domestic Abuse Project** at 612-874-7063 between 9:00 AM and 5:00 PM Monday through Friday.

Violence Against Women Act (VAWA) Information

In 1994, Congress passed the Violence Against Women Act (VAWA), which allows spouses and children abused by their U.S. Citizen or lawful permanent resident (someone with a “Green Card”) relative to petition to stay in the United States legally. Spouses (husband or wife) and children can file immigrant visa petitions if they can show that their spouse or parent battered them or subjected them to extreme cruelty.

If you feel you may qualify for this immigration benefit, contact an immigration attorney (see Section 2.5 (Immigration Information, Legal and Community Resources) for a list of legal providers in the Twin Cities area).

The Impact of Domestic Abuse on Immigration Status

If you are arrested or charged with abusing another individual (physically or mentally) this may affect your immigration status or your ability to become a United States citizen. For more information, see Section 3 of this chapter.

3.2 Child Protection

The State of Minnesota Child Protection Services were created to help protect children from physical abuse, neglect, and sexual abuse, and to help families get the services they need to change their behaviors.



To report suspected child abuse or neglect, contact your county social service agency or the police:

Anoka County Human Services	(763)-422-7125
Carver County Human Services	(952)-361-1600
Dakota County Social Services	(952)-891-7480
Hennepin County Children & Family Svcs	(612)-348-3552
Olmsted County Community Svcs	(507)-285-7009
Ramsey County Human Svcs Dept	(651)-266-4500
Scott County Human Services	(952)-445-7751
Wright County Human Services	(763)-682-7414

What Happens When a Report is Made?

The County protection staff will meet with the family to assess the situation. The name of the person making the report will not be shared with the family. If protective services are needed, Child Protection will help the family use services such as counseling or parent education. The purpose of Child Protection is to prevent any future abuse or neglect. If a child is not safe at home, placement of the child outside the home may be considered. The child's placement could be done on a voluntary basis, with the parent's approval, or at the direction of the court, or if it is an emergency, at the direction of law enforcement. There will be a court hearing to decide if and when the child can return home.



The Impact of Child Abuse/Neglect on Immigration Status

If you are arrested or charged with abusing another individual (physically or mentally) this may affect your immigration status or your ability to become a United States citizen. For more information, see the following section.

3.3 Criminal Convictions and Deportation

Any individual who is not a citizen of the United States can be deported (removed) from the country for the following reasons:

- Having entered the U.S. illegally
- Having been convicted of a certain crimes, including misdemeanors, gross misdemeanors, and felonies
- Having committed certain crimes even when there is no conviction by a court

Some Crimes that Can Get You Deported

- Illegal possession of a weapon, including knives and guns, even if it is in your car or on your body, or selling a weapon
- Domestic violence against a spouse or boyfriend/girlfriend
- Stalking (persistently following or tracking someone)
- Child abuse or neglect
- Auto theft
- Shoplifting or Burglary (stealing)

- Prostitution or soliciting a prostitute
- Fist fights (especially if you use any kind of weapon, like a knife or gun)
- Possessing, using, or selling drugs (even a small amount)
- Rape or sexual assault
- Having sex with someone under the age of 18
- Lying to a police officer or judge about your name
- Using false papers to get a job
- Writing bad checks
- Being involved with a gang that commits crimes
- Threatening to harm or kill someone

These actions may affect your ability to become a United States Citizen. If you have committed any of these crimes contact an immigration attorney for more information. A list of legal providers can be found in Section 2.5 (Immigration Information, Legal and Community Resources) of this manual.

THIS INFORMATION WAS PROVIDED BY THE IMMIGRANT LAW CENTER OF MINNESOTA, 450 N. SYNDICATE ST., SUITE. 175, ST. PAUL, MN 55104, (651) 641-1011.

3.4 Traffic Violations

If you receive a violation ticket (for parking or driving violations) you are required by law to pay the specified fine for the ticket within the specified amount of time. If you do not pay this fine your violation may be referred to court, and a warrant may be issued for your arrest. Traffic violation tickets are handled by the county Violation Bureaus—they process all tickets issued in that specific county. They can assist the public by phone, by mail, and in person with questions regarding tickets, summons, warrants, and payments. Depending on the severity of the violation, you may be required to appear in court.

For information on what to do if you receive a ticket, or how to contest a ticket (attempt to have the ticket cancelled or fine reduced), contact your county Violation Bureau:

Hennepin County (4th Judicial District Court) Violations Bureau:

Hennepin County Government Center
 Public Service Level
 300 South Sixth Street
 Minneapolis, MN 55487-0014
 (612)-348-2040
www.co.hennepin.mn.us/courts/TVB/tvbmmain.htm

Ramsey County (2nd Judicial District Court) Traffic Violations Bureau

City Hall/County Courthouse
 15 W. Kellogg Blvd, Room 130
 St. Paul, MN
 (651)-266-9202
www.ramsey.courts.state.mn.us/



For information on the Violations Bureaus in other counties, check the blue pages of your telephone directory.

3.5 Alcohol/Tobacco/Drugs

It is illegal for people under the age of 21 to buy or consume alcohol. It is also illegal for anyone to purchase alcohol for someone under the age of 21.

It is illegal for people under the age of 18 to buy or use tobacco products such as cigarettes or chewing tobacco. It is also illegal for anyone to purchase tobacco products for someone under the age of 18.

There are many types of drugs in the United States that are illegal to possess, buy, sell, or use. You may be arrested for having the following drugs:

- Cocaine/Crystal Meth
- Marijuana
- Khat/Miraa
- Amphetamines
- Opium/Opiates
- Ecstasy
- Heroin
- Prescription medicines not prescribed for you

This is only a partial list of drugs that are considered to be illegal in the United States. The consequences of illegal drug possession/use/sales may be fines, imprisonment, and possibly deportation.

3.6 Prostitution

It is illegal to trade sexual favors in return for money, drugs, or food. It is illegal to offer sex for these items (engage in prostitution), and it is illegal to offer these items in return for sex (solicit prostitution).

Penalties for either being a prostitute or paying a prostitute may result in up to a year in prison and/or up to a \$3,000 fine (at the time of this printing). This may affect your immigration status or your ability to become a United States citizen. For more information, see Section 3 of this chapter.



3.7 Trafficking of Humans

Sometimes people are brought to the U.S. and forced to work or be a prostitute until they pay back the people who brought them here. This is called “trafficking.” It is illegal to engage in the trafficking of humans. Under federal law “severe forms of trafficking” is defined as

- Sex trafficking in which a commercial sex act is induced by force, fraud, or coercion or in which the person induced to perform such an act is under 18 OR
- The recruitment, harboring, transportation, provision, or obtaining of a person for labor or services,

through the use of force, fraud or coercion, for the purpose of subjecting that person to involuntary servitude, peonage, debt bondage, or slavery.

To report trafficking in persons call 1-888-428-7581

Victims of severe forms of trafficking may be eligible for a number of benefits and services regardless of immigration status. If they agree to help law enforcement agencies to catch the people who brought them to the U.S., victims of severe forms of trafficking may be allowed to remain in the U.S. Federal agencies such as the Federal Bureau of Investigation (FBI) and U.S. Attorney offices have specialists who assist victims of federal crimes throughout federal criminal investigations and prosecutions. Victim specialists ensure that victims receive information about their rights and referrals to necessary services.



- Federal Bureau of Investigations (612) 376-3200
- United States Citizenship and Immigration Services (formerly “INS”) 1-800-375-5283
- U.S. Attorneys’ office (621) 664-5600

Other resources for victims of trafficking:

- Child Exploitation and Obscenity Section, Criminal Division, U.S. Department of Justice
(202) 514-5780
- National Domestic Violence Hotline: 1-800-799-7233 or 1-800-787-3224 (TTY)
- Office to Monitor and Combat Trafficking in Persons, U.S. Department of State .. (202) 312-9639
- Office of Refugee Resettlement (202) 401-9246
- Office for Victims of Crime, U.S. Department of Justice 1-800-627-6872 or 1-800-712-9279 (TTY)
- Trafficking in Persons and Worker Exploitation Task Force (888) 428-7581
- Violence Against Women Office (VAWO), U.S. Department of Justice (202) 307-6026
- Civil Society, a non-government and non-profit organization.....(651) 291-8810

This information is from *Trafficking in Persons: A Guide for Non-Governmental Organizations*, by the U.S. Department of Justice, U.S. Department of Labor, U.S. Department of Health and Human Services, and the U.S. Department of State.

3.8 Discrimination

In the United States it is illegal to discriminate or be discriminated against in regards to employment, housing, public accommodations, education, credit, or business based on :

- Age
- Gender (Male/Female)
- Race
- Creed
- Marital Status
- Religion
- Disability
- National origin
- Sexual Orientation
- Familial status
- Public assistance
- Skin Colors

If you believe you have been discriminated against because of one of these reasons, contact the following agencies for assistance:

Minnesota Department of Human Rights

Call 1-800-657-3704 or (651)-296-5663

Or visit their website at www.humanrights.state.mn.us

Equal Employment Opportunity Commission

Call 1-800-669-4000 (TTY 1-800-669-6820) for the office nearest you.

U.S. Department of Justice Office of Special Counsel for Immigration-Related Unfair Employment Practices

(for discrimination specific to hiring and firing decisions)

Call 1-800-255-7688 (TTY 1-800-237-2515)



3.9 What to Do if You Are Stopped by the Police

The police in America are here to help. They are subject to the same laws against discrimination as everyone else. Police may pull over cars on the road for traffic violations (speeding, running red lights/stop signs, etc.) or suspicious activity (such as suspected drunk driving). The police may issue a warning or a ticket for traffic violations (see section 3.4). Drivers under the influence of drugs or alcohol are subject to arrest.

If you are driving your car and a police car comes up behind you with its lights flashing and indicating that you pull over, you must do so by law. Calmly slow down your car and pull over to the side of the road, out of the flow of traffic. Stay in your car and wait for the police officer to come to your car (if you get out of your car the police officer may think you are going to attack him/her).

The police officer will ask for your drivers' license and vehicle registration—by law you are required to give this to the officer.

In addition:

- Be polite and respectful. Never bad-mouth a police officer
- Stay calm and in control of your words, body language and emotions
- Don't get into an argument with the police
- Remember, anything you say or do can be used against you later
- Keep your hands where the police can see them
- Don't run. Don't touch any police officer
- Don't resist, even if you believe you are innocent
- Don't complain on the scene or tell the police they are wrong
- If you are arrested do not make any statements about the incident, and ask for a lawyer immediately upon your arrest
- Remember the officers' badge numbers and patrol car number
- Try to find witnesses and their names and phone numbers
- If you are injured, take photographs of the injuries as soon as possible, but make sure you seek medical attention first.
- If you feel your rights have been violated file a written complaint with the police department's internal affairs division or civilian complaint board

THESE TIPS ARE FROM THE ACLU WEBSITE, [HTTP://WWW.ACLU.ORG/POLICEPRACTICES/POLICEPRACTICES.CFM?ID=9609&c=25](http://www.aclu.org/POLICEPRACTICES/POLICEPRACTICES.CFM?ID=9609&c=25)

3.10 “Know Your Rights” Information

Whether or not you’re a U.S. Citizen, you have these constitutional rights:

- The right to remain silent when being questioned by a police officer or government agent.
- The right to be free from “unreasonable searches and seizures.” Your home or property can not be searched without a warrant.
- The right to advocate for change – you have a right to free speech.

For information on what to do if you are contacted by FBI or Immigration Officials call the National Lawyer’s Guild at 212-679-5100 or go to www.nlg.org.





4

Obtaining a Driver's License and other Basic Documents

- 4.1 Necessary Documents to obtain a State Identification Card or Driver's License
- 4.2 Applying for a Minnesota Driver's License
 - Knowledge (Written) Test
 - Skill (Road) Test
 - Vision Check
 - Minnesota Department of Public Safety Contact
- 4.3 Social Security Administration Office Listings
 - What is Social Security?
 - Whom can it be given to?
- 4.4 Bicycle License
- 4.5 Fishing and Other Outdoor Sport Licenses
- 4.6 Gun Permit
- 4.7 Identity Theft
 - How It Occurs
 - Sharing Personal Information
 - Guarding your Social Security Number
 - What To Do if Identity Document Theft Happens to You

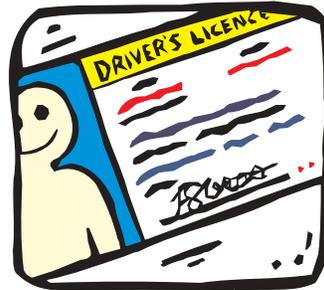
4.1 Necessary Documents to Obtain a State Identification Card or a Driver's License

To apply for a Minnesota driver's license, identification card, or instruction permit, you must present the following:

A Minnesota driver's license, instruction permit, or state identification card that is current or expired for:

- Five years or less if it has a photo
- One year or less if does not have a photo

If you do not have one of the items listed above, you must present one primary and secondary document. The primary document must contain your full legal name (first, middle, and last) and the month, day, and year of your birth.



Primary Documents All documents must be valid and current.	Secondary Documents All documents must be valid and current unless otherwise stated.
Certificate of Birth Abroad	Another primary document
Passport with an I-94 form or with an I-551 stamp	Photo driver's license, state identification card, or permit, issued by another state or a Canadian province, that is current or expired for five years or less
Employment Authorization Card with photo (I-688 or I-766)	Certified birth certificate from a government other than the US
Certificate of Citizenship (N-560, N-561, N-645)	Certified government-issued marriage certificate
Permanent Resident or Resident Alien Card (I-551 or I-151)	Certified U.S. or Canadian court-order with full name and date of birth
Re-entry Permit/Refugee Travel Document (I-327, I-571)	Certified secondary (grades 7-12) or post-secondary school transcript with full name and date of birth
Certificate of Naturalization (N-550, N-570, N-578)	Current secondary school (grades 7-12) student identification card with full name, photograph, and date of birth or unique identification number
United States Citizen Identification Card (I-179 or I-197)	U.S. or Canadian government employee photo identification card

The above is only a partial listing of primary and secondary documents. For a complete listing of acceptable primary documents and secondary documents, see the "ID/Residency Requirements" link found at: www.dps.state.mn.us/dvs/

The name that will appear on your new Minnesota driver's license, instruction permit, or state identification card is the name that is on your primary document or legal name change document.

Documents are subject to verification and may not be accepted if altered.

Any document that is not in English must be accompanied by an approved English translation.

If you would like more information about identification requirements, please call 651-297-3378 or e-mail drivers.licenses@state.mn.us

4.2 Applying for a Minnesota Driver's License

You must have a valid driver's license in order to drive in the U.S. To get a Minnesota driver's license, you will need to:

- Present proper identification
- Present white and yellow copy of your successful written and driving test results
- Present all other driver's licenses. Licenses from another country are valid as long as one has dual citizenship.
- Pass a vision check
- Have a photo taken—head coverings can remain if they are for religious or medical reasons
- Pay appropriate fees



You can apply for a driver's license by filling out an application at any Driver's License application office, some of which are Exam station locations. A listing of these offices can be found at: www.dps.state.mn.us/dvs/New%20Resident/License.htm

There are three tests (Knowledge, Skill, and Vision) that must be passed before a driver's license can be obtained:

Knowledge (Written) Tests are available on a walk-in basis at driver's exam stations. You must show proper identification when you are ready to take the test. This test contains multiple choice and true/false questions about how well one understands Minnesota traffic laws and road signs. Some exam stations offer a computerized test which is available to be taken in Hmong, Vietnamese, Somali, Spanish and Russian.

Skill (Road) Tests test your ability to drive a motor vehicle safely under normal traffic conditions and rules. You may not have anyone else in the car during the test other than the driver examiner. It is recommended to make an appointment for this test at a Driver Exam Station.

Vision Check Tests will check your eyes when you apply for a permit or license. This is a screening to see if your vision meets minimum standards.

If you have any questions about the above information, please contact:

Minnesota Department of Public Safety
(651)-296-6911
Hours: 8am-4:30 PM Monday-Friday
E-mail: motor.vehicles@state.mn.us

4.3 Social Security Administration Offices

Your employer and financial institution will need your social security number (SSN) for wage and tax reporting. Other businesses may ask for your SSN to do a credit check, like when applying for a loan or renting an apartment.

At a Social Security Administration office, you can apply for your Social Security card, apply for certain benefits (see Chapter 5, Public Benefits, for more information) or get information about your benefits from the Social Security Administration. Anyone over the age of 12 must apply for a Social Security card in person. You must bring your I-94 card with you as well as your Employment Authorization Document (EAD), if you have one.

To locate the Social Security office closest to your home, call 1-800-772-1213 from 7am to 7 PM, Monday through Friday, or visit their website at www.socialsecurity.gov.

Regional Social Security Offices	
1811 Chicago Avenue Minneapolis, MN 55404-1998	316 Robert Street North, Room 185 Saint Paul, MN 55101-1483
3920 County Road 10 Brooklyn Center, MN 55429-3063	401 16th Avenue N.W., Suite 104 Rochester, MN 55901-1854

4.4 Bicycle License

In some cities it is required that bicycles are registered within their city limits. Bicycles can be registered at any Motor Vehicle Deputy Registrar or at some bicycle shops. There is a ten dollar fee to register your bicycle. Once registered, bicycle registration is valid for three calendar years. The state license is a 1.5 by 2.5 inch reflective sticker which is placed on the frame of the bicycle below the seat. To find out where the nearest Motor Vehicle Deputy Registrar is, please contact:

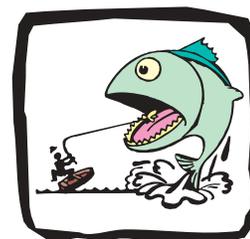


Driver and Vehicle Services
45 Minnesota St.
St. Paul, MN 5501
(651)-296-6911

4.5 Fishing and Other Outdoor Sport Licenses

You must have a license to fish, hunt animals, and cross-country ski on state paths in Minnesota. To apply for these licenses, please contact:

Minnesota Department of Natural Resources
DNR Information Center
500 Lafayette Road
St. Paul, MN 55155-4040
651-296-6157
Office Hours: 8:00 AM-4:30 PM, Monday-Friday



4.6 Gun Permit

You must have a permit to own a gun in Minnesota. Police departments issue gun permits for statewide use. Applicants must apply in person at the police department in the city in which they live. You must present a valid Minnesota driver's license or identification card with a current address. If there is no police department, you must apply at the sheriff's office in the county in which you live. For a complete listing of requirements that are necessary to obtain a gun permit, refer to: www.ci.minneapolis.mn.us/police/about/gun-permits.asp



4.7 Identity Theft

Identity thieves can get your personal information in a variety of ways, including stealing wallets and purses containing your identification, credit, and bank cards. They can use your name, birth date, A-number, and social security number to open a new credit card account and/or open a bank account and write bad checks in your name. This is a serious issue.

Sharing Personal Information

Before revealing any personally identifying information, find out how it will be used and secured, and whether it will be shared with others. Ask if you have a choice about the use of your information. Can you choose to have it kept confidential? Here are some tips:

- Do not carry your social security card with you; leave it in a secure place.
- Carry only the identification information and the number of credit and debit cards that you actually need.
- Be careful of promotional scams. Identity thieves may use phony offers to get you to give them your personal information.
- Keep your purse or wallet in a safe place at work.



Give your social security number only when absolutely necessary. If someone asks for your SSN, you can ask the following questions:

- Why do you need my SSN?
- How will my SSN be used?
- What law requires me to give you my SSN?
- What will happen if I don't give you my SSN?

If someone is using your social security number, you should file a complaint with the Federal Trade Commission by: www.consumer.gov/idtheft or call 1-877-438-4338.

If you think that you are a victim of identity theft, contact the fraud departments of each of the three major credit bureaus and report that your identity has been stolen.

File a report with your local police or the police where the identity theft took place. Get a copy of the report in case the bank, credit card company, or others need proof of the crime.

Equifax www.equifax.com 800-525-6285 P.O. Box 740241 Atlanta, GA 30374-0241	Experian www.experian.com 888-397-3742 P.O. Box 9532 Allen, TX 75013	TransUnion www.transunion.com 800-680-7289 Fraud Victim Assistance Division P.O. Box 6790 Fullerton, CA 92834-6790
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For any accounts that have been fraudulently accessed or opened, contact the security departments of the appropriate creditors or financial institutions. Close these accounts. Put passwords on any new accounts you open.



5

Public Benefits

5.1 Immigration and Public Benefit Eligibility

- Refugees/Asylees
- People with Temporary Protected Status/Deferred Enforced Departure
- Lawful Permanent Resident

5.2 Diversionary Work Program (DWP)

5.3 Minnesota Family Investment Program (MFIP)

5.4 Cash Assistance, Food Stamps, Medical Assistance

- General Assistance (GA)
- Refugee Cash Assistance (RCA)
- Food Stamps (EBT)
- Minnesota Supplemental Aid (MSA)
- Medical Assistance (MA)
- Minnesota Supplemental Aid (MSA)
- General Assistance Medical Care (GAMC)
- Refugee Medical Assistance (RMA)
- MinnesotaCare

5.5 Social Security Benefits

5.6 County Public Assistance Office Locations

5.7 Unemployment Benefits

5.1 Immigration and Public Benefit Eligibility

The United States offers financial assistance to certain individuals in need who meet eligibility requirements. Your immigration status affects your eligibility for public benefits (cash assistance, food stamps, medical assistance). Certain types of immigration statuses do not allow individuals to apply for financial assistance.

Some basics you should know:

Refugees/Asylees

If your I-94 card has a red stamp stating that you are a refugee or asylee, you may be eligible for cash, food, and medical assistance programs. There are different programs for families, single people, and married people with no minor (under age 18) children. The cash programs for families are the Diversionary Work Program (DWP) and the Minnesota Family Investment Program (MFIP). The cash program for single people and people with no minor children is Refugee Cash Assistance (RCA). These benefits are to help you during your transition into life in the United States. See below for information on how to apply for these benefits.

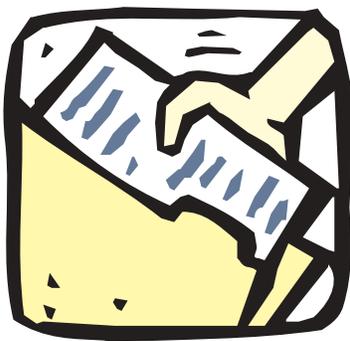


People with Temporary Protected Status (TPS) / Deferred Enforced Departure (DED)

Although you may meet county eligibility requirements to receive benefits, you need to know that receiving public assistance may affect your ability to become a Legal Permanent Resident (LPR – “Green Card” holder). To learn more information about how benefits may affect your immigration status it is highly recommended you contact an immigration attorney. For a list of community immigration legal providers see Section 2.5 “Legal and Community Resources.”

Lawful Permanent Residents (LPR)

People can enter with their Green Cards through many different means (family based petitions, employment based petitions, the Diversity Visa lottery, etc.). In most of these cases, in order to qualify for this status, you or a family member probably signed an “Affidavit of Support.” In this document you or your family member stated that you had the means to support yourself, and that you would not take public benefits. This means that you do not qualify for any public benefits, and you legally can not apply to receive them. In some cases, you may qualify for certain emergency programs. Also, it is possible that your children under 18 may be eligible to receive public benefits such as food and medical assistance, even if you as a parent cannot qualify. To learn more information about how your specific immigration status affects your ability to receive public benefits it is highly recommended you contact an immigration attorney. For a list of community immigration legal providers see Section 2.5 “Legal and Community Resources.”



5.2 Diversionary Work Plan (DWP)

DWP is a four-month program designed to help people find work before they have to apply for MFIP (see below). For families who have minor children and who are under the income and asset limits, DWP helps pay rent, utilities, and childcare while parents are looking for work. Parents are required to meet with an employment counselor to develop an employment plan for finding full-time work. There are some exemptions to participating in DWP. In most cases, you must have lived in Minnesota for 30 days before starting DWP. If you and your family are exempt from DWP, you will be evaluated for MFIP. To apply for cash assistance, contact your county office (see metro area list, section 6 of this chapter.)



5.3 Minnesota Family Investment Plan (MFIP)

This program is for families (parents(s) with minor children or children under 19 attending full-time high school) who have resided in Minnesota at least 30 days. Except for families who are exempt from DWP, you have to complete the four months of DWP before you can apply for MFIP. Statewide MFIP helps families work their way out of poverty by providing help with childcare costs, medical assistance, employment services, and monthly cash and food grants to supplement family income. Statewide MFIP has a limit of 60 months (5 years); the four months on DWP do not count as part of the 60 months of MFIP. MFIP participants are required to follow certain work rules. To apply, contact your county office (see metro area list, Section 6 of this chapter). Single individuals or married couples without children are eligible for Refugee Cash Assistance (see below.)

5.4 General Assistance, Food Stamps, Medical Assistance

General Assistance provides a monthly cash benefit for adults ages 18 to 64 who are unable to provide for themselves. To be eligible, an applicant must:

- be a Minnesota resident for at least 30 days;
- be unable to work for a minimum of 30 days;
- not have a dependent child under age 18 living in the household;
- have little or no income or resources;
- not be a current SSI (Supplemental Security) recipient
- meet one of the bases of eligibility for the GA program such as old age (over 55), disabled, over 18 attending high school at least part time, etc.



Refugee Cash Assistance (RCA) is a program for refugees/asylees who are single adults or married without minor children. You are eligible for eight months of RCA; the eight months are counted from the month you arrived in the country or were granted your asylum. Able-bodied RCA recipients are required to participate in an employment and training program. RCA recipients who are disabled or 65 years of age or older are required to apply for SSI; they may be eligible to receive RCA until their SSI benefits start. Pregnant women with no other minor

children may also be eligible to receive RCA until their DWP or MFIP eligibility begins. To apply for RCA, go to one of the refugee resettlement agencies in the Twin Cities.

Food Stamps Benefits are issued to low income-persons on an Electronic Benefit (EBT) Card (which looks like a credit card) and can be used like money to buy food at local stores. Eligibility to participate and benefit amounts are based on the income, assets, and property of those who purchase and eat food together in a household, and/or those who must be considered together as a household under program rules. Applicants may be single, married, with or without children, of any age, and may be unemployed or working.

Minnesota Supplemental Aid (MSA) provides a monthly cash grant to persons who are 65 and older, or blind, or certified as disabled, and who meet specific income, asset, and property guidelines. MSA can also help pay the monthly costs for eligible recipients who live in licensed facilities for the mentally or developmentally delayed, or for other disabilities.

Medical Programs:

Medical Assistance (MA) is a federal assistance program that helps pay for the medical care and nursing home care of persons who cannot pay for their care; who meet specific income, asset and property guidelines; and who fall into one of the following categories of eligibility:

- under age 21 or age 65 and over, or
- disabled, or
- blind, or
- pregnant, or
- parents or caretakers of a child under age 19 (in some circumstances).

Persons may be eligible only for MA or they may also be eligible for one of the cash assistance programs and/or Food Stamps. Those who receive cash through the Diversionary Work Program (DWP), the Minnesota Family Investment Plan (MFIP) or Minnesota Supplemental Aid (MSA) will, with a few exceptions, also receive MA. MA is different from Medicare, a federal health insurance program administered by the Social Security Administration.



General Assistance Medical Care (GAMC) is a state assistance program that helps pay for the medical care of persons who cannot pay for their care; who meet specific income, asset, and property guidelines; and who are not in one of the categories of eligibility for MA outlined above. GAMC does not cover nursing home care. Persons may be eligible only for GAMC or they may also be eligible for a cash assistance program and/or Food Stamps. Those who receive General Assistance (GA) will, with a few exceptions, also receive GAMC.

Refugee Medical Assistance (RMA) is a federal assistance program providing MA to refugees who have been in the United States for eight months or less; who meet specific income, asset, and property guidelines; and who are not in one of the categories of eligibility for MA outlined above. (Refugees who are eligible for Medical Assistance are served through that program). Refugees receiving Refugee Cash Assistance (RCA) are automatically eligible for RMA if they are not already MA eligible.

MinnesotaCare is a subsidized, low-cost insurance program that helps pay for basic medical, dental, and preventive care. It is for uninsured residents of Minnesota who meet specific income, asset, and property guidelines. For more information on this program or to apply, call (651) 297-3862, (612) 879-1900, or 1-800-657-3672.

To apply for any of these benefits (other than MinnesotaCare) contact your county office (see metro area list, Section 6 of this chapter)

5.5 Social Security Benefits

While you work, taxes are taken from your pay to put into the social security system. When/if you retire or become disabled, you, your spouse, and your dependent children receive monthly benefits that are based on your reported earnings. Also, your survivors can collect benefits if you die. The Social Security system keeps track of your earnings and benefits through your unique nine-digit social security number.



Most of the people on MSA also receive or are eligible to receive Supplemental Security Income (SSI) and/or Social Security Benefits (RSDI). Applications for SSI/RSDI are handled through the local Social Security office, not county offices. For information on how and where to apply for SSI/RSDI, call the Social Security Administration at 1-800-772-1213.

5.6 County Public Assistance Office Location

Anoka County	Carver County	Dakota County
Human Services Center Family Intake 763.717.7730 1207 890th Avenue NE Suite 400 Blaine, MN	Community Social Services 952.361.1600 Government Center Human Services Building 602 East 4th Street Chaska, MN 55318	Employment and Economic Assistance 651.554.5611 Northern Service Center Mendota Rd. West Suite 100 West St. Paul, MN 55118-4765
Hennepin County		Ramsey County
Family Services (cash, food stamps, and medical assistance) 612.348.3400 Mon-Fri 8:00-5:00 Century Plaza 330 South 11th Street Minneapolis, MN 55404	Adult Assistance Division (for adults ages 18-59, with no minor children in their care) 612.348.2722 Mon-Fri 8:00-5:00 Century Plaza 330 South 11th Street, 3rd Floor Minneapolis, MN 55404	Human Services 651.266.4444 Mon, Wed, Fri 8:00-4:30 Tues: 8:00-7:00 160 East Kellogg Blvd St. Paul, MN 55101
Scott County	Washington County	Wright County
952.445.7750 200 Fourth Ave. West. Shakopee, MN 55379	Washington County Workforce Center 2150 Radio Drive Woodbury, MN 55125	Human Services Agency Financial Unit 763.682.7414 Government Center 10 Second St. NW. Room 300 Buffalo, MN 55313-1191

5.7 Unemployment Benefits

Unemployment benefits are available to persons out of work through no fault of their own (for example, people who are laid off). These benefits replace part of the income lost when you become unemployed. The unemployment insurance fund is financed entirely by a special tax paid by employers. Unemployment benefits cover most people who have worked in Minnesota for private employers or state and local governments. You do not have to live in Minnesota to apply. You must be a U.S. citizen, a registered alien, or have permission to work in the United States.

If you reside in Minnesota or regularly commute to work in Minnesota from a neighboring state, you can complete an application on-line at www.MNWorkForceCenter.org/ui, or by calling the automated telephone system (TELECLAIM) at (651) 296-3644 or toll free at 1-877-898-9090. If you live outside of Minnesota you may file your application by completing the application on-line, by calling TELECLAIM, or through your nearest state Unemployment/Job Service office.

You qualify for unemployment benefits if you meet all of the following:

- have earned sufficient wage credits;
- are partially or totally unemployed through no fault of your own;
- are physically and mentally able to perform the kind of work you usually do;
- are available to immediate employment (no barriers to accepting a job);
- are actively seeking suitable employment.

If you have questions about the unemployment benefits program, go on-line www.MNWorkForceCenter.org/ui or call the information line (651) 284-3033 or 1-877-504-5050. Interpreters are available.

(This document is intended only to cover basic eligibility requirements and is applicable to most unemployed workers.)



6

Social Services and Community Resources

6.1 United Way 2-1-1

6.2 Online Resource Directories

6.3 English as a Second Language (ESL) Referrals

6.4 Libraries

6.1 United Way 2 - 1 - 1



As you transition into your new life in the United States, there may be times when you need help. United Way 2-1-1 can help find out about an agency that can help you with your specific question or situation. When you call (dial 2-1-1), you will be able to talk with an Information and Referral Specialist. This specialist will ask about your specific needs and then refer you to an agency that can help you. Call United Way if you want to know where to look for housing, homeless shelters, legal advice, employment training, tax assistance, food banks, further education, family services, medical assistance, and more. United Way will help anyone regardless of their immigration status. United Way 2-1-1 is not an emergency number. For emergencies,

the number is 9-1-1.

To reach United Way 2-1-1

- Call 2-1-1 in the seven-county metropolitan area and Chisago and Isanti Counties.
- Call (651)-291-0211 for any area that does not have United Way 2-1-1.
- Visit United Way's First Call for Help—www.firstcallnet.org

For those who speak other languages, United Way 2-1-1 provides services in the following languages from 8:30 AM-5:00 PM:

Spanish	2-1-1 or (651) 291-0211
Hmong	2-1-1 or (651) 291-0211
Russian	(651) 698-9167



6.2 Online Resource Directories

You can also search for a wide variety of local community resources online at www.MinnesotaHelp.info. You can search for resources by topic (i.e. “education” or “housing”), by name of organization, or by location.

The 2004 Human Services Directory provides information on resources available to refugees and immigrants statewide through the Minnesota Department of Human Services. The website is <http://edocs.dhs.state.mn.us/lfsrver/Legacy/DHS-4048-ENG>.

6.3 English as a Second Language (ESL) Referrals

The Minnesota Literacy Council (MLC) is a nonprofit organization dedicated to improving literacy throughout Minnesota. They offer direct and indirect services for many Minnesotans, for adults and at-risk children, native-born citizens and recent immigrants, and urban and rural residents.

To learn more about English Classes call 1-800-222-1990 or visit their website at www.themlc.org/

6.4 Libraries

Free and open to everyone, libraries offer a wealth of resources. With a library card, you can borrow books, music, videos, and more. These are available in many different languages. Read current news from many newspapers and magazines. Find your way around the city and the world with street maps and atlases. You can use the internet for up to an hour a day. Libraries also have machines that make low cost copies. The libraries has spaces for you to sit and read as well.



Borrowing Books, Music, and Movies

If you want to read a book or see a movie that your local library does not have, you can request that material from another library and it will be delivered to a library of your choosing, where it will be held for you for one week to pick up. Borrow books or music CDs free for three weeks. Borrow movies on video or DVD free for one week. You can call, go in person, or go online to renew these materials and keep them for longer, provided that no one else has requested them. If you are late in returning materials to the library, you will have to pay a small fee, which at the time of this printing was 30 cents per day for each overdue book or CD and \$1 per day for each overdue video.

Learning Opportunities

If you are learning English, you can practice and build vocabulary with the library's books, audiocassettes, and videos. Many libraries offer ESL classes and conversation circles for people who want to practice English. For children, there are bilingual storytimes and tutors to help with homework after school. The library has guides on how to get your U.S. Citizenship, TOEFL certificate, or high school GED. Many libraries offer classes to learn how to use the computer or how to search for work. Research librarians are available to help you with any research you want to do or answer any questions you have, and there is no such thing as a stupid question.

Library Cards

To apply for a free library card, go to any library with proof of your address (a piece of mail addressed to you, a driver's license, or a check). You can also fill out a card at the library, and your library card will be sent to you in the mail. Anyone of any age can have a library card.

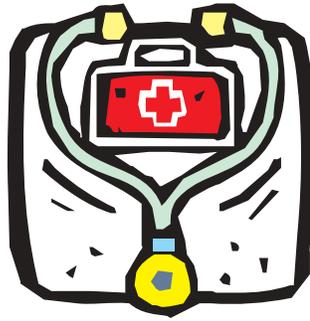
Outreach to Immigrant Communities

Some libraries have outreach liaisons who are bilingual and who work in the community to tell new immigrants about libraries. They can visit schools, attend community events, give presentations, and teach people in their own language how to use the library. Ask for details at your local library.

Contact a Library

There are more than 60 libraries in Hennepin and Ramsey counties combined. Every library has different things to offer. To search the card catalog for specific materials or for information on library locations, hours, events, etc., visit a library, call, or visit their websites:

Hennepin County:	(952) 847-8500	www.hclib.org
Minneapolis:	(612) 630-6230	www.mplib.org
Ramsey County:	(651) 628-6803	www.ramsey.lib.mn.us
St Paul:	(651) 266-7000 x 5	www.stpaul.lib.mn.us



7

Health Care

- 7.1 HIV/AIDS Information
 - What is HIV/AIDS?
 - Testing Sites
- 7.2 Other Important Health Issues
 - Tuberculosis (TB)
 - Sexually Transmitted Diseases (STD's)
- 7.3 When You Should Go to a Hospital
- 7.4 Health Insurance
- 7.5 Community Clinic Resource Listing
- 7.6 Mental Health Resource Listing

7.1 HIV/AIDS

What is HIV/AIDS?

HIV is a virus that is believed to cause AIDS (Acquired Immune Deficiency Syndrome). This disease is very deadly and leads to many health problems including death. HIV can be transmitted in three ways:



- Unprotected vaginal, anal, and oral sex (note: using a condom greatly decreases the risk of getting HIV but does not eliminate it entirely)
- Direct blood contact, which may occur through needle sharing, transfusions, accidents in health care settings, or certain blood products
- Mother to baby; before or during birth or through breast milk

It is important that you understand how HIV is transmitted and do what you can to protect yourself and your family from this disease.

For more information on HIV/AIDS call the Minnesota AIDS Project's confidential AIDSLine at (612) 373-2437.

Free HIV/AIDS Testing Sites:

If you want to make sure you are not infected with HIV/AIDS, the following clinics offer free & confidential testing, as well as post-test counseling:

Free HIV/AIDS Testing Clinics		
Red Door Clinic 525 Portland Avenue Minneapolis, MN 55415 612-870-1830	Room 111 555 Cedar Street, Floor 1 St. Paul, MN 55101 651-266-1352	Minnesota AIDS Project 1400 Park Avenue Minneapolis, MN 55404 612-341-2060
African American AIDS Task Force 310 East 38 th Street, Suite 304 Minneapolis, MN 55409 (612) 825-1229		Access Works 11 West 15 th Street Minneapolis, MN 55403 612-647-2437
Minnesota AIDSLINE voice: 612-373-2437 TTY: 612-373-2465 Mon-Thurs: 9 AM–9 PM Fri: 9 AM–6 PM	Hennepin County Medical Center 701 Park Avenue, North Block Minneapolis, MN 55415 612-347-5797 The cost of testing has to be covered by the patient's medical insurance at this site.	
Minnesota Department of Human Services (NO TESTING SERVICES) HIV/AIDS Division 444 Lafayette Road North Saint Paul, MN 55155-3872 (651) 582-1980 (main line) The HIV/AIDS division of the Department of Human Services provides care for HIV positive people through health and dental insurance, drug reimbursement, and nutrition program.		

7.2 Other Important Health Issues

Tuberculosis (TB)

TB is a dangerous infectious disease that is spread mainly through the air. Untreated, it can lead to death. It is very important that if you think you have been exposed to TB (either before arriving in the United States or after your arrival) that you see a doctor immediately.

Tuberculosis Clinics in the Twin Cities Area		
Hennepin County	Ramsey County	Olmstead County
The HAP Clinic 612-348-3033 Neighborhood Health Care Network 651-489-2273	Saint Paul/Ramsey County Public Health 651-266-1343	Olmstead County Public Health 507-285-8537

You may also contact your local county health department for more information.

Sexually Transmitted Diseases (STDs)

STDs are diseases that are passed from one person to another through sexual intercourse (either vaginal or anal). Some of these diseases (such as gonorrhea) may be curable, while others (such as herpes or HIV/AIDS) are incurable. Risk of these diseases may be greatly reduced by using a condom. For more information about STDs, contact your health care provider or one of the clinics listed above. These clinics provide free, confidential STD testing as well as HIV/AIDS testing. Protect yourself!

7.3 When You Should Go to a Hospital

Studies have shown that 55% of people who go to a hospital Emergency Room (ER) for medical care should not have gone to the ER. Instead, other medical resources are available, such as urgent care offices, doctor's offices, and community clinics.

Good Reasons to Go to an Emergency Room:

- Loss of consciousness (passing out).
- Signs of heart attack that last two minutes or more. These include pressure, fullness, squeezing or pain in the center of the chest; tightness, burning, or aching under the breastbone; chest pain with lightheadedness.
- Signs of a stroke, including sudden weakness or numbness of the face, arm, or leg on one side of the body; sudden dimness or loss of vision, particularly in one eye; loss of speech, trouble talking or understanding speech; sudden, severe headaches with no known cause;
- unexplained dizziness, unsteadiness, or sudden falls, especially when accompanied by any other stroke symptoms.
- Severe shortness of breath.
- Bleeding that does not stop after 10 minutes of direct pressure.
- Sudden, severe pain.
- Poisoning (Note: If possible, call your local poison control center first (1-800-222-1222, 24 hours/day, seven days/week) Ask for immediate home-treatment advice; certain poisons should be vomited as soon as possible while others should be diluted

with water as soon as possible. Such preliminary home treatment could save your life.)

- Coughing up or vomiting blood, or severe or persistent vomiting.

- Suicidal or homicidal feelings.
- A severe or worsening reaction to an insect bite, a sting, or a medication, especially if breathing is difficult.
- A major injury, such as a head trauma.

Bad Reasons to Go to an Emergency Room:

- Earache.
- Minor cuts where bleeding is controlled.
- A sprain.
- A sunburn or minor burn from cooking.
- An insect sting or delayed swelling from a sting (**unless there is breathing difficulty.**)
- A skin rash.
- Fever (if there is a convulsion, go to the Emergency Room).
- Sexually-transmitted diseases.
- Colds and coughs, sore throats, or flu.
- A minor dog or animal bite where bleeding is controlled (but see your doctor—a rabies shot may be necessary).

FROM HEALTH PAGES, WWW.THEHEALTHPAGES.COM/ARTICLES/AR-ERINF.HTML

7.4 Health Insurance

In the United States it is a good idea to have health insurance. Medical treatment can be extremely expensive, and health insurance will help you pay for part or all of medical costs you may have when you are sick or injured. Many people in the United States receive health insurance through their employer. If you are employed, ask your employer if you can get health insurance through them. If you are not employed, you can pursue health insurance through the county you live in (see Chapter 5, Public Benefits, for more information on public benefits).

7.5 Community Clinics

There are a variety of free or low-cost clinics in the metro area for individuals who do not have insurance. To get assistance in finding the clinic nearest you call (651)-489-9273 (489-CARE).

You can also find clinic listings at the Children’s Defense fund website: www.cdf-mn.org/HealthCare/intro.htm

For a listing of medical and dental services for uninsured or underinsured people in the 7 county metro area, go to <http://www.health.state.mn.us/divs/idepc/refugee/directory.html>

7.6 Community Mental Health Clinics

Coming to the United States and starting a new life can be very stressful. In addition, you or someone you know may have been a victim of torture or war trauma before coming to the United States. There are places in the metro area equipped to deal with the unique mental health needs of refugees and immigrants. For more information contact:

Twin Cities Area Mental Health Resources	
Community University Health Care Clinic (CUHCC) (Has Latino and Somali Mental Health Programs) 2001 Bloomington Avenue S Minneapolis, MN 55404 612-638-0700	Center for Victims of Torture 717 East River Road Minneapolis, MN 55455 612-436-4800
You can also find clinic listings at the Minnesota Children’s Defense fund website: www.cdf-mn.org/HealthCare/intro.htm	



8

The U.S. School System

- 8.1 Mandatory Attendance Policy
- 8.2 Truancy
 - What is Truancy?
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 - Foreign Transcript Evaluation
 - What to Do if You Do Not Have Your Foreign Transcript/Diploma

8.1 Mandatory Attendance Policy

Children must attend school from the time they are enrolled in kindergarten until they are 16 years old. The law requires that a child's parent or guardian make sure the child has adequate food, shelter, and goes to school. This means the parents or guardian must make every effort to make sure the child is appropriately supervised and has enough rest at night.



8.2 Truancy

What is Truancy?

- Children are considered truant if they miss 7 or more days of school without a lawful excuse. A child is truant whether the days are full- or part-days missed. The missed days do not have to be in a row.

What is a Valid Absence?

- Schools consider the following reasons to be a lawful excuse for missing school: the child is sick, there is a family emergency, or it is a religious holiday. You *must* call your child's school to inform them why your child is missing school, even if it is a valid absence.

Consequences of Truancy

- A parent who contributes to a child's truancy from school can be charged with a misdemeanor.
- Truancy can have strong negative effects on students' lives. It can block future opportunities and is associated with drug use, daytime crime, and violence.

8.3 Tips for Parents to Improve Child's Attendance

1. Insist that your child attend school.
2. If your child does not want to go to school, find out why. Talk to your child and listen for an answer. Perhaps they have a problem you can help solve. Youth need to know their parents will take action and support them.
3. Don't enable your child to continue to defy the law by calling the school to cover their absence.
4. Use mediation or other counseling services that the school provides.
5. Attend school with your child until they are willing to go on their own.



Information taken from: Hennepin County's Truancy/Educational Neglect Project publication "Truancy: What you as a Parent Need to Know"

8.4 Schooling Choices

Parents have many choices to make regarding the type of school their child or children attend. Placement in a school is based on a variety of factors, including parent choice, transportation, space availability, and state and district guidelines.

Both Federal and Minnesota Law require that schools and districts communicate with parents in a language they understand, which may mean providing an interpreter if necessary. It is not necessary for schools to know their students' immigration status. Parents are not required to give this information to school officials. According to Minnesota's "Graduation Incentives Program," students of limited English proficiency are allowed to choose which school and district—basically anywhere in the state—that they wish to attend in order to get the education that will best help them succeed. They must arrange their own transportation if they go outside of the district where they live.



Listed below are the different schooling choices to choose from along with a brief summary of these options.

Neighborhood Schools are available to students based on their home address. These home addresses are assigned to a school's attendance area. Transportation is provided to those living within the school's attendance area. To find out which school is assigned to your address, call the Student Placement Center. The phone number for the location in St. Paul is (651) 632-3700 and the Minneapolis location is (612) 668-1840. To enroll your child in your neighborhood school, parents can call the school directly. For more information, call (651) 632-3760.

Magnet/Citywide Option Schools offer a particular program focus in addition to the basic subjects that all schools offer. Magnet/Citywide option schools attract children from all school districts. Transportation for this type of schooling option is typically provided for students who live more than a mile from the school. Families must apply, and the child must be accepted to a magnet/citywide option before families can enroll their child. For more information, call (651) 632-3760.

Elementary Re-Assignment Schools are neighborhood schools. If a family is assigned to send their child to a magnet school because they are in the attendance area of a magnet school, they must apply to be admitted to the magnet school. If the family does not want the child to attend that school, or the child is not accepted to the magnet/citywide option, the child is reassigned to a neighborhood school. For more information, call (651) 632-3760.

Elementary Transfers are approved for elementary students who would like to attend a neighborhood school outside of their attendance area as long as there is space available and the transfer complies with the school district and state policies. Transportation is usually not provided. For more information, call (651) 632-3760.



Secondary Schools (including middle school/junior high and senior high schools) vary in their format and subject focus. Students are admitted to secondary schools based on applications, district guidelines, and available space. Once accepted to a school, students may register for the specialty programs offered at each secondary school. When students select a high school, it is wise to make a four-year commitment to that school. Research shows that students who attend one high school for their full four years often achieve at higher levels than students who change schools often. For more information, call (651) 632-3761.



Open Enrollment enables students who live in Saint Paul or Minneapolis to attend schools outside of the school district and students who live outside the school district to attend schools in Saint Paul or Minneapolis. Admission to open enrollment schools is based on space availability and school district policies. For more information, call (651) 632-3728.

Information taken from: www.stpaul.k12.mn.us/schools

Charter Schools are public schools that operate independently from the school district, and each school has the freedom to determine its own focus and environment. The Minneapolis School Board sponsors seven charter schools. A listing of these schools and a description of charter schools in general can be found at <http://www.centerforschoolchange.org/directory.asp>

Families interested in choosing a charter school should contact the school directly; placements to charter schools are not made through the Minneapolis Public Schools.

Home schooling is an option for parents or guardians who would like to educate their children at home. It is suggested that parents and guardians research home schooling at the local public library, with other home school families, and with the Home School Associations. Parents need to contact the Superintendent’s office in the district where they live to obtain home school report forms. Questions regarding reporting requirements should be directed to (651) 582-8471. More information such as the instructor qualifications, Minnesota compulsory instruction law, and testing requirements can be found at: <http://homeschooling.about.com/od/usamn/>

8.5 Immunizations

State law requires that each student in a Minnesota school be protected from childhood diseases by having immunizations. All students new to Saint Paul Public Schools or Minneapolis Public Schools must bring their immunization records to the Student Placement Center when they enroll in school. The Student Placement Center provides a health assessment and review of immunizations. Immunizations are also provided for students who are behind in their immunization schedule.

Student Placement Center:

- Saint Paul (651) 632-3700
- Minneapolis (612) 668-1840
- (or the New Families Center at (612) 668-3700)



8.6 Parent Teacher Associations (PTA)

In the United States, it is expected that parents will be involved in their children’s education. One way to become involved is to join the Parent Teacher Association (PTA) at your child’s school. The mission of the National PTA has three parts:

- To support and speak on behalf of children and youth in the schools, in the community and before governmental bodies and other organizations that make decisions affecting children;
- To assist parents in developing the skills they need to raise and protect their children;
- To encourage parent and public involvement in the public schools of this nation.

Information taken from: www.myschoolonline.com

To find out about the Parent Teacher Association in your area, contact the school that your child or children attend.

8.7 Obtaining a General Educational Development (GED) Certificate

The General Educational Development (GED) tests certify that an individual has the same amount of knowledge as an individual with a high school diploma. This certification will allow for greater access to jobs and higher education opportunities. To get a GED:

1. Go to Minneapolis Adult Basic Education at Lehmann Center, 1006 W. Lake St., Minneapolis
2. To acquire a GED, a student must pass a series of five tests. These tests include Writing Skills, Social Studies, Science, Interpreting Literature and the Arts, and Mathematics.
3. Learners will have the choice of taking GED preparation classes or starting with the tests (depending on your age you may qualify for either a GED track or a high school diploma track).
4. Those who want to take classes can enroll in daytime or evening programs and have the choice of several locations
5. The fee for taking the tests is \$75.00 if the learner pays. If payment is made with a voucher or an agency check, the cost is \$95.00 and should be made out to Lehmann GED Test Center. The cost to retake any of the five tests is 20.00.

For more information contact the GED Testing Center at (612) 668-3800.

INFORMATION TAKEN FROM: [HTTP://COMMED.MPLS.K12.MN.US/GED_TESTING.HTML](http://COMMED.MPLS.K12.MN.US/GED_TESTING.HTML)

8.8 Important Contacts

Parents and guardians can obtain information and assistance from Helpline staff on issues such as graduation standards, special education, enrollment options, alternative schools, attendance and truancy, discipline, school safety, and early childhood education.



New Families Center 612.668.3700 2300 Chicago Ave. Minneapolis, MN Open Mon-Fri, 8 AM to 4:30 PM Somali: 612.668.3704	Minnesota Homeschoolers' Alliance 612.288.9662 PO Box 23072 Richfield, MN 55423
Minnesota Department of Education 651.582.8200 1500 Highway 36 West Roseville, MN 55113-4266 www.educ.state.mn.us	St. Paul Student Placement Center 651.632.3700
Minnesota's Education Helpline 888.234.4939 or 651.603.0057 Hours: Mon, Wed, Fri, 8:30 AM- 4 PM and Tues and Thurs, 8:30 AM – 7:00 PM	

8.9 Higher Education

If you have a high school diploma or a GED, you may wish to further your education by taking college or technical program courses. Here are a few important things you should know:

The Educational Opportunity Center (EOC)

The EOC offers free educational services to prepare adults to enter college and/or training programs. They offer assistance with learning about career options, financial aid, and education options. EOC has many locations throughout the Twin Cities. To find the office nearest you call the main office at (612) 349-2524.

Foreign Transcript Evaluations

Foreign transcript evaluations are important if you have taken higher education courses in countries other than the U.S. Your transcript must be translated into U.S. educational equivalents. Two services that can assist with this (for a fee) are:

- World Education Services, 1-800-937-3898 or by email, Midwest@wes.org
- Educational Credential Evaluators, (414) 289-3400, or by email, eval@ece.org

What to Do if You Do Not Have Your Foreign Transcript/Diploma

It is common for important document such as school transcripts and diplomas to be lost during times of trauma or transition. If you have lost these documents and are unable to get new ones from your school or university, you may be able to “test out” of classes that you have already completed. Contact the admissions department of the school you would like to attend for more information on this.



9

Housing

- 9.1 Affordable Housing and Subsidized Housing
- 9.2 Three Common Affordable Rental Housing Programs
- 9.3 HousingLink
- 9.4 Housing Information Resources
- 9.5 The Fair Housing Act
- 9.6 Renting versus Buying
- 9.7 Before Entering into a Rental Agreement
- 9.8 While Living in the Rental Unit
- 9.9 Ending the Rental Agreement
- 9.10 Habitat for Humanity

9.1 Affordable Housing and Subsidized Housing

Affordable housing is “housing that costs no more than 30-40% of a family’s annual income” (www.housinglink.org). Subsidized housing is a term used to describe housing which is financed in whole or in part with government funding (www.affordablehousingonline.com/whatis.htm). For a complete listing of the public housing authority offices in Minnesota, contact: www.hud.gov/offices/pih/pha/contacts/states/mn.cfm

Minneapolis Public Housing Authority 1001 Washington Ave. N. 612-342-1400	St. Paul Public Housing Authority 480 Cedar Street, Suite 600 651-298-5664
Richfield Public Housing Authority 6700 Portland Ave. S. 612-861-9700	Carver County Housing Authority 705 N Walnut Street, Chaska, MN 55318 612-448-7715
Dakota County CDA 1228 Town Centre Drive, Eagan, MN 55123 651-675-4400	St. Louis Park Housing Authority 5005 Minnetonka Blvd 612-924-2578

9.2 Three Common Affordable Rental Housing Programs

- Public Housing—publicly owned and managed rental units for low-income households.
- Project-based Section 8 Housing—privately owned and managed rental units for low-income households.
- Section 8 Housing Choice Vouchers—government-funded program that helps low-income households pay the rent on market-rate rental units.

FOR MORE INFORMATION ABOUT THESE PROGRAMS, REFER TO: WWW.HOUSINGLINK.ORG

9.3 HousingLink

HousingLink is a resource for affordable rental housing information. The mission of HousingLink is to “maximize access to information and services that equip low-to moderate-income renters to obtain or keep housing they can afford.” HousingLink would like to see that “the barriers to obtaining and keeping safe and affordable housing are eliminated for everyone.”

HousingLink is not a direct service provider—that is, they do not offer one-on-one service and they are not trained to assist individuals in housing searches.

The best way to access the resources such as the Private Market Vacancy Report, Directories of Housing, and Housing Referral Service that HousingLink offers is by their website: www.housinglink.org



HousingLink Contact information: (612) 522-2500 http://www.housinglink.org/Contact_Info.htm

9.4 Housing Information Resources

United Way 2-1-1 can help find out about an agency that can help you with a housing question or situation. When you call (dial 2-1-1), you will be able to talk with an Information and Referral Specialist. This specialist will ask about your specific needs and then refer you to an agency that can help you. To reach United Way 2-1-1

- Call 2-1-1 in the seven-county metropolitan area and Chisago and Isanti Counties
- Call (651) 291-0211 for any area that does not have United Way 2-1-1
- Visit United Way's First Call for Help—www.firstcallnet.org

For those who speak other languages, United Way 2-1-1 provides services in the following languages from 8:30 AM- 5:00PM:

<i>Spanish</i>	2-1-1 or (651) 291-0211
<i>Hmong</i>	2-1-1 or (651) 291-0211
<i>Russian</i>	(651) 698-91679.4

The **Housing Resources Toolbox** is a website through the Department of Human Resources that gives information on housing options in Minnesota, services to help keep you in your home, affordable housing programs, and searchable databases for locating housing. Visit the website at http://www.dhs.state.mn.us/main/groups/Economic_support/documents/pub/DHS_id_005667.hcsp



Tip Sheets: HousingLink offers tip sheets on its website that give helpful information on

- Getting ready to move
- Selecting a property
- Signing a lease
- What to do if denied for housing

You can download these tip sheets from www.housinglink.org

9.5 The Fair Housing Act



“The Federal Fair Housing Act, Minnesota Human Rights Act, Minneapolis Civil Rights Act, and the St. Paul Human Rights Act all prohibit discrimination in housing based on a person’s protected class status (such as race, gender (male/female), religion, and sexual orientation). This prohibition extends to the rental and sale of housing, advertising of housing, and threats of intimidation. There are a number of resources in the Metropolitan area available to assist individuals and families who feel they have been victims of illegal discrimination” (www.housinglink.org, 2002).

If you feel that you have been treated unfairly by a landlord (unfairly evicted, the landlord won't make reasonable repairs, or other unfair treatment), you may pursue legal action against the landlord. To request information regarding fair housing laws or to file a discrimination complaint, please write, visit, or call one of the following organizations.

Legal Aid Society
430 1st Ave N
Minneapolis, MN 55410
612.332.1441

North Hennepin Mediation Program Inc.
3300 Bass lake Raod, Suite 212
Brooklyn Center, MN 55429
(763) 561-0033
www.mediationprogram.com
(serves northern and northwestern portions
of Hennepin County)

**Southern Minnesota Regional Legal
Services**
Administrative Office
166 East 4th St., Suite 200
St. Paul, MN 55101
(651) 228-9823
smrls.administration@smrls.org

9.6 Renting versus Buying

Renting

- If you are planning on staying in the United States less than three years, it is often better to rent.
- Renting provides more flexibility in that it is not difficult to move out of an apartment.
- You do not have the responsibility of repairs and capital maintenance.

Buying

- You will not have a landlord.
- There may be tax benefits.
- If you are paying U.S. income tax, the mortgage interest is deductible.
- You are free to make your own choices with what you do with your home.

For more information on buying a home, contact the City of St. Paul home buying assistance programs at 651-266-6626 or visit the Minnesota Housing Finance Agency at www.MHFA.state.mn.us.

9.7 Before Entering into a Rental Agreement

1. Inspect the unit before signing the lease

This includes inspecting the utilities—the appliances, the electrical system, the plumbing, heating and lights, and locks and windows. If there are problems, you may request that the landlord sign the list of repairs that need to be taken care of before you, the tenant, sign the lease.

2. Application Fees

Some landlords require tenants to pay an application fee. This fee is used to cover the cost of checking the tenant's references. You should ask if there is a fee, and if, so the amount of the fee.



3. Security Deposits

Landlords have the right to require tenants to pay a security deposit. This is money paid by the tenant and held by the landlord to pay for any damage that occurs when the tenant is renting, or it can supplement any unpaid rent or any money that the tenant owes the landlord under some agreement. The landlord sets the amount of the security deposit, so it is important to ask how much the security deposit will be. At the end of the lease, the landlord must return the deposit to the tenant with interest. However, the landlord has the right to keep the amount necessary to repair any damage done to the unit by the tenant.



4. The Lease

The terms of any rental agreement are stated in the lease, which can be either a signed, written document, or an oral understanding, depending on the number of residential units in the building. If there are 12 or more residential units in the building, a written lease is required to rent one of those units.

There are two kinds of leases:

1. The periodic tenancy lease—this is generally a month-to-month, automatic renewal rental agreement.
2. The definite term lease—a rental agreement specifying a definite rental period, generally six months or a year.

5. Utilities (telephone, electricity, heat/gas, garbage pickup)

The lease should state who is responsible for paying the utility bills. If it is not clear in the lease, ask the landlord before signing the lease.

6. Maintenance

According to Minnesota law the landlord is responsible to make sure that the rental unit is:

1. Fit to live in.
2. Kept in reasonable repair.
3. Kept in compliance with state and local health and housing codes. (www.tenant.net/Other_Areas/Minnesota/hb2.html)

9.8 While Living in the Rental Unit

1. The Rent

Tenants must pay rent on the due date regardless of the type of lease they have. The due date and amount of rent are determined and stated in the lease. If the tenant does not pay the rent, the landlord can legally evict the tenant. If the rent is not paid when it is due, the landlord may require the tenant to pay a late fee. The amount of the late fee should be specified in the lease.

Under a periodic lease, a landlord cannot raise the rent unless proper written notice is given to the tenant. Under a month-to-month lease, the notice is one rental period plus one day. During a definite term lease, rent cannot be raised unless the lease allows for the raise.

2. Cleanliness

It is your responsibility as a tenant to keep the rented unit (the rooms and the appliances, including the inside of the refrigerator) in a clean and safe condition. If a landlord suspects that you are not keeping your apartment in a clean and safe manner, you may be reported to the housing code enforcement office, or even evicted.

3. Occupancy Rules

It is your responsibility to follow the rules of your landlord (as long as they are reasonable). This includes not having more people living in your apartment than the landlord allows. Not following these rules may result in the landlord evicting you.

4. Repair problems

Minnesota law requires that the landlord keep the unit in reasonable repair. This requirement cannot be placed on the tenant. If the tenant has continued trouble getting the landlord to make necessary repairs in the unit, he or she can:

1. File a complaint with the local housing, health, energy, or fire inspector to ask that the unit be inspected (In Minneapolis, call Inspections, Housing Services, Condition Requests & Complaints at (612) 673-5858. In St. Paul, call Property Code Enforcement at (651) 266-1900).
2. Place the full rent in escrow with the court and ask the court to order the landlord to make repairs (Contact Legal Aid for assistance with this, (612) 332-1441).
3. Withhold the rent.
4. Sue the landlord in district court (Contact Legal Aid for more information, (612) 332-1441.).
5. Sue in conciliation court or district court for rent abatement (reduction).
6. Use the landlord's failure to make necessary repairs as a defense to the landlord's eviction based on nonpayment of rent. (www.tenant.net/Other_Areas/Minnesota/hb2.html)

5. Unlawful Detainers

If a renter doesn't pay his or her rent, a landlord may go to court and request an Unlawful Detainer (UD). A UD is a court action which forces an individual to be evicted from his or her apartment. This UD remains on the renter's permanent rental history, and will make it very difficult to be approved when trying to rent a new apartment. (www.ramsey.courts.state.mn.us/ramsey_housing.htm).



9.9 Ending the Rental Agreement

1. Proper notice

When the landlord or tenant ends the tenancy, he or she must abide by the terms of the lease and by state law.

Under a periodic lease, the law says that written notice must be received by the other party at

least one full rental period before the tenant's last day. This means the day before the last rent payment is due.

Under a definite term lease, the lease states what kind of notice is needed to end the tenancy when the lease ends. Typically this is a written notice presented 30 to 60 days before the lease ends.

State law requires that owners of federally-subsidized housing (Section 8) give their tenants a one year written notice if:

1. The Section 8 contract for the housing will expire.
2. The owner decides to end participation in the Section 8 program.
3. The owner will prepay a mortgage or otherwise terminate a housing subsidy program.

2. Three Days' Notice for Winter

Tenants who are going to be permanently away from their apartments between November 15th and April 15th must give their landlords' three days warning so that they can take measures to make sure the pipes won't freeze. Three days' notice is not necessary if the apartment's pipes cannot freeze or if the end of the lease ends during this time period.

3. Refund of the Security Deposit

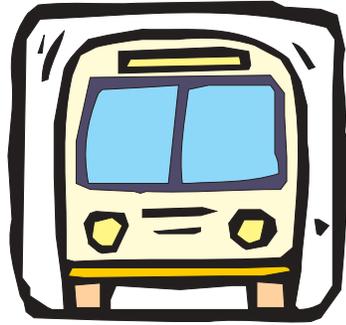
At the end of the tenancy, a landlord must return a tenant's security deposit plus four percent interest or give the tenant a written explanation as to why the deposit (or a part of the deposit) will not be returned. The landlord must do this within 21 days after the end of the lease, and the tenant is responsible for leaving a forwarding address (www.tenant.net/Other_Areas/Minnesota/hb3.html).

TO LEARN MORE ABOUT HOUSING INFORMATION FOR CONSUMERS VISIT WWW.STPAUL.GOV/HOUSING/INFORMATION/

9.10 Habitat for Humanity

Habitat for Humanity is an international organization that builds homes for low-income individuals with the use of volunteers. The homes are sold at low cost. The new homeowners are expected to put in 300-500 hours of work ("sweat equity") building the homes themselves, with the assistance of trained professionals. Homeowners must meet eligibility requirements established by Habitat for Humanity. To learn more about Habitat for Humanity or to find out if you are eligible for the program, call (612) 331-4090.





10

Transportation

- 10.1 Public Transportation
 - Bus and Light Rail
 - Fare Information
 - Route and Schedule Information
 - Other Helpful Phone Numbers
- 10.2 Winter Driving and Parking Information
 - Minneapolis Snow Emergency Information
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10.1 Public Transportation

Bus and Light Rail

Twin Cities Metro Transit operates buses throughout the Twin Cities Metropolitan area. The light rail runs along route 55 between downtown and the Mall of America/Airport, arriving at 7-15 minute intervals. The fare for bus and light rail is the same as for the buses, and you can transfer between the two systems.

Rider Categories	REGULAR		EXPRESS	
	Non-Rush Hour	Rush Hour	Non-Rush Hour	Rush Hour
Adults (Ages 13-64)	\$1.25	\$1.75	\$1.75	\$2.50
Seniors (Ages 65+) & Youth (Ages 6-12)	\$0.50	\$0.50	\$1.75	\$2.50
Persons with Disabilities	\$0.50	\$0.50	\$0.50	\$0.50
Rush Hours: Monday-Friday 6:00 AM to 9:00 AM and 3:30 PM to 6:30 PM (Except Holidays)				

Fare Information:

Buses accept \$1 bills and U.S. Coins, including \$1 coins. Bus fareboxes and drivers can not make change. SuperSaver cards (which have enough to cover several fares) may be purchased at local grocery stores and other outlets.

Fare for the **light rail** may be paid at machines at any light rail station; unlike the bus, these machines give change. You must pay your fare at the station before entering the light rail. There is no place to buy a ticket once you are on the light rail, and those who ride without a ticket may receive a heavy fine.

If you pay cash and plan on taking more than one bus or the light rail, remember to ask the bus driver for a transfer when you get on or off. No transfer is necessary when transferring between buses using a SuperSaver card. All passengers transferring from the bus to the light rail need to ask for a "rail only" transfer from the bus driver. At the time of this printing, the SuperSaver card cannot be to buy a ticket at the rail station.

Route and Schedule Information

Call (612) 373-3333 to speak to a Metro Transit Representative to find route and schedule information

Or call (612) 341-4287 for 24-hour automated bus or rail information

Or find bus or rail information online at www.metrotransit.org

You can also find route maps and schedules on each bus.



Other helpful telephone numbers

Customer Relations & Lost and Found

570 Sixth Ave N, Minneapolis

Call (612) 349-7415 to give comments or to check on items that may have been left on the bus or rail, Monday-Friday, 7:00 AM – 6:00 PM

SuperSaver Hotline

Call the SuperSaver Hotline at (612) 349-7681 for a postage-paid SuperSaver By Mail Order Form.

TTY Service

(for the deaf and hard of hearing only) Route and Schedule Information: (612) 341-0140

Customer Relations: (612) 349-7439

Metro Commuter Services: (651) 602-1253

10.2 Winter Driving and Parking Information

When it snows, cities must remove the snow from the streets to make the roads safe for drivers. Most cities have their own policy regarding when certain streets are plowed. If you park on a section of street that is scheduled to be plowed your car may be towed (moved off the street). You will have to pay a fine to get your car back if it is towed. It is the responsibility of the OWNER of the car to know where it is at all times and if it needs to be moved to avoid being towed.



Minneapolis Snow Emergencies:

A snow emergency will not be declared later than 6 PM on a given day, and snow emergency parking rules regulating where you can park your car begin at 9 PM that same day. From 9 PM to 8 AM, roads that are labeled “Snow Emergency Route” will be plowed. You may park on any street that is not labeled with a red “Snow Emergency Route” sign.

From 8 AM to 8 PM on day 2, the even sides of non-Snow Emergency Route streets and parkways will be plowed, and cars in the way will be towed. Park on the odd side of non-Snow Emergency Route streets (example: house number 1359 Maple or 2623 17th Ave). You may park on either side of streets labeled “Snow Emergency Route.” Do not park on parkways.

From 8 AM to 8 PM on day 3, odd sides of streets will be plowed. Park on the newly-plowed even sides of streets (example: house number 1356 Maple or 2512 17th Ave.) You may also park on parkways and on streets labeled “Snow Emergency Route.”

After a street has been fully plowed to the curb, you may park there even if Snow Emergency parking rules are still in effect. Plows may come through multiple times, though, so make sure the street is completely cleared to the curb before parking there.

To find out if a snow emergency has been declared and where you should park in the city of Minneapolis you can also call the 24 Hotline:

English: (612) 348-7669

Spanish: (612) 673-3819

Somali: (612) 673-2141

TTY: (612) 673-2116

If your car is towed, it is taken to the Impound Lot. To find out if your car has been impounded you may call the Lot at (612) 673-5777. Have the license plate of your car ready when you call.

To get your car back you will have to go to the Impound Lot and pay the fines (which for 2004 are a \$33 Snow Emergency ticket plus a \$133 towing charge plus \$18 a day that the car sits in the Lot). You must have a form of identification, proof of ownership of the car, proof of insurance for the car, and money to pay the fees with you. The Minneapolis Impound Lot is located at 51 Colfax Ave North, Minneapolis, MN 55405. For more information on snow emergencies in Minneapolis, see www.ci.minneapolis.mn.us.



St. Paul Snow Emergencies:

When the city receives more than 3 inches (7 centimeters) of snow, either in one day or over several days, a snow emergency is declared. St. Paul streets are either “Night Plow Routes” or “Day Plow Routes.”

If a Snow Emergency is declared:

- Night Plow Routes are plowed from 9:00 PM to 6:00 AM the night a Snow Emergency is declared. They are busy streets – marked with signs that say “NIGHT PLOW ROUTE” plus one side of north-south residential streets with signs that say “NIGHT PLOW ROUTE THIS SIDE OF STREET.” Downtown streets are plowed at night.
- Day Plow Routes have no plowing signs. They are plowed from 8:00 AM to 5:00 PM, and normally following the night plowing. They are east-west residential streets PLUS one side of north-south residential streets – the side WITHOUT the plowing signs.
- Parking is banned until snow is plowed all the way to the curb.

For St. Paul snow plowing information call (651) 266-PLOW (7569)

If your car is towed, it is taken to the St. Paul Police Department Impound Lot. To find out if your car has been impounded you may call the Lot at (651) 603-6895 (have the license plate of your car ready when you call).

To get your car back you will have to go to the Impound Lot and pay the fines (at the time of this writing the fines are approximately \$150 plus a \$40 parking ticket). You must have a form of Identification, proof of ownership of the car, proof of insurance for the car, and money to pay the fees with you.

The St. Paul Impound Lot is located at: 1129 Cathlin Street (just off Como Avenue), St. Paul, MN. For more information on snow emergencies in St. Paul, see www.ci.stpaul.mn.us.



10.3 What to do in Case of a Car Accident

NEVER leave the scene of the crash. Call the police, tell them where the collision occurred, and ask for medical help if needed.

If you come upon a car accident:

- Slow down, but do not stop unless you are the first on the scene or signaled to stop.

- If you are the first on the scene, park your car well off the roadway, away from the crash. Activate the four-way warning flashers on your car.
- If it appears that there is a personal injury, serious property damage, or danger to other motorists at the scene, call 911 immediately.
- Account for the occupants of all vehicles and provide aid and comfort to the injured. *Administer first aid only if you are trained and qualified.* Do not move injured persons unless they are endangered by traffic, fire, or excessive bleeding.

If you are involved in a car accident:

- You **MUST** stop if you are involved in a crash. Pull out of the driving lane, if possible, and turn off the ignition to decrease the risk of fire.
- Protect yourself and the crash scene—activate the four-way flashers on your vehicle.
- Call or send for help immediately if there is personal injury involved in the crash.
- You must give your name, address, date of birth, and the registration number of your vehicle to other drivers involved in the crash. You must also, if requested, show your driver's license. The same information must, by law, be provided to any police officer at the scene.
- At the site if the crash, the drivers involved must, if requested by any other person who is also involved in the crash, give the name and address of the insurance company providing their automobile liability insurance coverage as well as the name of the local insurance agent. In addition, the driver involved must have in possession proof of insurance of the vehicle being operated. If unable to furnish such information at the scene of the crash, the driver must do so within 72 hours. Failure to do so is a misdemeanor.
- If only property damage is involved, and all parties agree, it is not necessary to notify police. If your vehicle is disabled, you should make arrangements to have it towed as soon as possible.

The above information is from the Minnesota Driver and Vehicle Services website, <http://www.dps.state.mn.us/dvs/Crash%20Records/crashframe.htm>

10.4 Seat Belts and Child Safety

Wearing a seat belt greatly reduces the risk of injury in a car accident. Minnesota law requires all children under age 11 and all front-seat occupants to wear seat belts at all times.

Minnesota State Child Restraint Law:

- Children under the age of four must be secured in a safety seat that meets federal standards and is secured to the vehicle.
- Infants (under 20 pounds and one year of age) must be in a rear-facing safety seat.
- Failure to follow this law is a petty misdemeanor punishable by fine.
- It is recommended that children over the age of four but under 80 pounds use a booster seat.
- It is also recommended that children under 13 sit in the back seat of the vehicle.



10.5 Auto Insurance

What is auto insurance?

An auto insurance policy is a contract between you and an insurance company. You pay a premium (a fee), and in exchange, the insurance company promises to pay for specific car-related financial losses during the term of the policy.

Why do you need it?

In Minnesota and many other states, to drive (get license plates) you must carry:

- Liability coverage to pay for losses you cause others, or:
- No-fault coverage to pay you and your passengers for medical and related expenses caused by injuries from a car accident, regardless of fault, or
- Both coverages.

Even in states where coverage isn't required, drivers must, by law, be able to pay for losses they may cause others. Having insurance is the simplest way for most people to comply. Coverage for vehicle damage usually is necessary to finance (buy) a car.

Without insurance, you risk paying for the full cost of:

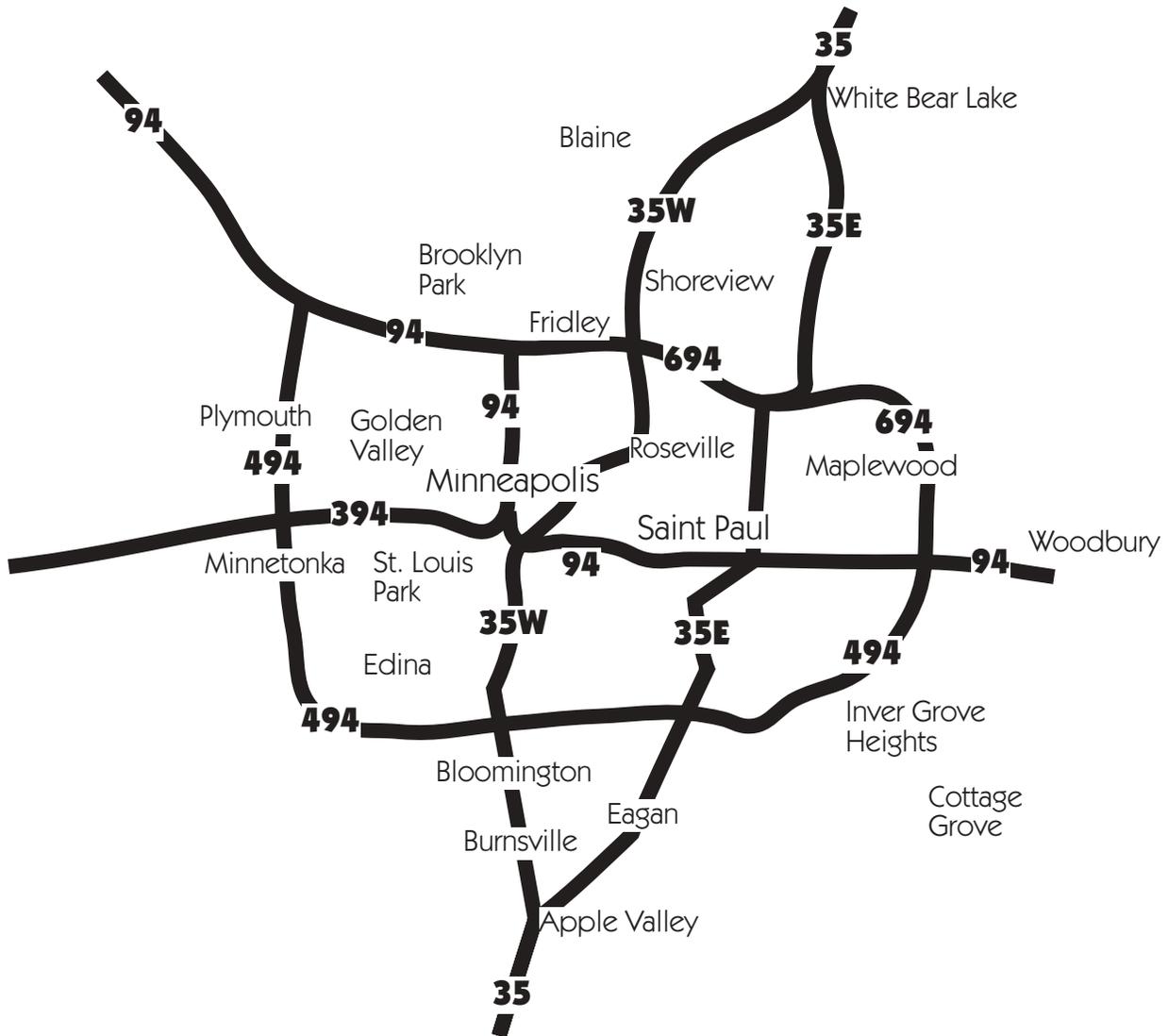
- Any harm you cause others, or:
- Repairing or replacing your car if it's damaged or stolen.

Information from State Farm Insurance, www.statefarm.org/insuranc/auto/whatis.htm

If you are caught driving a car that is not insured, you may face a fine of up to \$1,000 or 90 days in jail – this may have consequences for your immigration status or your ability to become a U.S. Citizen. (from the Ramsey County Violations Bureau).

To find an appropriate insurance policy for your car, check the telephone book "Yellow Pages." Be sure to compare the rates of several different companies to find the best deal for you.

10.6 Basic Map of Twin Cities





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Personal Finance

- 11.1 United States Currency
- 11.2 Banking Basics
 - What is a Bank?
 - Checking & Savings Accounts
 - How to Write a Check
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- 11.4 Credit
 - What is Credit?
 - What is a Credit Card?
 - Responsible Credit Card Use
- 11.5 Money Transfers
- 11.6 Financial Counseling Agencies

11.1 United States Currency

United States Currency comes in paper bills, called “dollars,” and metal coins. There are 100 cents in one dollar. Currency comes in the following denominations (amounts):

Penny (One Cent)



1¢ \$0.01

Brownish green with smooth edges. 19.5 mm diameter. President Abraham Lincoln on the face. Older pennies have a pair of olive branches on the back instead of the Lincoln Memorial (shown).

Kennedy Half-Dollar (Fifty Cents)



50¢ \$0.50

Not a very common coin. Ridged edges. 30.61mm diameter. President John F. Kennedy on the face and the Presidential seal on the back. Bicentennial versions depict Independence Hall (Philadelphia, PA) on the back.

“Susan B. Anthony” Dollar Coin (\$1.00)



Silver colored, ridged edges, almost identical in size to (and often mistaken for) the quarter at 26.5 mm diameter. Women’s rights and anti-slavery activist Susan B. Anthony on the face.

Nickel (Five Cents)



5¢ \$0.05

Greenish-silver colored with smooth edges. 21.21 mm diameter. President Thomas Jefferson on the face.

“Sacajawea” or “Golden” Dollar Coin (\$1.00)



Gold-colored, ridged edges. Same diameter as the Susan B. Anthony Dollar, but with a very thick rim. Depicts Native American Sacajawea, a participant in the Lewis and Clark expedition to explore what is now the United States along the Missouri River west of the Mississippi. Coin contains no gold.

Dime (Ten Cents)



10¢ \$0.10

Ridged edges. Smallest-sized coin with 17.91 mm diameter. President Franklin Delano Roosevelt on the face.

Quarter (Twenty-Five Cents)



25¢ \$0.25

Silver-colored, ridged edges. 24.26 mm diameter. President George Washington on the face and the Seal of the United States on the back. Quarters from 1976 have an army drummer on the back to celebrate the Bicentennial (USA’s 200th anniversary). Since 2000 the government has been minting quarters depicting each state in the union. All 50 states will be in circulation by 2008.

“Eisenhower” or “Silver” Dollar (\$1.00)



No longer minted, this coin usually depicts President Dwight Eisenhower on the face and an eagle landing on the moon on the back. Most people save these coins and rarely use them as currency. The coin does not contain any silver.

Paper Money

Americans use several terms for dollars including “big ones,” “bucks,” “clams,” “green-backs,” “simoleons,” “smackers,” and “smackeroos.” General words for money also include “bread,” “dough,” “green,” and “moolah.”

New versions of the \$5, \$10, \$20, \$50 and \$100 have been introduced within the last 4 years. Although similar to the older versions, they have a simpler design and the numbers are easier to read. Older versions of the bills are shown in reduced size below the new ones.

One Dollar Bill \$1.00

The front shows first President of the United States George Washington. The back is a large “One” in between an image of a pyramid and the seal of the United States



Two Dollar Bill \$2.00

Not common, but valid, the two dollar bill's front shows third President Thomas Jefferson. The back is a depiction of the signing of the Declaration of Independence.



Five Dollar Bill \$5.00

The front of the five dollar bill shows sixteenth President Abraham Lincoln with a drawing of his memorial in Washington, D.C. on the back.



Ten Dollar Bill \$10.00

First U.S. Treasury Secretary Alexander Hamilton, is on the front with a drawing of the Treasury Department in Washington, D.C. on the back.



Twenty Dollar Bill \$20.00

The front shows seventh President Andrew Jackson. The back shows the White House. The \$20.00 bill is the most often counterfeited of all American paper currency.



Fifty Dollar Bill \$50.00

The front shows eighteenth President Ulysses S. Grant. The back shows a drawing of the United States Capitol where Congress meets.



One Hundred Dollar Bill \$50.00

The front shows American revolutionary, inventor, and founding father Benjamin Franklin. The back is Liberty Hall in Philadelphia, where the Declaration of Independence was signed.



11.2 Banking Basics

What is a bank?

A bank is an institution that will “hold” your money for you and keep it safe. No one has access to your money in a bank except you. Banks also offer other financial services to their members.



Checking & Savings Accounts:

- A checking account allows you to use your money easily through a form of payment called a check. You can use checks to pay bills and make purchases in place of cash, provided there is money in your account. You may use either paper checks or a check card, or you may withdraw money using an ATM (see below).
- A savings account is a different kind of account. This account earns interest (extra money the bank puts into your account for keeping your money at that bank). You may withdraw money from this account by going to the bank or using an ATM (see below).
- To open one of these accounts you must complete an application at the bank and show two pieces of identification. One must be a photo ID, the other may be a piece of mail with your address on it, such as an utility bill. You will also need to deposit some money in your account.

How to write a check:

The diagram shows a check from First Bank with various parts labeled and explained:

- Whom the check is for:** Points to the recipient information: "Xcel Energy".
- Write the day's date here:** Points to the date: "June 6, 2003".
- This is your check number:** Points to the check number: "3000 75/409".
- Write the amount in numbers here:** Points to the amount in numbers: "\$ 23.49".
- Spell out the amount in words here with the cents written as a ratio as shown:** Points to the amount in words: "Twenty-Three and $\frac{49}{100}$ DOLLARS".
- What the check was for:** Points to the memo: "Electric Bill".
- The codes at the bottom of the check indicate your bank, your account number and the check number:** Points to the MICR line: "⑆⑆2345690⑆23⑆⑆23352334⑆3000".

Other text on the check includes: "Your Name, Address, Phone (Optional), Drivers License Number (Optional)", "DATE", "PAY TO THE ORDER OF", "FIRST BANK, 123 CENTER STREET, ANY TOWN, MN 55555", "MEMO", "Your Signature", and "Security features included. Details on back."

Although some banks are beginning to use electronic checks which are cashed in the same day they were written, most banks take several days to process a check before the money is subtracted from your account. Keep track of the checks you write to make sure that you don't try to withdraw more money than you have (overdraw). There is a fine for overdrawing.

The bank will mail you a monthly statement that shows all transactions on your account (deposits and withdrawals made).

Direct Deposit

You may be able to arrange to have your paycheck automatically deposited into your checking account at each pay period. This means that you will not have to take your paycheck to the bank each time you are paid. To establish this service, talk to your employer.

11.3 Automated Teller Machines (ATM)

What is an ATM?

An ATM is a machine that allows you to deposit, withdraw, or transfer money in your banking accounts 24 hours a day. You access the ATM with the debit card given to you by your bank. ATMs are found at banks, grocery stores, convenience stores, shopping malls, and many other places.



How do you use an ATM?

Begin by putting your card in the machine or swiping it (each machine is slightly different). You will be asked to enter your Personal Identification Number (PIN). This is a code specific to your card. Keep this code a secret so that other people cannot access your money. The machine will ask you what you would like to do (withdraw, deposit, or transfer money). You will be given a receipt for your transaction. CAUTION: Make sure that you retrieve the card and the receipt at the end of the transaction.

ATM surcharge fees

Some ATMs may charge you to access your money. If so, the machine will inform you how much you will be charged. You will be given the opportunity to stop the transaction if you do not want to pay the fee.

11.4 Credit

What is Credit?

Essentially, credit is considered a loan. A credit rating is assigned to you based on your ability and promise to repay money given to you. You can build on your credit rating by paying your loans and bills during the time required. After these payments are made, your credit is enhanced because it shows promise that you will continue to repay loans in the future. Your creditworthiness also depends on your income, how many other debts you have, and a demonstration of willingness to pay past credit arrangements.

What is a Credit Card?

A credit card is a banking service that “lends” you money. A credit card must be applied for, and you are only approved for a certain amount of money (your “limit”). You will receive a single monthly bill for purchases made with the card. You must pay at



least the minimum amount due and then are charged interest on the remainder of your balance (the amount you owe). Interest rates are often very high (up to 20%), so it is best to pay your entire monthly bill if possible.

Credit Card Responsible Use

It is important that credit cards are used responsibly by not spending more than you will be able to repay at the end of the month. Although proper use of a credit card may boost your U.S. credit rating, becoming heavily indebted may affect your ability to buy a car, a home, or other large items later on. Please see section 11.6 for a list of financial counseling agencies who can answer financial questions and advise you on correcting financial problems.

11.5 Money Transfers and Wiring Funds

It is possible to have money transferred to locations throughout the world. There are many locations in the Twin Cities to have money wired, both large international companies and smaller privately run companies.

Smaller money transfer offices have been investigated for being associated with terrorists, and in these instances the government froze the assets of these companies. This meant that individuals who were having money transferred at the time were not able to get their money back. Know that using a smaller money transfer office may result in a loss of funds. In order to safeguard consumers' money, Minnesota State Law requires these offices to be registered with the state Department of Commerce. To find out which agencies are registered contact the Minnesota Department of Commerce at (651) 296-4026.

To find a money transfer office near you check the local phone book section "Money Orders and Transfers."

11.6 Financial Counseling Agencies

Not all financial counseling services are helpful. Below are several options for free and honest financial counseling agencies:

Community Action for Suburban Hennepin
33 10th Avenue S., Suite 150
Hopkins MN 55343
1-888-577-2227 for three sites in Minnesota
Offers in-person, phone, and internet counseling by appointment.

Immigrant Credit Education and Financial Counseling Agency
2025 Nicollet Avenue S. Suite 208
Minneapolis, MN 55404
(612) 813-0501
Offers walk-in services.

Lutheran Social Services
sites throughout Minnesota, including

2414 Park Avenue
Minneapolis, MN 55404

Capitol Professional Building
590 Park Street, Suite 310
St. Paul, MN 55103

1-888-577-2227 for all locations



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Taxpayer Information

- 12.1 What are Taxes and Why Do We Pay Them?
- 12.2 Taxpayer Identification Numbers
- 12.3 When You are an Employee
- 12.4 Self-Employed/Starting a Business
- 12.5 Filling a Tax Return
- 12.6 Non-Resident Alien
- 12.7 Penalties
- 12.8 Minnesota State Income Tax
- 12.9 Tax Information and Preparation Assistance
 - IRS Tax
 - Minnesota Tax

12.1 What are Taxes and Why Do We Pay Them?



The government provides public goods and services for the community as a whole. To pay its bills, the government needs revenue, or a source of income. The money that the federal government uses to pay its bills comes mostly from taxes. Taxes shift resources from private individuals and businesses to the government. There are many types of taxes, including income, Social Security, Medicare, sales, excise, and property.

Income taxes are paid to the federal and most state governments and are based on both earned (from working) and unearned (from investments) income.

Federal income taxes finance national defense, veterans and foreign affairs; social programs; physical, human and community development; law enforcement; and interest on the national debt.

Social Security and Medicare tax is also called the FICA (Federal Insurance Contributions Act) tax. Social Security taxes provide the following benefits for employees and their dependents: retirement benefits, benefits for the dependents of retired workers, and benefits for the disabled and their dependents. The Medicare tax is used to provide medical benefits for certain individuals when they reach age 65. Workers, retired workers, and the spouses of workers and retired workers are eligible to receive Medicare benefits upon reaching age 65.

Sales taxes are assessed by state or local governments and are a percentage of the cost of the item purchased.

Excise taxes are taxes on the sale or use of certain products or transactions (telephone, airplane tickets).

Property taxes are paid to state or local governments and are based on the value of property (home, car).

12.2 Taxpayer Identification Numbers

In order to pay and file taxes, a taxpayer identification number is needed. This number is usually a Social Security number issued by the Social Security Administration. The IRS will issue an ITIN (Individual Taxpayer Identification Number) for tax purposes to individuals who are not eligible for a Social Security number. The ITIN does not entitle the holder to Social Security benefits and does not mean that the holder has legal immigration status or the right to work in the United States.

Any individual who is eligible to be legally employed in the United States must have a Social Security number. To apply for a Social Security number, contact your local Social Security office (for a list of offices see Section 4.4 of this manual). To apply for an ITIN, complete Form W-7 (which can be downloaded from the IRS website at www.irs.gov, or you can call the IRS Forms Line at 1-800-829-3676) and submit it along with the required original documents according to the directions on the Form W-7.

12.3 When You Are an Employee

Federal and state income taxes are most often collected on a pay-as-you-go basis. Employees usually have taxes taken out of (withheld from) each paycheck. At year's end, the amount withheld for federal and state income taxes should roughly equal your tax liability (what you owe the government in taxes).

When you start a new job, your employer will ask you to provide information on Form W-4. The information you provide includes your name, Social Security number, marital status, and the number of withholding allowances you are claiming. This information will help your employer determine how much federal and state income tax to withhold from your wages. It is important to fill out your form accurately and completely. Form W-4 has worksheets to help you determine the number of withholding allowances you should claim.

If you have more than one job at the same time, complete only one set of Form W-4 worksheets and split the number of allowances between the Forms W-4 for each job. For example: the worksheet totals three allowances – you can claim three withholding allowances for one job and zero for the other; or you can claim two allowances for one job and one for the other.

In addition to income taxes, your employer will withhold Social Security and Medicare taxes from each paycheck.



12.4 Self-Employed/Starting a Business

You are self-employed if you: carry on a trade or business as a sole proprietor; are an independent contractor or consultant; or are a member of a partnership. If you are an officer of a corporation, you are considered an employee of the corporation. Different tax rules apply to you if you are self-employed. For more information go to www.irs.gov, or call the Federal Tax Question hotline at 1-800-829-1040.

12.5 Filing a Tax Return

The United States income tax system relies on taxpayers to report their income, calculate tax liability (what you owe), and file tax returns on time.

In most cases taxpayers are required to submit their tax returns before midnight of April 15th each year. Tax payments must be mailed before midnight of April 15th each year.

You file only one federal income tax return for the year regardless of how many jobs you had, how many W-2 forms (a statement showing how much your employer paid you and how much was withheld in taxes) you received from employers or how many states you lived in during the year.

Individual taxpayers will file either Form 1040, Form 1040 A or Form 1040 EZ. Which form you use will depend on your filing status and the types and amounts of income, deductions, and credits you report. Other forms and schedules may be used to explain specific sources of income or expenses and to calculate credits used to reduce tax. These forms and schedules can be downloaded at www.irs.gov or call the forms line at 1-800-829-3676.

There are five filing statuses. In general, your filing status depends on whether you are considered unmarried or married. A marriage means only a legal union between a man and a woman as husband and wife. See Publication 17 for more information (this can be downloaded at www.irs.gov or call the questions line at 1-800-829-1040).

Personal Exemptions and Dependents: You are allowed a personal exemption (deduction) for yourself and your spouse and for each person you can claim as a dependent (usually a child). You must meet certain requirements to claim the exemption for a dependent. One of the most important requirements is that the taxpayer AND the dependent must be a U.S. citizen or resident, or a resident of Canada or Mexico. See Publication 17 for more information (this can be downloaded at www.irs.gov or call the questions line at 1-800-829-1040), or talk to a tax professional.

Credits: You may be eligible for special credits that may reduce the amount of tax you owe. A credit is a dollar-for-dollar reduction of your tax liability (what you owe). It is a good idea to get assistance from a trained professional the first few times you file your taxes. See section 12.9 for information on getting free assistance with tax preparation.

There are non-refundable credits such as the Hope credit, the lifetime learning credit, the child tax credit, the credit for child and dependent care expenses, the credit for the elderly or the disabled, the mortgage interest credit and the credit for qualified retirement savings contributions.

The earned income tax credit and the additional child tax credit are refundable credits. You can receive a refund of these credits even if you owe no tax and had no income tax withheld.

You (and your spouse, if you are filing a joint return) must meet the general requirements to claim the credits.

If you have an Individual Taxpayer Identification Number (ITIN) or Adoption Taxpayer Identification Numbers (ATIN) you cannot claim the earned income tax credit.

Filing your tax return: To file a return is to send in your completed tax forms (return) to the Internal Revenue Service (IRS). The tax return may be filed electronically or mailed to the Internal Revenue Service Center for your area. The mailing addresses are on the back page of the Form 1040 Instructions. Tax returns are usually required to be filed by April 15th of the next year. For exceptions to that deadline, talk to a tax professional.

Penalties may be assessed if your return is filed late and you owe taxes or if your tax is paid after April 15th.

You need to keep copies of all tax returns (Form 1040 and supporting documents). The federal requirement is three years from the due date of the tax return or the date the return was filed, whichever is later. The Minnesota State Department of Revenue requirement is three and a half years. However, you may want to keep copies of your Forms 1040 and Forms W-2 for a longer period of time.

12.6 Non-Resident Alien

If you are a non-resident alien, the rules and tax forms that apply to you are different from those that apply to United States citizens and resident aliens. See Publication 519 (which can be downloaded at www.irs.gov or for questions call 1-800-829-1040) to find out if United States income tax laws apply to you and which forms you should file.

As a resident or non-resident alien, if you are leaving the United States, you may be required to obtain a “sailing” or departure permit. To obtain a permit, file Form 1040 C or Form 2063 (whichever applies) with the local IRS office before you leave the United States. You should get your “sailing” or departure permit at least 2 weeks before you plan to leave. You cannot apply earlier than 30 days before your planned departure date. See Publication 519 for more information.

12.7 Penalties

If you do not file your return and pay your tax by the due date, you may have to pay a penalty. You may also have to pay a penalty if you substantially understate your tax (state that you owe less tax than you actually do), file a frivolous return, or fail to supply your social security number. If you provide fraudulent information on your return, you may have to pay a civil fraud penalty.



You may be subject to criminal prosecution (brought to trial) for actions such as: tax evasion; willful failure to file a return, supply information, or pay any tax due; fraud and false statements; or preparing and filing a fraudulent return.

12.8 Minnesota State Income Tax

The State of Minnesota collects taxes from both residents and non-residents in several different ways. Revenue comes from taxes on income, property, goods, liquor, tobacco, motor vehicles, and several additional sources. This money is used to provide residents with education, human services, public assistance, public safety, and many other benefits.

Minnesota Resident: Minnesota residency is determined based on several factors, one is that you choose to become a Minnesota resident. If you move into Minnesota and buy or rent a home, then from that time on, you are considered a Minnesota resident and your income – no matter where it is earned — is taxable to Minnesota from that day forward. Another factor which helps to define residency is time. If you live in Minnesota for 183 days or more in a 12 month period, you are considered a resident for the time that you live here. More information about residency is available from Income Tax Fact Sheet #1, which can be found at www.taxes.state.mn.us (or call (651) 296-4444).

Responsibilities of a Minnesota Resident: Being a Minnesota resident means that you have certain rights and responsibilities. One of your responsibilities is to file and pay state income taxes. As a Minnesota resident, you are required to file a state income tax return if you are required to file a federal return. There may be times when you should file a Minnesota return even if you are not required to file a federal return (for example, to file for a refund of Minnesota tax withheld from your pay by your employer or to claim a tax refund).

Filing a Minnesota Income Tax Return: Minnesota’s income tax return is based on the federal filing, so you must complete the federal return before you start the state. Use Minnesota Department of Revenue Form M1 when you are required to file a state income tax return, when filing for a refund of state withholding, or to claim a refundable credit. You can find this form at www.taxes.state.mn.us or call (651) 296-4444.

Refundable Credits: Minnesota has several refundable credits - money that you can receive when you file your income tax return. Most of them are for people with low incomes.

- The “Working Family Credit” is for low-income people who receive income from a job. It is based on the federal “Earned Income Credit,” so if you qualify for the federal credit, you automatically qualify for the state credit.
- The “K-12 Education Credit” is for taxpayers who pay for qualifying school expenses for their children in kindergarten through the 12th grade. Household income must be below \$37,500.
- The “Child and Dependent Care Credit” is for expenses paid to someone to provide care for your child while you work or go to school. You must qualify for the federal credit for child-care expenses in order to qualify for the state credit.
- The “Property Tax Refund” is a credit that is paid to Minnesota residents with low income and is based on a comparison of household income to property tax. (For renters, this is based on the “Certificate of Rent Paid” that is received from their landlords.) Landlords are required to give Certificate of Rent Paid (CRP) forms to their tenants by January 31st. If the CRP form has not been received by mid-February contact the Department at (651) 296-3781 for assistance.

More information about these and other credits can be found at: www.taxes.state.mn.us or you can call (651) 296-3781.

What happens if someone does not file a required tax return or files an incorrect return?

The Minnesota Department of Revenue receives information from many different agencies. Every year this information is reviewed, and if a tax return has not been filed, the Department will send a letter requesting a return.

If a return is incorrect, the Department will correct it and notify the taxpayer of this change. If a return is knowingly filed incorrectly, penalties and interest will be charged. People who file fraudulent returns (returns that they know are wrong) can be criminally prosecuted.

12.9 Tax Information and Preparation Assistance

Volunteer income tax assistance is available in many communities to help with tax return preparation. The service is free for taxpayers who have low to moderate income, have limited English speaking ability, or are elderly or disabled. Call (651) 296-3731 for information on these sites.

IRS (Federal) Tax Assistance and Information

- Bloomington: 550 American Blvd. E. 7th floor
- Duluth: 515 W 1st St, Room 105
- Mankato: 209 S 2nd, 4th floor
- Minneapolis: 250 Marquette Ave. Suite 275
- Rochester: 21 SW 2nd St, 3rd floor
- St. Cloud: 3800 8th St. N, Suite 101
- St. Paul: 30 E 7th St., Wells Fargo Place, Skyway level

Telephone assistance is available by calling: 1-800-829-1040 and Forms and Publications are available by calling: 1-800-829-3676.



The IRS website, www.irs.gov provides forms, instructions, publications, and information for individual and business taxpayers.

Minnesota Tax Assistance and Information

Minnesota Department of Revenue Web site:	www.taxes.state.mn.us
Minnesota income tax information	(651) 296-3781
Free volunteer tax preparation sites (January-April)	(651) 297-2499
Refund information and forms ordering	(651) 296-4444
Taxpayer Rights Advocate	(651) 296-0992